

# TRANSCRIPT

## PUBLIC ACCOUNTS AND ESTIMATES COMMITTEE

### Inquiry into the Victorian Government's Response to the COVID-19 Pandemic

Melbourne—Wednesday, 20 May 2020

#### Members

Ms Lizzie Blandthorn—Chair

Mr Richard Riordan—Deputy Chair

Mr Sam Hibbins

Mr David Limbrick

Mr Gary Maas

Mr Danny O'Brien

Ms Pauline Richards

Mr Tim Richardson

Ms Ingrid Stitt

Ms Bridget Vallenge



**WITNESSES**

Ms Jennifer Beveridge, Chief Executive Officer, and

Mr Ben Cording, Principal Solicitor, Tenants Victoria.

**The CHAIR:** Welcome to the public hearings for the Public Accounts and Estimates Committee Inquiry into the Victorian Government's Response to the COVID-19 Pandemic. The Committee will be reviewing and reporting to the Parliament on the responses taken by the Victorian Government, including as part of the national cabinet, to manage the COVID-19 pandemic and any other matter related to the COVID-19 pandemic.

All mobile telephones should now be turned to silent. All evidence taken by this Committee is protected by parliamentary privilege. Therefore you are protected against any action for what you say here today, but if you repeat the same things outside this forum, including on social media, those comments may not be protected by this privilege. You will be provided with a proof version of the transcript for you to check. Verified transcripts, presentations and handouts will be placed on the Committee's website as soon as possible. I ask that photographers and camerapersons follow the established media guidelines and the instructions of the secretariat.

We thank you for joining us today and we invite you to make a 5-minute opening statement. If you could state your name, your position and the organisation you represent for broadcasting purposes. This will be followed by questions from the Committee members relative to their representation at the table. Thank you.

**Ms BEVERIDGE:** Thank you, and thank you very much for the opportunity to present to the Committee today. My name is Jennifer Beveridge. I am the CEO at Tenants Victoria, and Ben Cording is the principal lawyer, also with me here today.

Tenants Victoria is a community organisation and the peak body for renters here in Victoria. We provide information, support and legal advice to those who rent their home. Today we are here representing the 30 per cent of Victorians who rent their home, many of whom have been negatively impacted by COVID-19. We would like to congratulate the Victorian Government for crafting what we believe is the best support package for renters in Australia. It is a challenging situation and a complex and multifaceted issue. The Victorian Government has responded with a thoughtful package of support to ensure Victorians can #StayAtHome. We have a package that, due to COVID-related issues, prevents evictions, supports rent reductions, prevents rental increases, prevents tenants from being blacklisted and provides financial assistance for some tenants.

Along with other organisations, we engaged early in advocating to Government. It was important to provide housing security as a critical foundation to underpin the public health response to the emerging pandemic. The Victorian Government responded positively and engaged actively with our key messages. In particular I would like to thank Premier Andrews and Minister Kairouz and their staff for their openness to hearing the evidence we presented of the experience of renters and our suggestions to inform the development of the support package.

I would also like to acknowledge the way our advocacy was well received by Sam Porter, a deputy secretary at the department of justice and Sam Jenkin, the Director of Consumer Affairs Victoria. Our feedback and consultation was sought after the legislation was passed on 23 April and used in the drafting of the regulations and the design of the Consumer Affairs Victoria front-door mediation and dispute resolution processes. We believe this will result in better outcomes for tenants. The Government has shown it is looking to the horizon and has responded to the public health threat with laws that help people stay in their home.

The COVID crisis has challenged the most basic needs of ours—health, employment and housing. Stories told to us have brought me to tears on many occasions and are characterised by uncertainty, distress, confusion and helplessness. Many Victorian renters have, in an instant, lost jobs, lost income, lost a sense of security and then faced the threat of losing their home, all in the context of being told to stay at home—like the flight attendant from Collingwood who was stood down without notice and then had to self-quarantine because she was on one of the last flights back from the US; the family of four from Mernda who, when they informed their agent of lost jobs, were issued with a notice to vacate; the renter from country Victoria who was fearful of standing up for her rights because she did not want to be seen as a troublemaker in the small town and jeopardise her ability

to find another house to rent; or the husband who was concerned about the health of his wife, who was undergoing cancer treatment, when inspections started as their home was listed for sale.

