



**LEGISLATIVE ASSEMBLY FOR THE AUSTRALIAN CAPITAL
TERRITORY**

SELECT COMMITTEE ON THE COVID-19 PANDEMIC RESPONSE

(Reference: [COVID-19 pandemic response](#))

Members:

MR A COE (Chair)
MS T CHEYNE (Deputy Chair)
MRS V DUNNE
MS C LE COUTEUR
MR M PETTERSSON

TRANSCRIPT OF EVIDENCE

CANBERRA

THURSDAY, 23 APRIL 2020

Secretary to the committee:
Mr H Finlay (Ph: 620 50129)

By authority of the Legislative Assembly for the Australian Capital Territory

Submissions, answers to questions on notice and other documents, including requests for clarification of the transcript of evidence, relevant to this inquiry that have been authorised for publication by the committee may be obtained from the Legislative Assembly website.

WITNESSES

BOERSIG, DR JOHN , Chief Executive Officer, Legal Aid ACT	63
CIRSON, MS ADINA , Executive Director, Property Council of Australia	51
DIGNAM, MR JOEL , Executive Director, Better Renting.....	57
HALCROW, MR JEREMY , Chief Executive Officer, Anglicare NSW South, NSW West and ACT	68
HAMACK, MR BRICE , Solicitor, Legal Aid ACT.....	63
HANNAN, MR ANDREW , Regional Chair, Community Housing Industry Association ACT.....	40
MURDOCH, MS SARAH , Executive Officer, St John’s Care	68
TYNAN, MS MICHELLE , Chief Executive Officer, Real Estate Institute ACT.....	45

Privilege statement

The Assembly has authorised the recording, broadcasting and re-broadcasting of these proceedings.

All witnesses making submissions or giving evidence to committees of the Legislative Assembly for the ACT are protected by parliamentary privilege.

“Parliamentary privilege” means the special rights and immunities which belong to the Assembly, its committees and its members. These rights and immunities enable committees to operate effectively, and enable those involved in committee processes to do so without obstruction, or fear of prosecution.

Witnesses must tell the truth: giving false or misleading evidence will be treated as a serious matter, and may be considered a contempt of the Assembly.

While the committee prefers to hear all evidence in public, it may take evidence in-camera if requested. Confidential evidence will be recorded and kept securely. It is within the power of the committee at a later date to publish or present all or part of that evidence to the Assembly; but any decision to publish or present in-camera evidence will not be taken without consulting with the person who gave the evidence.

Amended 20 May 2013

The committee met at 10.02 am.

HANNAN, MR ANDREW, Regional Chair, Community Housing Industry Association ACT

THE CHAIR: Good morning, and welcome to this public hearing of the Select Committee on the COVID-19 pandemic response. On behalf of the committee I would like to thank you, Mr Hannan, for appearing today. I understand that you have been forwarded a copy of the privilege statement. If so, could you please confirm for the record that you understand the privilege implications of that statement?

Mr Hannan: Yes, I do.

THE CHAIR: I also remind you that the proceedings are being recorded by Hansard for transcription purposes and we are being webstreamed and broadcast live. Before we kick off, would you like to make an opening statement?

Mr Hannan: Yes, thanks. I would first like to acknowledge the Ngunnawal people, the traditional custodians of the land on which I think most of us are meeting today, and pay my respects to the elders of the Ngunnawal nation both past and present.

Thanks very much for the invitation to provide an opening statement today and take questions on behalf of CHIA ACT. CHIA is the peak industry body for the Australian community housing industry, which provides one in five of Australia's social housing properties, complementing public housing. Together, across Australia, we manage a \$30 billion portfolio of over 100,000 rental properties which are home to people on low and moderate incomes who find it hard to access affordable and appropriate housing in the private market.

On behalf of its members, CHIA undertakes research, policy development and advocacy in relation to social and affordable housing issues. CHIA works closely with peak community housing bodies throughout Australia, creating a united voice to advocate on behalf of the industry. Under the federated model these other state and territory peaks include CHIA NSW, CHIA Vic, CHIA WA, CHIA Qld, and regional committees in addition to the ACT, including the Northern Territory, South Australia and Tasmania.

