

TRANSCRIPT

FAMILY AND COMMUNITY DEVELOPMENT COMMITTEE

Inquiry into the adequacy and future directions of public housing in Victoria

Melbourne — 9 February 2010

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Prof. P. Smyth, general manager,

Mr M. Horn, senior manager, and

Mr T. Barnett, manager, research and policy, Brotherhood of St Laurence.

The CHAIR — Welcome to the inquiry. My name is Jude Perera. I am the chair of the Family and Community Development Committee which is conducting this inquiry into the adequacy and future directions of public housing. This is a parliamentary inquiry; this is not a government inquiry. All evidence taken at this hearing is protected by parliamentary privilege as provided in the Constitution Act 1975 and is further subject to the provisions of the Parliamentary Committees Act 2003, the Defamation Act 2005 and, where applicable, the provisions of reciprocal legislation in other states and territories. Any comments you make outside the hearing will not be accorded such privilege.

We are recording the proceedings and you will be sent a copy of the transcript. You will be able to make minor adjustments to it if necessary. The whole session will be about 45 minutes. We will get you to make a verbal submission of open comments or remarks, which will then be followed by questions from the panel. Before you make your verbal submission, please introduce yourself with the terms of reference so it will go on the Hansard record.

Prof. SMYTH — Thank you very much, Jude. I will kick off, being probably the leader of the team. Paul Smyth is my name, professor of social policy at the University of Melbourne and also the general manager of research and policy at the Brotherhood of St Laurence. The team is Michael Horn, a senior manager at research and policy at the Brotherhood, and Tony Barnett, who is the research and policy manager at the Brotherhood.

There is someone missing today, a very important person, Tony Nicholson, who is the executive director of the Brotherhood. He wanted to be here because this is really one of his major interests — housing and homelessness — but there has been quite a lot happening which prevented Tony coming. He asked me if I would come along and make a few opening remarks but the body of the submission has been prepared by my colleagues.

I think the particular thing that Tony wanted me to impress from our submission was seeing issues around housing and public housing in the context of the wider renewal of social policy in Australia to do with the social inclusion agenda. This is something that we have been working a lot on over the years at the Brotherhood, contributing to this idea. Perhaps there was a period when we tended to think of disadvantage mainly in terms of whether people had enough money, but a social exclusion or social inclusion analysis directs us to the idea that exclusion is really about a lot more than money. It is very much about employment, it is about housing, health, education and so on — a multidimensional understanding of disadvantage.

This means that if we are thinking of something like housing, we are thinking of not just a roof over somebody's head but how does that interact with their employment possibilities, the environment for educating children and so on. So that is the first big point — that we wanted to locate our submission in a social inclusion framework.

If I could just add that I think there is one other very important idea which we will emphasise and the Brotherhood has contributed to public debate in Australia on. There was a period when we tended to think of social services, including housing and even education, as kind of a welfare agenda or social policies, quite separate from economic policies. Part of our campaigning in recent years has been to draw the links between social spending and economic outcomes. I think that that is really well recognised. The state government has actually been something of a leader in the area of education. We see investment in education as just as much an economic as a social matter. We will be highlighting that in our submission today, that we should be thinking of housing as an economic investment as much as a social one. That is the broad social inclusion framework that we are working from.

Within that there are just two emphases that I will highlight for you from the outset. The first one is that we think that there needs to be a rebalancing of what you might call the mixed economy of housing provision. In many areas I think there was a period when governments tended to withdraw or pull back — markets were going to provide things much more efficiently and effectively. From a Brotherhood perspective, we would want to re-emphasise the tradition that goes back to Father Tucker himself that markets are very good for many people but almost inevitably there will be a percentage of people for whom the market does not provide well and this is where the public needs to step in. We will be arguing for a rebalancing of the mixed economy to give some more weight to the role of public provision.

Related to that point is that we think that the narrowing of the public role has brought in the public mind an unfortunate perception about public housing as though this is not something for mainstream citizens; this is something for welfare populations or a kind of outside group or even an underclass — that is who public housing bodies look after. We think that if we continue to narrow public service provision, the kind of people who will be in public housing will be reduced to a welfare population, whereas we would be arguing that to combat that sort of stigmatised position that public housing has been urging on a larger role for public housing will mean that it will become actually a ticket to mainstream participation in society and not being set aside and excluded on the margins. They are our major themes, and I will hand over now to Tony.