The Victorian package has some strong elements that sit as a foundation. There is an open acknowledgement of the power imbalance between the landlord and tenant and expectation that finding a solution is a shared responsibility rather than leaving the full burden to fall on the tenant. There is a requirement for good faith to be displayed in the negotiation process and consideration of what is reasonable and proportionate under the circumstances. It is a progressive response that provides incentives for landlords and support for tenants.

It has not been without challenges, which are reflective of the dynamic nature of the situation. The timeliness of the formal response was an issue. It was almost four weeks from the announcement by national cabinet to laws being passed in Victoria; it resulted in confusion and panic-type behaviour. A drafting error in the legislation prevented and disadvantaged people who wanted to leave their tenancies. This was noted early and corrected by the regulations. And then the last issue is what happens when the emergency measures end in September. Have we built a temporary dam wall that will burst, or have we begun a process to build a new route and a different path?

Tenants Victoria is honoured to have such an active role in this meaningful work. We are committed to work with the Victorian Government to find a sustainable way to both resolve the health crisis and provide housing security for the 30 per cent of Victorians who rent their homes. Thank you.

**Mr MAAS:** Thank you, Ms Beveridge, for that presentation, and thank you to you and Mr Cording for your appearance today and of course for your very strong advocacy for renters in the state. Your presentation touched on the way some people have been impacted by the coronavirus. I was wondering if you could speak a bit more about the impact of COVID-19 on Victoria's renters.

**Ms BEVERIDGE:** As I said, it was almost in the blink of an eye that people lost jobs, lost income, suddenly were unable to pay their rent, did not know how they were going to get through this situation. And I think that created a whole lot of uncertainty for people, not just those who rent their homes but also the owners of those properties. Income support was provided for people, which helped to address some of that, but in the meantime there was a lot of behaviour that reminded people that actually they were living in somewhere that was essentially borrowed. And we were just inundated with calls from people, emails from people who were fearful of what this meant for their life, their families, their health. So at the same time as we were all, as a society, having this economic impact, we were also very fearful for our health. And what does that mean, to not have a home to stay where we can be safe, where we can kind of bunker down and get through the pandemic?

**Mr MAAS:** Thank you. The Government introduced a range of measures, and it introduced a package to support Victoria's renters—the 30 per cent of renters in the state impacted by the coronavirus. What is the feedback you have been getting as to how this has been meeting renters' needs?

**Ms BEVERIDGE:** I would like to, in part, take that question on notice. We will be providing a further written submission to the Committee.

**Mr MAAS:** Sure.

**Ms BEVERIDGE:** These things have taken time to establish, and so what we are actually seeing now is a very new system that is not even two weeks in. We know that Consumer Affairs Victoria has had about 20 000 calls. They have registered about 10 000 rent reduction agreements, about 2000 matters have gone through informal mediation and they have been starting this week on the more formal dispute resolution. I think there were about 350 matters that had been referred for dispute resolution, so we are really yet to see what the outcome is for people. We are just starting to get this new system underway.

**Mr MAAS:** In terms of the dispute resolution, and maybe this is a question to you, Mr Cording, Ms Beveridge spoke about the informal mediations that have taken place I imagine between landlord and tenant. What is the feedback on that, and do you have any views about any of that formal mediation or formal dispute resolution taking place, acknowledging that it is early days yet?

**Mr CORDING:** I guess part of it would be that it is in its nascency—this is early stages. What we can tell is that there is a fair bit of confusion at the get-go about how to start that process off. Consumer affairs has

obviously been working hard to make sure that there is a front-end platform. VCAT has put on its website saying that if you want anything to go to VCAT, you must first go through the regulator, CAV, and I think that is only now becoming more clear.