Who is CHIA ACT? CHIA ACT have nine members here in the ACT who work together to shape social and affordable housing policy and programs. We work collaboratively with like-minded stakeholders, including, but not limited to, ACTCOSS and ACT Shelter, who I understand may have separately provided evidence to this committee.

We seek to collaborate with the ACT government to advocate for improved housing support from the commonwealth government. Our understanding of the scale of the problem, based on independent research, is that there is currently a large and growing shortfall of over 5,000 social and affordable dwellings within the ACT.

The CHIA ACT members are credible and capable deliverers of social and affordable housing, and are a proven low-cost and low-risk complementary solution for

government that provides long-term benefits such as reduced pressure on government services. We are tightly regulated and have efficient operations, and our tenants consistently record high satisfaction levels.

We provided a budget submission in November last year, pre COVID-19. It provides some broader context to our asks in a non-COVID world. These asks centre mainly around measures to enable growth in the supply of community housing, to address the current supply-demand gap.

In terms of COVID-19, our response and current priorities as CHIA are, first and foremost, that tenants are safely housed—ensuring that our tenants remain well and safely housed, such as through controlling the spread of infection, increasing our outreach to vulnerable residents, and pledging not to evict anyone for rent arrears resulting from the current crisis.

The second one is keeping vital services running—working with our staff, contractors, partners and governments to keep vital services running, such as through continuing to allocate vacant properties to tenants in need, ensuring that critical repairs are completed, and ensuring that essential care and support are provided.

The third one is maintaining community housing provider financial sustainability—prudently managing our finances, monitoring leading indicators and working with partners to develop potential government responses if, in time, it is shown that there are systemic challenges across the sector, such as through reduced rental income or other income streams that are relevant for community housing providers. Finally, there is planning for the recovery. That is really about considering what role community housing providers can play to ensure a strong economic recovery.

That is our response and those are our current priorities as CHIA. In terms of what we need from government, be it commonwealth and/or territory, with respect to tenants being safely housed—that priority—it is about extending COVID-19 income support measures to include people who have lost employment but remain excluded from the JobKeeper and JobSeeker arrangements. It is about providing financial support to community housing providers to temporarily rehouse boarding house and group home tenants who need to be socially isolated for infection control. It is about providing stability for existing tenants, such as by extending for a year all housing-related grants. This would include NRAS, head leases and management agreements that are in place.

With respect to maintaining financial sustainability, what we need from government is strong and consistent messaging that an evictions moratorium should not be seen as a reason for not paying rent, and a commitment from government and regulators to develop processes to support the CHP sector in the event that there are systemic financial challenges resulting from this crisis.

Finally, in terms of planning for the strong recovery, what we need from government is a commitment to work with CHIA and community housing providers to develop a plan for the sector in the post-crisis economic recovery. That would build on other factors that I have already covered. Basically, the key thing would be unleashing a wave of social and affordable housing new supply, and eating into and tackling that massive supply-demand gap within the ACT that I touched on earlier. CHIA ACT is

preparing a letter for the ACT government at the moment which will address a number of the matters that I have just spoken about.

That concludes my opening statement. I would welcome any questions from committee members.

THE CHAIR: Thanks, Mr Hannan. What interaction have you had with the government over the last month or so whilst this pandemic response has been in action?

Mr Hannan: CHIA ACT, as a collective group of nine members, had a COVID-19 special meeting at the start of April. We had representation from Housing ACT at that meeting. As a CHIA ACT group, we have not advocated as a collective. There have been numerous inputs from our members that you may be aware of directly, as well as through our close colleagues at ACTCOSS and through ACT Shelter.

MS CHEYNE: You touched on the systemic issues relating to the supply gap with housing in the ACT. How is this to be solved? Is there a simple solution? Is there something that the government could be doing in the short term to try and ease this pressure?

Mr Hannan: Yes, certainly. Thanks for the question. To link back to our budget submission from November last year, pre COVID, a couple of suggestions were put in there. Potentially, the easiest one would be with respect to the government's land tax exemption pilot program, which was extended by a couple of years. It still has a cap of 100 properties. We are getting close to 40 to 50 out of those 100 properties in terms of those providers that are capitalising on that scheme. It would be great to have that uncapped. The link to COVID-19 is that possibly, for landlords of former Airbnb properties, it may be attractive to them if the likes of YWCA and CHC, who are implementing that program at the moment, were to avail themselves of their properties, to add to the supply of social and affordable housing. That would be one. That is probably the lowest hanging fruit.