Mr BARNETT — Following on from what Paul has said, in our presentation here we are really trying to distil I suppose the key messages contained in our written submission to you, which is more comprehensive. Paul has just gone over the two key messages — that is, the current housing market is out of balance in terms of both supply and demand and also in its make-up in terms of market shares of the various sectors. As Paul referred to also, there has been the rise of stigma associated with the current targeted public housing stock, and this we believe desperately needs to be addressed. In terms of the social inclusion agenda, I suppose this submission revolves around its two pillars — that is, the redistribution but also the respect and recognition of people who access and live in public and community housing.

In our submission we also stress that any future actions to address the needs of public housing need to look at the causes of the current situation. That is pretty fundamental when we are trying to intervene and correct a situation — that we must look at what caused us to get into this situation in the first place. The problem causes currently facing public housing are outlined in our submission on pages 8 to 16. They essentially include the development of a huge supply gap of affordable and social housing. The estimated shortfall in Melbourne and Geelong is approximately nearly 42 000 dwellings. Recent research by the Australian Housing and Urban Research Institute finds that in Melbourne there is only one affordable and available property for every eight people on very low incomes. The Victorian government's most recently published *Rental Report*, for the September quarter of last year, shows that only 9.2 per cent of rental lettings in Melbourne in that period were deemed affordable. However, we know that a lot of these affordable dwellings — two out of three of them — are in fact occupied by people on higher incomes. This leaves approximately only 3 per cent of the rental lettings in that period as being both affordable and accessible by people on very low incomes.

Secondly, due partly to the lack of supply but also to a policy of deinstitutionalisation since 1996 in Victoria, we have made use of an increasingly targeted needs-based allocation system. The result has been the creation of concentrations of disadvantage in public housing and a concomitant rise of stigma.

The Brotherhood recognises and supports the Victorian government's recent initiatives — namely, the registration of housing associations and the funding of the neighbourhood renewal programs. These, along with the recent investments under Council of Australian Governments and economic stimulus programs, are welcome developments, but a more substantial and sustained investment is required if we are to seriously address the current problems facing public and social housing here in Victoria.

The Brotherhood recommends that the Victorian government set a target of increasing the supply of the social housing sector to at least 10 per cent of housing stock by 2020. Such a policy position would be consistent with the opinion and recommendation of the Senate Select Committee on Housing Affordability in Australia. The Brotherhood recommends strengthening the recently created housing associations, recognised as the main vehicles through which social housing will be increased. These associations capture the advantages and flexibility of the housing sector in the development and management of housing.

We recommend therefore that the Victorian government increases the level of public housing stock transfers to these housing associations so as to increase their capacity to further build, attract private sector finance and manage and generally increase the supply of social housing here in Victoria.

The Brotherhood agrees with the Australian Housing and Urban Research Institute which suggests that in order to redress issues of stigma and social exclusion it is not only a matter of increasing the supply of affordable housing but also that allocation systems must be reviewed. As mentioned earlier, the current needs-based allocation system has served to create pockets of disadvantage but it is also highly coercive and to an extent punitive and offers people on lower incomes, unlike their better-off counterparts, very little choice about where they will live.

As a result, public housing has higher levels of tenant dissatisfaction and tenancy breakdown and turnover. The Brotherhood recommends that as the supply of affordable housing increases, access to social housing should be progressively opened up so that it becomes a more mixed and viable tenure of choice.

Choice-based letting systems offer some considerable advantages over the current needs-based allocation system. Choice-based lettings have been in use in the Netherlands for 15 years and are currently central to the United Kingdom government strategy to make social housing a similarly mixed and viable tenure of choice. In choice-based lettings the customer is aware of all of the available properties for which they are eligible and is able to make their own choice from among the available vacant properties. Choice-based lettings have been piloted here in Victoria by the Office of Housing, and the Brotherhood recommends that the government investigate the potential for this approach to be rolled out across the social housing sector more generally.

Mr HORN — Having talked about the critical imperative for increasing the supply of affordable housing and in particular social housing, we have made in our submission a number of recommendations for improving the responsiveness of public housing itself to prevent social exclusion and generational disadvantage.

In respect of the waiting lists, our recent research shows the adverse consequences of extended stays in transitional housing for families and their children. We cited the recent evaluation of the education development project in Melbourne by Hanover Welfare Services and ourselves. The project assisted children from homeless families to re-engage in formal education. Sixty-one per cent of those families were in transitional housing, and 22 per cent had recently entered public housing. Waiting periods for this sample of families was over one year and up to five years.