There are numbers of people that are getting their agreements through. One of the things that we think is important be monitored, whether that is the housing commissioner or CAV itself, is about the types of agreements that are coming through. There is a huge difference, and probably one of the very large issues that I think is important for the public to be aware of is about the difference between a rent deferral, where money will be due at the end of September, and actually a rent reduction. The framework has been provided around a rent reduction but there is also not a prevention on the deferral. So this is a system where it is important that both landlords and tenants are well informed to make sure that they do access that dispute resolution service. Will it work? Yes, but it is going to be a numbers and timing game. So that is going to be a question of when will people get their decision made about a reduction and when will that deferral happen.

So is it working? Too early to say. Is it favourable for people who are traditionally avoidant of VCAT? We think that it is. And certainly the ability to attend via the phone, that comes with both good and bad in terms of people being able to participate on the phone. A lot of people are scared to go to courts and the tribunal. We know that has been always the case, but we do know that phone calls and that sort of accessibility is favourable. It is, however, harder to run a hotly disputed matter where there is evidence or you have vulnerable clients that are not able to advocate or articulate documents very well.

So there are a lot of technological restrictions, and we would certainly advocate for VCAT to have more money. They have recently opened a forum in Oakleigh which has got good technology, and we are hopeful that VCAT will come around to using things, whether it is Zoom or some sort of secure mechanism that allows vulnerable people and all tenants in Victoria to participate better in those hearings that are not resolved by that ADR process.

**Mr MAAS:** Thank you for your evidence. We look forward to the data as it starts to come through. In terms of the regulations to the omnibus Act recently passed in Parliament, I understand that you were closely consulted in the development of the regulations. I was just wondering, has Government incorporated your feedback into the regulations?

**Ms BEVERIDGE:** I will start with that and say yes, we provided a lot of feedback on that and we have a weekly meeting with a range of other stakeholders with Consumer Affairs Victoria to raise any issues, provide any feedback. It is a very dynamic process that has been established, and I think we have got mutually respectful relationships in engaging in the process. Do you want to add anything to that, Ben?

**Mr CORDING:** I think the regulations are favourable in that they are responsive. We are at the 129-day mark in terms of before this system goes apart, so I would probably come back to saying that whatever the system is now, we need to be forward thinking. And if we have any hiccups or whatever happened last time, we should definitely learn from that and make sure that we are preparing, because this is a large economic question for a quarter of the population, and with all those landlords out there as well you are probably looking at a large part of the population as a whole. So the economics in that regulation framework are that I think we should be looking towards what the future looks like both for tenants and for landlords. We should be looking to banks and we should be looking to the insurance industry about how this all fits together.

So as far as the regulations go, they have addressed the majority of our concerns. There will of course be a number of things that will pop up based on how VCAT interprets things, like the reasonable and proportionate test. That is part of how the process is intended to work. We are grateful for what the Government has done to date.

**Mr MAAS:** I would like to take you to the waiving of lease break fees in particular circumstances. Due to those government reforms tenants in severe financial hardship as a result of the coronavirus are now able to provide 14 days notice to break their lease and cannot be charged lease break fees. What kind of feedback have you been receiving from tenants about that?

**Mr CORDING:** To date it has been limited. We have seen a lot of people very happy that they now have that right and that issue clarified. We have not seen an adjudication of severe hardship. If you look at the VCAT website, there are very limited precedents and guidance from VCAT at this point, noting again this is a

relatively new process, but written reasons and clarity for the community are absolutely essential. We are hopeful that deputy president Proctor will take the initiative, when those issues come up, to address them. There is of course a gap between the time when there was the error and not, and whether or not that will be redressed retrospectively or considered legally that way—but going forward people are extremely grateful now to have the ability to transition.

There was a lot of confusion about people not being able to give that notice of intention to vacate at all, and many people are moving back with their families. Many people are trying to protect themselves from what may be a deferred issue again at the September date, when once that rebate or other incentives are removed they will be in this similar situation. Different people's industries will certainly recover at different rates. We know in the airline industry you are probably not going to be travelling for a while. So there are some significant gaps and cohorts that probably are not ones that we would ordinarily expect.