The other one, which I am pleased to report has been picked up on by the government, is with respect to affordable housing properties and the obligations that are imposed on private developers in certain developments to sell certain properties below a certain price threshold. One of the positions we put forward was that, if there is not a market for those properties, after you have exhausted the government's affordable home purchase database, you give a first right of refusal to community housing providers to pick up those properties at that concessional price before they are released on the open market. Pleasingly, that has been picked up on, and we have been in communication with EPSDD with respect to that in the past week.

The one that has the biggest potential to have an impact is around the provision of subsidised land. That comes, obviously, with a bigger capital cost for the government, but our position is that subsidised land should be provided to community housing providers at a significant discount to market rent, potentially with some conditions attached to that, to ensure that government objectives are met through agreeing to that.

MS LE COUTEUR: You talked about financial sustainability. I assume that your

members are working on fairly tight margins and that some of your tenants, presumably, will not be in a position to pay rent for some time or will need to reduce their rent. How are you going to stay viable and in operation?

Mr Hannan: As I said before, our priorities are that tenants are safely housed and that we keep vital services running. The third consideration is: what about ourselves? How do we keep ourselves going so that we still exist at the end of this and can play a role in the recovery?

Each member organisation is closely monitoring the impacts on themselves. Some have suffered massive hits to revenues. This was as at a few weeks ago. Those providing childcare services had significant hits. In terms of those who are providing affordable rentals, many have had material reductions in rental revenue as we each grapple with and deal with hardship cases.

The position we put forward is that we exist to provide low cost housing, so our focus is on our tenants and on keeping the housing there for them and the services running. But we need to track and monitor the impacts on our own financial sustainability. What we seek from government is for it to be mindful of that and mindful of those impacts—mindful of the fact that we are overtly putting others first, ahead of our own organisational financial sustainability—be willing to maintain an open dialogue and, should there be systemic challenges or particular cases that need to be addressed, to have an open mind, a willingness to have those discussions and engage in that, so that we can ensure that, as community sector key organisations, we are still here at the end of it.

MRS DUNNE: I would like to go back to a point that you made in passing—that this is not necessarily, Mr Hannan, an opportunity for people to give up paying rent, and that you, as an organisation, need the people who do have means to continue to pay rent. How are you spreading that message and what sort of response are you getting?

Mr Hannan: The organisation that I am most familiar with, obviously, is the one that I am the CEO of, which is Community Housing Canberra. We have a hardship policy that we have put in place and communicated to tenants. We treat it all on a case-by-case basis. I guess the key thing is to have a conversation with the tenants.

We are not seeing a risk, or we are not realising a risk, of people coming in and blatantly trying to rort the system. Most of our tenants have been tenants of ours for a long time, so there are relationships and we understand the circumstances. We have a hardship policy, we are communicating that and we are having those conversations.

I am not sure of the specific messaging from an ACT government perspective, but I know it has certainly come from the Prime Minister and from some of the states—that key message that you must still pay your rent. Some of the dimensions of the government's economic survival package very much help that. I have commended the government on the progressive nature of the rates rebate and land tax rebate to residential landlords who drop their rent by 25 per cent. From my assessment of the various measures across the country, I think it is very pragmatic to see the government have some skin in the game as well as the landlords, to keep people in their homes, which is what we need to deal with this health crisis.

MRS DUNNE: Where you apply your hardship policy and waive people's rent, is that waived in the short term or waived completely?

Mr Hannan: There are two stages to it. One is the period from someone, say, losing employment until they are eligible for commonwealth support payments. There is that first stage, which is typically up to a couple of weeks. Once they are on government benefits, it is set to a different level, such that we avoid our tenants being put in financial hardship. Typically, that is a percentage of their income, of the commonwealth support payments that they would be receiving.

MRS DUNNE: Community housing tenants would not be accruing a back debt of unpaid rent?