These families had experienced multiple stressful life events including financial crisis, family breakdown, violence or health problems, many of which were long-term issues. The impact of their extended stays in transitional housing was to put key aspects of their lives on hold, with impacts on educational attachment for the school-age children and on economic participation for the parents.

Secondly, during this pilot 39 per cent of families moved home, mostly to take up public housing allocations. In all these cases this involved a move of at least 30 kilometres. As a result the children have to change schools and the family has to start again to build connections into their new communities. While this issue again points to supply side inadequacy, rethinking the allocations process is critical to reduce waiting times and to minimise length of stay in transitional circumstances, especially for families with children.

In our recent Making Work Pay study we undertook in-depth interviews with low income households, a quarter of which were in social or transitional housing. Their experiences indicate the impact of eligibility criteria and waiting list guidelines on decisions about employment. The long waiting periods and income criteria create disincentives to taking up paid work, thereby undermining government policy settings that aim to encourage economic participation as the best pathway out of poverty and to improve the productivity of the labour market in general.

We included several case studies from our interviews to show the real experiences and decision making by families such as Erin and Zack on page 14 of our submission. We therefore recommend that the current waiting list guidelines be reviewed to remove disincentives to work. This might be achieved by relaxing income requirements whilst on the waiting list. On allocation, rent payments would, however, be based on current income at that time.

One of the Brotherhood's key concerns with the provision of public housing, particularly multihousehold facilities, is the effective exclusion of working-age residents from economic participation. Universal programs offering employment assistance such as the former Job Network and Job Services Australia do not penetrate effectively into this tenant population. A recent skills survey of 300 residents undertaken by the Brotherhood shows that they want to work — 62 per cent indicated that they wanted to find jobs — but they had significant barriers to getting work, but they also reported very limited engagement with Job Services Australia or Job Network providers.

The Brotherhood has been an active participant and partner in the provision of neighbourhood renewal activities, particularly in the City of Yarra. We consider that neighbourhood renewal has been an effective approach in building social capital in these high-rise estates. However, neighbourhood renewal is a work in

progress. The extent and depth of exclusion faced by households, including generational disadvantage, requires a long-term commitment of resources. We have recommended a further extension of neighbourhood renewal to ensure consolidation of gains made and to further strengthen social and economic participation.

We are strongly supportive of additional innovative approaches that lead to working-age residents taking up training and paid work. The Brotherhood of St Laurence has recently committed significant resources to a new initiative, the Yarra Centre for Work and Learning, in collaboration with the federal Department of Education, Employment and Workplace Relations and including the Office of Housing. This project has been funded based on an acknowledgement of the high levels of unemployment and underemployment in the high-rise estates. For example, families with children and no parent who has been in paid work for 12 months comprise 74 per cent of all the families in the three city of Yarra high-rise estates. The new centre is built on our understanding of social exclusion and the multiple barriers to participation while offering a more proactive and integrated service model that includes case management support, individualised training and work experience, often utilising social enterprise opportunities where appropriate to residents' needs and aspirations.

As we mentioned in our submission, social procurement provisions such as Victoria's Public Tenant Employment Program are proving very valuable in enabling supportive work pathways for job seekers with multiple barriers to enter paid work. We further recommend development of these place-based policy levers by the Victorian government as part of a suite of measures to overcome the barriers to participation experienced by public housing job seekers.

One of the barriers to paid work is the disincentive to tenants through the effects of increased rent combined with the loss of benefits and concessions when they take up work. This stacking effect reduces the net financial benefit of taking on work or increasing hours. As we point out in our submission, there are both direct and indirect benefits from encouraging tenants to take up paid work. We suggest that current policy measures need to be further developed to eliminate these disincentives for working-age tenants. The current rental holidays, based on the period of work before rent review, offer some assistance but do not encourage take-up of sustainable work. We therefore recommend a review of current rent-setting policies to eliminate these financial disincentives — for example, a rent moratorium could be applied for six months for all newly employed tenants regardless of when this happens in the year.