**Mr MAAS:** We note the example that you gave of, I think, cabin crew staff in the airline industry. Thank you for that. In terms of renter assistance, the Government is providing \$80 million in assistance for renters in financial hardship. How will this money be used in assistance for those who need it most?

**Ms BEVERIDGE:** The consumer affairs process is the gateway to all of this. It is really designed to encourage, as I mentioned earlier, a shared responsibility to find a solution. So once an agreement has been reached through Consumer Affairs, tenants are then able to access the support available to them through DHHS, who are administering the rental assistance scheme. The process for this is that if they are paying more than 30 per cent of their new income in rent, then they are able to access up to \$2000 to help cover the additional cost. There are some caveats, so it helps those who do not have resources. If you have savings of more \$5000, then you are not able to access this fund. But it is a system that will provide support for a lot of people. My understanding is that the assistance is paid directly to the landlord to top up that rent.

**Mr MAAS:** Thank you. Are you getting many queries from tenants about accessing that assistance?

**Ms BEVERIDGE:** Ben is probably best to answer that.

**Mr CORDING:** The short answer is a lot of people are navigating the information. A lot of people are struggling to actually get the follow-through in terms of JobSeeker, contacting Centrelink. So again it will depend on the cohort of people that are navigating that system. We have a large cohort of people that previously were employed and are now not. We also have our existing cohort of people that find it very difficult to navigate any system. I certainly still struggle, with all my education, to navigate Centrelink. There are a lot of challenges in that paperwork. Ironically what we are seeing is a lot of people in social housing are probably more stable, but for a lot of people that have never been through this before, this is hard for your mental health. This is hard, thinking 'I might be in the car with my kids tomorrow'. A lot of people still have that fear.

Even when you look at the system, we can still see that there is still the ability to give a notice to vacate for wilful non-payment of rent, loosely speaking—it is not specifically that, but there is a lot of fear. I think that people are navigating those systems in part, but people that are fairly savvy do have the foresight to go, 'Well, this is only until September'. The media has a dramatic effect on how people are perceiving their security. Whether that is right or wrong, I do not know, but I have concerns myself. I think, again, this is about foresight. If we can educate people now—and I know politics is messy, but there are so many people's lives at the moment where they need clarity. So when there is a federal announcement saying there is an eviction ban, there is not an eviction ban point blank. There are some protections for rent arrears. I think we need to have a very holistic approach.

It is important for landlords as well that they can navigate this system and they can financially plan: do they want to sell, do they not? Clarity is absolutely essential, and I think that is probably the most wanting thing. Are they accessing it? Yes. But I think that people recognise that it is a temporary measure. It is just that: temporary introduction legislation.

**Mr MAAS:** In terms of access to the assistance, are we finding that there are particular pockets around the state where that is happening? Is there a difference between regional centres, for instance, and metropolitan Melbourne?

**Ms BEVERIDGE:** I was just going to say that one of the things we are finding is that people struggle to even get to the system. It may be that there is a language barrier, it may be that they have never had to use a support system like this before and there is a whole lot of reluctance on their various parts. Part of the role that I see we have is to really encourage people—all tenants who are struggling—to access the system. The example I gave about the small country town, they are the sorts of issues that are incredibly complex and difficult for us to help people. If you live in a town of 300 people and you have to leave your house for a very good reason, then where else do you go? Do you move to another town when your life is actually situated in that particular area? One of the other challenges that we have is for those who speak languages other than English. Very early on we had a lot of people contacting us from the international student population, so actually I think we have referred to it in our paper. They were the canaries in the COVID situation for us. So, yes, there is a lot of disadvantage that is still sitting there. Some of it is expected, and other disadvantage is because people are newly experiencing disadvantage and struggling to access the system.