Mr Hannan: I could not speak on behalf of all, as to basically whether they are accruing a debt or whether that is the new rent. It could potentially vary across different providers. I could come back on that. I am not sure whether there is provision for me to come back on anything, but that is obviously a very key thing, and I would be happy to canvass members at a meeting early next week and come back, if there is a mechanism for that.

THE CHAIR: Thank you very much. Unfortunately, we are very pressed for time today. We are hearing from many witnesses. I do appreciate your attendance, Mr Hannan. For instance, with the letter that you are talking about sending to the government, if you would like to send a copy to the committee as well, we would very much welcome it.

Mr Hannan: Okay.

THE CHAIR: This is an ongoing committee. I expect we will be in operation for some time, so please feel free to keep us abreast of any developments and anything that you think would be appropriate for us to pursue.

Mr Hannan: Okay; thanks very much. I appreciate your time.

TYNAN, MS MICHELLE, Chief Executive Officer, Real Estate Institute ACT

THE CHAIR: Thank you very much for joining us at this public hearing today. I understand that you have been forwarded a copy of the privilege statement. Could you please confirm for the record that you understand the privilege implications of that statement?

Ms Tynan: I do.

THE CHAIR: I also remind you that the proceedings are being recorded by Hansard for transcription purposes and are being webstreamed and broadcast live.

I will kick off with a question. Obviously, there was a public issue with the Chief Minister as of about a week or two ago. What is the situation and what communication have you had with government on behalf of your members over the past fortnight or so?

Ms Tynan: In relation to the minister's statement on the land tax scheme?

THE CHAIR: In particular about that, but also more broadly about your representation of your members.

Ms Tynan: In relation to the moratorium on evictions, we have worked closely with JACS in relation to the amendments that were released yesterday or came into force yesterday. We are really pleased with that consultation process. We felt that the government did take on a lot of the practical implications of what was introduced. As I said, our membership was quite pleased with what came out yesterday and what the guidelines now are in relation to the moratorium on eviction.

In relation to the land tax scheme, unfortunately, as an industry, we are not able to guide landlords in relation to that matter; it is deemed to be financial advice. We have had to issue statements to members on what they can and cannot advise to their landlords in relation to that scheme. We have not, as an industry, had a lot of interest from landlords in relation to the scheme, as it relies on the rent decrease of 25 per cent being a reduction. The implication of that is that it affects their landlord insurance. As soon as a landlord and a tenant enter into a reduction of rent, the insurance policy is deemed not to cover that because it is a mutual agreement; therefore, it changes the actual tenancy agreement.

There are different issues that affect whether or not it is viable for a landlord to take up that scheme. Our position on it is that, whilst landlords can inquire through agents in relation to the scheme, agents can only advise them to seek independent financial advice before entering into the scheme. As I said, we had a meeting with our property management chapter yesterday and there has not been very much inquiry about the scheme itself at this point in time.

THE CHAIR: I understand that in New South Wales it is dollar for dollar—that is, there is no requirement to double the discount, as there is in the ACT. In New South Wales how is that scheme working? Is there a way, for instance, of issuing a refund rather than a discount? Are there some other ways that can get around those insurance

obstacles?

Ms Tynan: No, the insurance obstacles are quite clear. Most of the major insurers will cover only for hardship, which is non-payment of rent. Therefore, it becomes a deferral of rent or a freeze of rent. If the tenant defaults on that payment at the end of the period, they are liable for the debt, as we know, but if they default on that repayment, that is when insurance can be accessed via the landlord. It is a definite process. There are also legislative requirements that insurance companies require in terms of notices to remedy and that type of thing in regard to arrears.

We, as an industry, felt that a rental assistance package would be far more accessible and straightforward in terms of assistance to renters, but the land tax scheme was decided on; it is what it is.

MS CHEYNE: I have had reports that there have been some real estate agents threatening to evict tenants who have been genuinely affected by the economic repercussions of COVID-19. Are you personally aware of any reports of real estate agents or agencies not abiding by the six-month moratorium on the eviction of renters who are genuinely struggling to pay their rent as a result of COVID-19? How best can the industry and government ensure that everyone is doing the right thing in this regard?

Ms Tynan: I have not had any reports. I have had a lot of inquiries from tenants about how to start the negotiation process. At the moment there is no tenants union service available, so we have been a conduit to starting that conversation. I have had no reports through our members of evictions or things like that.