Finally, in terms of adequacy of public housing for particular needs groups, we have suggested reconsideration of its efficacy for young adults. For many young people with barriers to social and economic participation commitment to a life tenure in a particular location may not be in their best interests. There are signs that alternative approaches are being considered and developed — for example, through the Foyer model. We recommend a more proactive targeted policy strategy be developed to offer flexible packages of integrated assistance that include affordable secure housing but it needs to be linked to personal support and skills development.

In conclusion, the thrust of our submission is to encourage reforms to public housing that focus on better integration of housing with other programs and portfolios to address the multiple barriers to social and economic exclusion. Whilst the critical policy challenge remains the chronic lack of supply of affordable and secure tenure housing, a better integrated policy environment should be an essential component of future reforms.

The CHAIR — Thank you very much.

Mr NOONAN — Thank you for your presentation and your very detailed submission. I want to go to the issue of the impact on specific groups, which is outlined on page 22, and the barriers to economic participation. I was very interested in your contribution on the Yarra Neighbourhood Renewal. As I understand it, having read something at lunchtime, there was an announcement in Richmond this morning around the housing concierge service, which in fact will help employ 22 people there. Obviously Melbourne has, I think, about 40 high-rise towers. This is something that you have operating also in Collingwood and Fitzroy. I just wonder whether — as a lead to talk more generally about this issue because you did mention social inclusion a number of times — you can talk to us about that particular concierge service and how people would be employed: essentially how that has come about and what opportunities might present more generally across Victoria, given that this is probably what might be considered to be very much at the cutting edge as an initiative that may not be in existence anywhere else in Australia.

Mr HORN — I think, in context, the Brotherhood of St Laurence has had a long history of developing social enterprises and providing opportunity for disadvantaged job seekers to gain valuable work experience in a more supportive environment. The range of services that we have developed over the past few years in respect of public housing is part and parcel of that process. It has been an evolving development of learning. It is fundamentally based on the intermediate labour market model, whereby we are trying to package up a mixture of personal support, individualised training and skills development. That necessarily includes some foundation skills for people with low literacy or numeracy, English language or basic skills to actually get to work on time. Those foundation issues need to be addressed, and then there is the more accredited training and vocational skills development. Those packages need to be individualised — that is our learning from a lot of our work over the last few years — and they have led to tasters of meaningful work experience whereby the individual can try different work situations. Many have not had any work experience before in their lives, so you have to allow them to try things, and sometimes that fails if it is not quite the right career trajectory that they might be interested in. Through that integrated approach, though, you have already something else in place that you can move them into to try something different. Having a suite of enterprises such as the concierge service and some others we have in the housing area enables residents to take up those opportunities through that individualised approach.

In terms of the backgrounds of the individuals, we have used the neighbourhood renewal process through our employment and learning coordinators. There are a range of skills surveys undertaken on a regular basis. They enable a better sense of what the mix of residents are, what their capacities are and what their interests are. A critical element is to bring employers into the mix, so you are working much more proactively with local employers to build employment opportunities rather than just relying on social enterprises.

We feel the social enterprise approach is a valuable way of proceeding. One of the limitations of it as a business model is that because you are working with people who are less productive than those in the open employment market that productivity has to be reflected in the sense of the bottom line. You need a slightly higher level of supervision and you need a higher level of quality control to make sure that the customer is getting the best quality product. That requires extra resourcing in terms of that supervision and training. There is a productivity loss, if you like, that needs to be taken into account if social enterprises are going to be focused on maximising social return on investment.

The other side of addressing that issue is through social procurement strategies that we mentioned in our submission. We think they are a really valuable way of ensuring that a proportion of work goes into those kinds of enterprises.

I will mention an interesting pilot that we have been working on through funding from Sustainability Victoria. In the same high-rise area there is actually a public housing recycling program. The idea and brief there was to develop recycling in those high-rise buildings where it had not existed before. Over the last three years we have been developing that project, and that has resulted in employment for a number of residents. The indirect effect — apart from giving them employment — is that they go around the neighbourhood and are promoting social cohesion and connectedness by having a positive role in the neighbourhood and strengthening amenity for all residents. We feel there are social cohesion benefits from those sorts of initiatives which are really worth the investment.

Mrs SHARDEY — Thank you for your presentation today; it is nice to see you again. I am sorry that Tony Nicholson could not be here today. In years past we have had quite interesting conversations with him, particularly about workforce participation and employment as a driver in many senses leading to homelessness and then the benefits of workforce participation.