**Mr HIBBINS:** Thank you both for appearing today. You mentioned in your submission about the next challenge, which will be once the no-evictions period finishes. The Premier indicated as well when we asked him about this that there may be more to be done. Can you just share with the Committee your concerns about what might happen after this period is over and potentially what things you would like to see the Government put in place after that?

**Ms BEVERIDGE:** Well, wouldn't we all like a magic wand to be able to resolve this. Some of it we need to wait and see what unfolds over the next few months. If things go to plan and people start to re-engage in the workforce and they have incomes that enable them to then start paying their rent at their usual rates, all will be well. If we have a second wave of the illness, if the economy does not pick up, then, as I said, it is going to be like a dam wall that we have built to hold for six months and it is just going to come crashing down. It needs to be a continued and thoughtful response. Stakeholders need to be consulted and there need to be some tricky decisions made. What we would be wanting to see is some further support for tenants and that we would welcome a continuation of this scheme if this is proving to be valuable. We have found that consumer affairs have reported that on average rents have been reduced by 31 per cent. It is not just the tenants who want reduced rents, landlords actually want people living in their properties, and so what is the impact going to be on the housing market? There are so many unanswered questions, and I think what we would like to see is good consideration, not just putting this off to 'We'll deal with it at the start of September', but that we start to plan now for the steps that need to be in place using the evidence that consumer affairs is generating through these rental agreements and the dispute resolution that they are currently managing but also stories from the ground that we are able to provide back as evidence.

**Mr HIBBINS:** Yes. Obviously you would say it is very early in terms of evidence, but in terms of very early on, I think before these rules were in place, we got a lot of tenants saying, 'Hey, my landlord is looking for deferrals rather than actual waiving of rents'. Do you have any data around tenants that are locked into deferral agreements?

**Ms BEVERIDGE:** We have no visibility over what those rent agreements look like. It is something that we could do some investigation on and provide back to you. I think the other complicating factor in the landlord-tenant relationship is the real estate agent who sits in the middle there, often with their own interests. They have brought an opaqueness to the relationships between tenants and landlords rather than a transparency. So we have had a number of people let us know that they cannot even get to have a discussion with their landlord about a rent reduction because the estate agent is just blocking or denying or coming back and saying, 'Well, the landlord's got financial problems of their own, so tough. It's you or it's me, and I suggest you deal with it'.

**Mr HIBBINS:** You obviously play a really important role advocating and fielding inquiries and what have you with limited resources. How have you gone actually in doing your role advocating on behalf of tenants?

**Ms BEVERIDGE:** Well, I have been in this role since the middle of last year, and as you know, whenever you step into a new role it does take a while to get your feet steady on the ground, and we have been absolutely slammed. We have been trying to do some organisational development, and as we have been doing that, we have had an increase in demand plus staff are having to work from home. So it has been very complex. Our data from our website stats and our social media has indicated that we have had a 400 per cent increase in demand on those resources. There is no way we have been able to provide that kind of response through our

legal team because we just do not have (a) the bodies and early on we did not have the infrastructure to be able to respond to that. So we kind of have helped as many people as we can. We have been creative in the sort of information that we put up on the website and the discussions on the social media to try and help people, but it has been huge.

**Mr HIBBINS:** Well, thank you for the work that you are doing on behalf of tenants. In the short time left, just how are you finding it now? There was a gap between announcements, legislation, regulations. But when you said ‘creating a backlog’ how have you found now that tenants are actually being able to access Consumer Affairs Victoria? How are you finding tenants’ experiences now?

**Ms BEVERIDGE:** Ben, would you like to answer that?

**Mr CORDING:** I think that goes back to my earlier point about making sure there is essentially a very simple, clear red button from consumer affairs to say, ‘I have a dispute. I need to go through this process’. So VCAT has done that, and I think consumer affairs has done that in part. We are looking forward to that process becoming much more clear and obvious. For yourselves, when you go away from this, look up ‘Tenancy dispute. How do I start my dispute?’, and then try and navigate the system. I think the best test for anyone is to be the client, see how it goes, and if you find that it is hard, chances are that there are going to be a whole bunch of other people who find that tricky. I think that is really the litmus. I always consider that it is always best to put yourself in the shoes of the persons you are dealing with, landlord and tenant, and ask the questions—‘How do I navigate this system? How does a landlord go and get a mortgage moratorium? How easy is that? How well educated?’.