There are instances where eviction notices were issued just prior to the COVID period, but that is not in relation to COVID. Sometimes that is where the discrepancies lie—people are still being evicted but it is not in relation to COVID matters. The new amendments allow for eviction for those who still do the wrong thing in terms of damage to property, illegal use and that type of thing, and issues that were already in train before the COVID period started. I think it is really important to be able to separate those matters. I certainly have not had any reports here of agencies threatening eviction or carrying out evictions due to COVID circumstances.

MRS DUNNE: Ms Tynan, going back to the issue of landlord insurance, are the impediments put up by the current landlord insurance regime the same in other jurisdictions? Will the relief program, say, in New South Wales still fall foul of the landlord insurance issue?

Ms Tynan: I am not sure what the actual requirements of their scheme are. If it requires a reduction, it would be the same, because it is a national policy in terms of the insurance policies themselves. It does not differ from state to state.

MRS DUNNE: No, the insurance policy—

Ms Tynan: If it is a reduction that is a requirement in order to receive the rebate or the discount, they would be affected in other states as well.

MRS DUNNE: Has this matter been brought to the attention of the ACT government?

Ms Tynan: Yes, it has.

MRS DUNNE: What has their response been?

Ms Tynan: We have not received a response as yet.

MRS DUNNE: When did you bring it to their attention?

Ms Tynan: We met with ACT revenue on two occasions—the week before last and again last Wednesday.

MRS DUNNE: Has Real Estate—not necessarily the ACT Real Estate Institute but the Real Estate Institute nationally—had conversations with the insurance industry about it?

Ms Tynan: Yes, they have. Our national office has been representing all REIs with the Australian insurance board, and those conversations are ongoing.

MRS DUNNE: There may be a possibility of a remedy, on the insurance companies' part?

Ms Tynan: I would not say there may be. It is more about ensuring that amendments such as the COVID emergency response amendments are abided by insurance companies. At the moment they are bound by the different residential tenancy acts in all of the states and territories as to notifications and remedy notices et cetera. Once a new amendment is introduced, they are bound to be held by that amendment, but the amendments do not cover reductions. As I said, a reduction is a reduction, and it affects the policies.

MRS DUNNE: Could you clarify for me how it affects the policy?

Ms Tynan: Because the landlord and the tenant enter into an agreement to change the actual tenancy, which is a reduction in rent, not a deferral and not a freeze of rent—that rent cannot be redeemed at a later date or accrued—it changes the actual terms of the insurance cover; therefore, it is not covered.

MRS DUNNE: Effectively, you have to take out a new policy?

Ms Tynan: No, it does not void the policy; it means that that particular claim in the policy cannot be made because they have changed the term of the actual rental agreement.

MRS DUNNE: Going back to my previous question, has REI Australia had conversations with the Insurance Council or whoever about the impact in the current environment, and is there any discussion about some leeway in the insurance policy?

Ms Tynan: Those conversations are ongoing, so we have not been advised of any change by the insurance companies at this point in time.

MS LE COUTEUR: A minute or two ago you said that tenants were, in fact, going to you for advice about how they could get rent reductions.

Ms Tynan: In the early stages, yes. At first, we had no regulation and, I suppose, framework around the moratorium. They were simply looking for where they can start, what they should do. Our members were very proactive in advising them of the different services that they could obtain. You may have seen that we were, I suppose as an industry, reprimanded for referrals to the federal treasury site on superannuation payments. We advised industry to omit any reference to those services because that was deemed financial advice. We took that on board and industry reacted straight away. As I said, we had many inquiries.

We have had many inquiries from landlords, too, on where they start negotiation processes and how they can assist. It has been a very even spread, I would say—perhaps more so from landlords seeking advice on how they can help and what they have to do. Yes, it has been a very open discussion, I suppose, and industry has been very active in helping both parties come to that negotiation point.

MS LE COUTEUR: And do you feel that you are equipped to do that? You mentioned earlier that this was in the absence of a tenants union.

Ms Tynan: We are an office of two, and my administration manager is working from home due to the school closures. I do all of that inquiry. I have a 24-hour telephone service. Depending on when the calls come in, I answer them. It is what it is.