More generally, the picture that is being painted today and one that you have reinforced is that we now have a changed structure that has emerged over time in public and social housing. On the one hand, public housing very much focuses on those people who are segmented into categories 1, 2 and 3 but mostly categories 1 and 2; it is a needs-based area, if you like. On the other hand, housing associations — which I think were originally meant to attract some private sector funding — have had public housing stock transferred and some government injection of funding, and these associations have been able to cherry pick, if you like, types of clients because they have more flexible criteria for placing people.

What you are suggesting here is another restructure in a sense with much more public housing stock moving into the housing association sector. I suppose that would mean that an enlarged housing association sector would need to offer accommodation to people with quite complex needs and also bring support services to those people. That might require higher levels of state government investment or funding for housing associations to make that level of support available. I am just wondering if you can explain to us how you believe this can happen and what you think public and social housing would look like if the movement you are suggesting took place.

Mr BARNETT — I think the growth of the housing stock of housing associations would necessarily have to go along with the requirement that they cater for the need of the client groups that make up the community. We did not mention it in our oral submission, but in our written submission we are also suggesting that you look at the idea of transferring or delegating to local government authorities a statutory responsibility to meet the housing needs of the people in that local area, and for local government to work very closely alongside the housing associations, building on those relationships which already exist. Along with the growth of stock and the transfer of public housing stock to the housing associations, we suggest that you consider a local level requirement that the housing requirements and needs be met by that local authority in partnership with the housing associations.

Mrs SHARDEY — How would that work?

Mr BARNETT — A strategy to do that would be the choice-based letting system, which allows for the tagging of properties for different client groups; that is part of the characteristic of it. They would allocate one in five or something to people currently in segment 1 or 2 of the segmented waiting list.

Mrs SHARDEY — And what would the funding streams be like?

Mr BARNETT — In terms of the links to support and so on?

Mrs SHARDEY — In terms of local government playing a larger role and in terms of housing associations being responsible for people with more complex needs and maintaining what has been public housing stock, and in many cases that is not up to standards. There are very large issues of investment requirements and all these things.

Mr BARNETT — In terms of the funding or linking into funded provision of support, I think it has been recognised that the community housing sector probably has stronger links, stronger flexibility and stronger arrangements already in place for employment services, personal support and case management support, which is traditionally done through the SAAP. They are already in place. I think they would have to build on those already existing links. In terms of the funding streams, I am not quite sure what you mean there.

Mrs SHARDEY — You were talking about a local government responsibility. How would that be funded?

Mr BARNETT — It would have to be done in partnership with all levels of government, commonwealth, state — —

Ms KAIROUZ — Or could part of the plans be encouraging developers to put aside X amount of affordable housing?

Mr BARNETT — Correct; we mentioned that too. At the moment the inclusionary zoning is very ad hoc from municipality to municipality. If there was some consistency of requirements in the Victorian planning arrangements it would stop developers cherry picking from area to area.

Mrs SHARDEY — I think in Maryland in the USA where there are developments there is a requirement for affordable housing as part of those often very wealthy developments.

Mr HORN — South Australia has introduced them too to rezoning. I think it is a 15 per cent rate. The funding base for the capital investment is one side of the equation. The other side I think you were raising is the recurrent expenditure and how do we make sure that there is a good mix of tenancies in community housing as well as public housing. I think our position is that there should be a long-term direction of broadening the mix to reduce the level of stigma and placed-based disadvantage in the community.

One of the concerns that has been raised in the past — not through Brotherhood research — but I think there is some evidence around the dropout rate from segment 1 specifically for particular groups. People with mental health issues and young people are more likely to drop out from public housing once they get in there. We have a fairly reactive approach at the moment to support for those groups, so it could be argued that if we maintain a commitment to housing those sorts of groups in public housing, which we should, we need to have in place a more proactive or preventive support vehicle that makes sure that those tenants do not get into significant arrears or do not get into such health issues that they lose their tenancy and then they come back into the homeless service system and go back through the cycle.

What we need to do is be proactive and have a fairly low level but certainly supportive element there that maximises the chances of those groups to retain their housing and build social inclusion and partnerships. I think it is more preventive approach which would deliver benefits in the long run. But that would have to be resourced by perhaps bringing together the existing support that is available. If you look at different portfolios — in the health and mental health portfolios — there is a range of programs that actually try to intervene in different areas of housing and homelessness.