The core part of what Jennifer is talking about on our website is we have millions of people looking at our website trying to navigate this system. So education is absolutely essential relative to the cohort we have on the ground and the people that we can help. We certainly think that that is a role. As an advocacy service CAV must be neutral. We do not have to be, and I think there is certainly a strong role for advocates to play, especially now where we have a reasonable and proportionate test, which has never existed before. So the personal circumstances of the tenant are now available to look at balancing these interests and these stories. We have never had that before. So it is absolutely essential that that balance is struck and it is struck the right way for everyone.

**Mr RIORDAN:** Thanks, tenancy guests. Just a quick one to start with. You mentioned in your presentation I think you were having weekly meetings with consumer affairs, which sounds like great access for an advocacy group. Who else attends that meeting?

**Ms BEVERIDGE:** It is a range of community legal centres, housing organisations, also representatives of landlords and the housing sector. It is all stakeholders who are interested in this process from a rent reduction point of view.

**Mr RIORDAN:** And presumably that is the mechanism you use to get those immediate changes from the omnibus bill?

**Ms BEVERIDGE:** Yes. And really it has been a process that has evolved. We were all kind of making our individual representations, and now we have this more structured process on a Monday morning—not a great way to start the week. But it really is, because we can all focus on, ‘Okay, what’s coming up for the week? What are the things that we noted last week that we’re concerned about, and how would we like to engage in making this system better for everyone?’.

**Mr RIORDAN:** You have spoken of the potential problem with people’s mindsets, seeing September as the end of it all for rent deferrals or that potential catch-up problem that some of your clients might experience. I wonder if there has been thought put to sort of the opposite problem. I know in my own electorate there are many low-income people that are actually earning more money than what they were. If you are in a share house, you could potentially have quite a lot of extra money. Is there a pending problem of people who perhaps are not as skilled in managing these things having a whole range of new problems at the other end where adjustments have not been made or provisions made? Is there something Government could do there to help out with that?

**Ms BEVERIDGE:** The obvious answer to that is that the income support remains at the same levels to help those people who have been on notoriously low incomes for a long time. I think it has been one of the unintended consequences that has had some great benefits for those on income support. I draw your attention to a study—details have been released; I think it the Anglicare study—looking at housing affordability. On the past income there were nine properties available that were affordable for people to rent. On the new income it is more like 1,040. So yes, I think there is a lot of possibility there to be working with people and for Government to both try and keep some of these income levels at a more reasonable level but also help people to manage their situation at the moment.

**Mr RIORDAN:** I guess there is that transition period when people start going back to work, but I am thinking particularly younger people, casuals, might have a job at this pub and a job at that pub or might even be in a band or something. There might be a whole range of their income sources that do not come back to normal at the same time.

**Ms BEVERIDGE:** That is right. That is what we are all waiting to see. I have young adult children myself, and two of them have lost their jobs through this process. So the whole navigation of how they try and support themselves to stay in their homes rather than having to come back and live in the family home again, when they have been out for a number of years, is—

**Mr RIORDAN:** We all love having our adult children come home!

**Ms BEVERIDGE:** We do.

**Mr RIORDAN:** Lucky I have a little one to remind me what they were like once. Next question is: as a country Member I have had a lot of contact from young students who have been locked into accommodation for the year for their studies. Of course they cannot come down here, because they have not got their job that was helping to pay for it. I have been disturbed to hear that some of the universities have kept people locked into quite expensive accommodation arrangements. Have you been working in that space?