MS LE COUTEUR: But it sounds like you are somewhat overwhelmed by it.

Ms Tynan: It has settled down now. The first, probably, two to three weeks were quite busy but, as I said, we got through that and that is what we are here for. That is what our members expect from us.

MS LE COUTEUR: I had a number of reports from tenants who have attempted to negotiate a decrease in rent and I have seen some copies of things that they are then asked by their landlords which are incredibly intrusive into every aspect of their life: what do they spend any money on? Is this what you would regard as reasonable? Is this what landlords should be doing?

Ms Tynan: I can speak only on behalf of our members, and most of the hardship inquiry forms that they send out are simply asking, I suppose, for a full financial picture because obviously they have to take that consideration back for negotiations to see what is reasonable and what is not, to calculate incomes and things like that to see what can be recommended and negotiated on.

As I said, to me, from what I can gather from the forms I have seen—and some of them have come to me for, I suppose, an insight or a look at what they are actually asking for—it is no different to what they would ask for if an application for a property was being sought. As I said, it is probably more an update of that information that they already have, so that they can have a full picture and a full understanding of what is being asked.

MS LE COUTEUR: You are not saying, “Okay, this is an emergency. We know that many people’s incomes have decreased,” and you are not just asking people to say, “Yes, I have lost my job because of COVID-19,” which is all that the legislation talks about. You want to know a lot more than that?

Ms Tynan: It is actually to be able to negotiate what is fair. I suppose, on the other side of that, many landlords are in the same position in terms of their income being reduced and that type of thing as well. To have a full picture and to be able to take a reasonable request for a starting point for the negotiation, that information is needed. I can probably say I have had a lot of issues when it has come to a negotiation and the landlord has been quite generous with either a reduction or a deferral and the tenant will not agree to it but they are not willing, either, to provide, I suppose, financial oversight as to why.

MS LE COUTEUR: Do you think there would be, in that case, some sort of role for a third party to mediate between the tenant and the landlord, to explain to both of them what is going on?

Ms Tynan: In the states and the other territory that service has been offered. To complete the picture and to be able to get that, I suppose, independent arbitration involved, I think, would be a good thing. And I think, too, that incentivises both tenants and landlords to provide information that is essential for making those decisions.

MR PETTERSSON: I was wondering if you could explain what the link is between management fees for rental properties and the price at which a property is rented.

Ms Tynan: What do you mean? As in terms of what are the charges?

MR PETTERSSON: Yes.

Ms Tynan: That is worked out on an independent agency basis and that is worked out between landlord and property management services. But, please, be very clear in that if a rent reduction or rent deferral does come into play, the commission is payable only on the amount of rent received.

MR PETTERSSON: So, a reduction in rent would see a reduction in revenue seen by the real estate agent?

Ms Tynan: That is right.

MR PETTERSSON: Is what you are witnessing that real estate agents are experiencing pressure to try and maintain rental revenue?

Ms Tynan: No, not at all. I would say the complete opposite. Our agents, our members here in Canberra, have been extremely proactive in trying to negotiate the best outcome for both parties. And I do not think people realise the stress and the pressure that they are under to get those outcomes. They certainly treat every request on an individual basis. It is not a blanket approach; they actually try to investigate the

individual circumstances for every request.

They have been inundated with requests. Once they send out their hardship forms—and this is just from, I suppose, our property management chapter, which probably covers 60 per cent of rentals, I would say, in Canberra—for every 10 forms that they send out for hardship request, two come back. As I said, when it is the genuine people, the actual lengths they are going to to get an outcome are quite good. And they want the best outcome because, at the end of this, they still want to have those properties in their management. They still want to have tenants in those properties. It is for them that best outcome that they can achieve.

THE CHAIR: Thank you very much. We are pressed for time today unfortunately. Thank you very much for presenting.

Ms Tynan: That is all right.

THE CHAIR: If you have any update you would like to pass on along the way, we would very much appreciate it.

Ms Tynan: There is something else I would like to raise and that is just more in terms of the commercial tenancy side and landlord issues. Is there going to be another hearing in relation to that?

THE CHAIR: We have got the Property Council actually in the waiting room as we speak right now. We will be chatting about that. And I imagine this issue is going to be one that we revisit. If you have any more information that you are able to present to the committee in writing, that is probably the best way at this stage, but we are really pressed for time unfortunately.