They outreach into boarding houses, rooming houses and so forth. You could bring that together in a more interdisciplinary and interdepartmental approach to provide that more preventive support vehicle. It would be lower level because it would only kick in when some of the issues get — —

Mrs SHARDEY — Would that be helped by the commonwealth taking over primary care?

Mr HORN — I am not sure we can comment on that; it is probably beyond the terms of reference.

Mrs SHARDEY — It is all right.

The CHAIR — You managed the GK Tucker settlement in Carrum Downs, Cox hostel and also stand-alone units for independent living, and you sold them. It is my understanding, and I stand to be corrected, that you are partnering Loddon Mallee and, I believe, are building units for aged people. As well you are selling part of it in the private rental market or for people to buy and invest in. Is that right? What is the philosophy behind that sale?

Mr HORN — I think we would have to take that question on notice. It is part of our aged-care and retiring division, and I am not familiar with the detail of the rationale for why we changed our settings, if you like, or policy position around aged-care accommodation and housing. We certainly are a significant provider of aged-care services, but we have recognised that we need to change direction a little bit in that area. If it is appropriate, we can provide an additional written submission in answer to that question.

The CHAIR — Yes, that is fine. Thanks.

Mrs POWELL — Your submission actually said that local government authorities should have more responsibility for provision of social housing. Following on from there, is there a good model that we could look at? My concern would be that with local government there could be some confused responsibilities with who the tenant goes to for maintenance or complaints, whether it is the Office of Housing, whether it is the local council, and then who prepares those maintenance rosters or has a look at the inspections.

I do not disagree that the planning of social housing could go through local government, because they are probably best set to find out where the needs are, and I know in some areas the council has been excluded from some of the decisions by housing associations. They did not even know that certain housing associations were going to build in certain areas. But I am just a bit more confused about whether it would cause delays or whether there would be that partnership, who the people would go to for complaints about nuisance calls and neighbourhood disputes.

Mr BARNETT — I think a model where this is already developed is the UK, where it is the local area which has the statutory responsibility, and they work in partnership with housing associations. Over there I know the local government authority has a centralised contact system specifically for antisocial and neighbour complaints. Whether it is for the maintenance or not — I do not think so. That information is contained in the tenants pack, I suppose, so they know who their landlord is, they know who the contact people are. In any one

local government authority there might be four or five housing providers along with the council itself as well as then maybe three or four housing associations operating within that area.

Mr SCHEFFER — Could I follow on from that? Your first submission that I have read that refers to European experience in — I think you mentioned Denmark in terms of the proportion of social housing. I think here you say we should have a target of 10 per cent, and you are saying that Denmark is 20 per cent or something and Sweden is 24 — or whatever the figures are. You have talked about the UK experience slightly. Could you share with us some of the analogous experiences in Denmark and Sweden and what we could learn from those areas?

Mr BARNETT — I suppose what is notable there is the size of social housing sector and then the influence that has.

Mr SCHEFFER — Can I just interrupt you? One thing I was particularly interested in was the matter that Helen Shardey raised about people who are at particular disadvantage and how they are worked into the system.

Mr BARNETT — All right. Particularly about the size of the social housing sector and it having a moderating effect on rentals, on rental price. Secondly, I suppose because it is a larger supply, it is less stigmatised, and in terms of management of people with high or complex needs, it is done by a number of strategies. Through choice-based lettings, there is better matching, I suppose, of different client groups to housing, so they can better control the mix, so we do not get the concentrations necessarily of people with high and complex needs as we see here in Australia, and so it is choice-based living.

They also have over there, a little bit like the concierge arrangement, particularly in Sweden, they have a caretaker responsible for between 150 to 300 social housing properties. That is on site, visible and present, and the concierge service, though, is particularly in place in America for homeless clients, long-term homeless, and is already a key part of Victoria's response in building a similar facility here in Melbourne. So it is the presence, I suppose, of either a concierge or a caretaker at a particular property to caretake a ratio.

Mr SCHEFFER — So does the idea of having a key role for local government that you have proposed here derive mainly from your learnings from the UK experience, or is that also done in Denmark and Sweden?

Mr BARNETT — In Sweden it also has been devolved to the local area, but in terms of the link between a housing association model and a local area statutory responsibility for housing, the UK model is probably the one most relevant for our trajectory that we are on here in Victoria about developing and supporting housing associations.

The CHAIR — Thank you very much for your presentation.

Witnesses withdrew.