**Ms BEVERIDGE:** I will let Ben answer this.

**Mr CORDING:** My brother-in-law is a dairy farmer, so regional areas are very close to my heart, and many of the issues, along with water rights and all of the things that go along with it—

**Mr D O'BRIEN:** Is he in the good country in Gippsland or in that rubbish—

**Mr CORDING:** A little bit dry—I will leave it at that. The long and short of it is that that is the situation for my niece. I think that we see student accommodation as being a unique cohort where they have these things where you are meant to re-let as soon as you can, but if you can only re-let to other students because there are environmental overlays and legal jargon on the side—essentially if the tribunal says, 'Yes, reasonable mitigation means you can only offer it to other students'—then you have the tap running, which is why the notice of intention to vacate was so critical for so many to say, 'Well, regardless of lease break, I can end that'. That is again where they have got this question of: what is the knock-on effect for that? Is there going to be a debt overhanging for those that went through, had a couple months when the clock was running on the rent and now they could get out of it? But again you have got to have students make sure they have actually given that and they are not sitting there in ignorance going, 'I didn't know I could give a 14-day notice of intention to vacate because of hardship'. So again it is education for people and a proactive approach to deal with that cohort, saying, 'Students, yes, students'—and the universities are going to ask that question: what do we do? We were used to this revenue source of millions of dollars through student accommodation, and that has just been cut off. So of course they will come asking the question.

So it really is this balance of industry. We see all sorts of economic bailouts, and obviously we cannot control what the Federal Government does but we do need to think about the state pockets and where it is economically sensible to put that money. I am terrified to think, based on what I know from youth, about couch-surfing and some of the exploitation that happens when someone goes and moves in with a friend they do not know very well. Westjustice did a narrative report a while ago about couch surfing. It is a dangerous activity, and it is also very unstable. It will not pop up easily on a census for a number of years, until you realise the economic and the mental health damage that has been done to those people. So, genuinely concerned. Not an easy answer, but I

think that this is going to be a question of industry-specific identification and a lot of accountability, respectfully, to VCAT.

**Mr RIORDAN:** You touched on eviction processes, and with that process, when it gets to that there is probably a bit of right and a bit of wrong on all sides of the fence. My understanding is that with the eviction process, while no-one can be evicted during this period, the process itself can continue. So with Consumer Affairs and the fast-tracking and dispute resolution, are we expecting to see a tsunami of cases landing on their desk on 1 September or whatever date?

**Ms BEVERIDGE:** Again, Ben.

**Mr CORDING:** The short answer is that it is not clear to say that you cannot get evicted now. In fact if you can be shown to have wilfully not paid your rent, you can still be evicted now. If you do a danger notice, you can still be evicted now. If the landlord wants to move in, you can still be evicted now. The director of housing can do repairs and renovations; we think they will be pretty sensible and it will not apply to most people. There are a number of grounds upon which we are still seeing people evicted during this period. So I just need to be emphatically clear that there is not a total eviction ban. The framework is intended to protect people against hardship, financial, COVID-related—whatever that means—where they are incurring severe hardship.

So I think that yes, the question will be in terms of the volumetric size of it—and again, this is me loosely speaking from what I have seen in my experience relative to being where I am for nine years. Yes, we will see a tsunami of evictions for rent arrears unless in the housing market the rent drops. I think not to use too many canaries today, but tenants have often also been perceived as being the canaries of the housing market as a whole. So I think we need to be very, very careful again economically for tenants and for landlords, that a little bit of economic investment now is far more sensible than probably what will happen to the housing market in the long term. I am not an actuary, but I will just speculate on that one.

**Mr RIORDAN:** So it would be your organisation's view that whatever supports the state has at Consumer Affairs to deal with complications is going to be needed for quite some time?

**Mr CORDING:** Yes, absolutely.

**Ms BEVERIDGE:** Yes.

**The CHAIR:** We thank you very much for coming along today and appearing before our Committee. We will follow up on any questions which may have been taken on notice in writing, and responses will be required within five working days. The Committee will move to consideration of the next witness, but we thank you very much for your time here today.

**Ms BEVERIDGE:** Thank you very much, everyone.

**Witnesses withdrew.**