Ms Tynan: My comment on that is, as an institute, we feel that the commercial sector is going to be far, far more affected by the outcome of COVID. What we are seeing in the commercial sector is quite damaging and we see that as a far greater issue, and there needs to be far more stimulus introduced into that sector to bring us out the other side. We really believe that.

THE CHAIR: Thank you very much for appearing today. You will be sent a transcript in the coming week or two. Please review that just to make sure it is accurate. Again, thank you very much.

Ms Tynan: Thank you.

CIRSON, MS ADINA, Executive Director, Property Council of Australia

THE CHAIR: Thank you very much for joining us. I understand that you have been forwarded a copy of the privilege statement. Could you please confirm for the record that you understand the privilege implications of the statement?

Ms Cirson: Yes, I do.

THE CHAIR: I remind you that the proceedings are being recorded by Hansard for transcription purposes and are also being webstreamed live. Firstly, do you have a brief opening statement you would like to make or shall we go straight to questions?

Ms Cirson: I am happy just to give a general overview about a perspective from our members and, perhaps, what we have been working on from the Property Council's perspective. There is obviously a range of—

THE CHAIR: If you could keep it as brief as possible, given the time pressures today.

Ms Cirson: Yes, of course. Obviously the key issues for our members over the last five weeks really have, in the first instance, been around what are the stimulus measures which were urgently required from the government to assist the immediate requests that came for rent relief, particularly in the commercial leasing sector. We have seen two tranches of stimulus measures from the government in that regard. We have been reasonably pleased with those measures, particularly around providing three categories of impacted businesses. It has provided some guidance for our members to deal with rent relief, but also the accessibility of rates relief that will flow, hopefully soon, to our members in that regard.

I would say from the outset that most of my members have taken a very positive approach to dealing with their tenants. There are complexities in the leasing market, of course, with multi-tenanted sites. A quick example I will give you of that is where a landlord has, perhaps, a pharmacy next door to a gym next door to a cafe. There are three different impacts being felt, different revenue losses being felt by each of those three businesses. And the complexities that my members are facing in negotiating rent relief are based on a proportional impact to their revenue losses. Then, obviously, the next question is: how do they get that rates relief and how does that rates relief flow down through the landlord to those tenants?

The second issue which we have been dealing with, obviously related to that, is the national code of conduct. We have been well engaged with the government over the last two weeks at the national level, and now at the state and territory levels around the country, on how that code of conduct gets implemented in each of the states and territories and how does that, I guess, mix with the stimulus measures the ACT government has provided.

The importance of construction continuity has been another huge issue for us. Our members are taking very proactive steps to keep construction running, introducing things like separate meal sheds and split shifts, but the impact of implementing those health and safety measures on site is that construction has slowed. And that is a big issue.

The secondary issue, which has a knock-on effect, I suppose, in the construction sector in particular, is the volatility of the finance market. Our members are not experiencing a revenue loss, which actually makes it really hard for them to qualify for things like JobKeeper or even to demonstrate that they should be given a rates rebate relief themselves because their revenue today compared to this time last year is higher. But what they are seeing is multimillion dollars and, in some cases, hundreds of millions of dollars of contracts disappear before their eyes.

The pipeline of projects is very low and the ripple effect is that everyone who provides services and consultant professional services to our big builders and developers—like architects, town planners, property lawyers—are all laying off people. They really are. And construction companies are sacking people as well because they can see the work has dried up. That is probably best reflected in the latest ANZ-Property Council survey released last week. A score of 100 is considered neutral in terms of confidence. That is looking forward to how people feel about what is in the pipeline to the end of this financial year. They are sitting at 65, off the back of 127 confidence points. People are seeing the writing on the wall. They cannot see how they are going to access immediate stimulus measures right now because the revenue has not dropped.

I will say that the construction sector will lead the economic recovery on this. We employ one in seven Canberrans. We contribute 60 per cent of taxes and charges to government, so it is really important that we keep construction working. And the way we do that is through using every lever possible, particularly in planning, to make sure that existing DAs in the system get out the door; that shovel-ready projects are identified, both private and government ones as well; and that we make sure that things like unit titling are being done as quickly as possible to get settlement money, cash flow flowing through our businesses as well. There are a whole range of issues here.

I might just quickly add that significant downturn in revenue in the leasing market was experienced immediately. I have got one member who has a 180-property portfolio. Rent relief has been granted to most of those people on the books. Also, the inquiries have dried up. The leasing market here is headed for a pretty rough trot, and I think it is really important that all measures be looked at now in this regard, pre-planning for what the recovery might look like.

THE CHAIR: With regard to the commercial rates waivers, how are they being determined? Who is adjudicating it? I understand Minister Stephen-Smith has been appointed but are decisions actually being made and are waivers being rolled out?

Ms Cirson: The announcement of the stimulus measures came by the government on the first day before the national cabinet released its code of conduct. We have had to focus on our engagement with the government very much on how the code of conduct is rolled out here. Getting that right is very complex and is taking up a substantial amount of time, I know from the government side and certainly from our members' perspective as well.

But what we need is the code of conduct to be in place to set the framework for how

rent abatement is granted, how tenants prove what their revenue loss is. It is very clear that termination is not business as usual here. They are in a business hibernation model here; we are not in the business, we cannot be in the business, of letting tenants tear up their leases because they have shut their doors. Our members have very proactively, in most cases, actually been giving 100 per cent recent relief, and the way that they are doing that is by giving them six months rent relief and then adding additional lease terms. Adding another six months on the end of their lease, for example, is a very simple way of describing it.

THE CHAIR: But specifically about ACT government commercial rates waivers, have any been rolled out yet?

Ms Cirson: The rates waiver, the way it is working and the purpose, is the conversation we are having with government. The next conversation we are having with government is around how those rebates are accessed. And the way it is going to work, from my understanding, is that if you provide six months rent relief proportionate to the revenue lost then you will be able to access rates relief of the equivalent amount. That has not been rolled out yet. We have not seen that rates relief flow through to our members yet because it has not been settled. It is in the process of being settled but it has to be done in conjunction with the code of conduct.

We are moving at a very quick pace from our perspective, our members' perspective, in our engagement with government. But is there cash flowing through right at this minute? No, because it is not going to work like that. It has to be tied to the code of conduct. The relief is going to have to be tied to people being signatories to the code or applying to the code. It is sort of the cart before the horse a little.

THE CHAIR: A very simple one where it is a swimming pool that has been shut down, it is a standalone gym that has been shut down, how soon is that property owner or tenant going to see a commercial rates waiver?

Ms Cirson: We know that the government has said that they are deferring by a month the next rates notices, as a first step. It will happen over the next two quarters. A six-month waiver will be granted, but I think the important thing here is that businesses, our members, have been provided certainty that rates relief will flow. Has it flowed yet? No. The technical way in which that is going to roll out, I do not know, to be honest. I think it is the next conversation we have got to have with the government. In particular, we have got to have a conversation about the caps that are going to be placed on that as well.

It is all very well to say you can claim up to 80 per cent if you have suffered 80 per cent downturn, and you can again then get 80 per cent relief on your rates payments, but there is going to be a cap on that. And the government, from my knowledge, has not decided what that cap is. They want to engage with us on that and we have not had that conversation yet, no.

MS CHEYNE: Thank you for appearing. Just as a flow-on from all this, what interactions have you had with the local business commissioner since he has been appointed and how is that all working and tying in for you?

Ms Cirson: My membership established a working group which has been dealing with the government on the code of conduct implementation and with the new business commissioner. We have met with Brendan Smyth twice now via Zoom or whatever we were on. Those discussions have been very productive but very much a matter of how do we, particularly in relation to the code, resolve disputes. That is actually a critical issue for the business commissioner and what powers he has. As a mediator in a mediation role, that is great and I think that is a very useful role to play. The suggestion that our members have made is that a series of guidelines and practice notes needs to be developed to provide early clarity to people about how they should be behaving in this time, and that has been taken on board. I know that Brendan is working on that. But we need to talk about that further as well.

The secondary issue as to how we resolve disputes that are more complex is going to be more problematic for the business commissioner. If he is not an arbiter, all he can do is mediate. What are the powers that we need him to have to make sure things are resolved quickly? In a normal environment, a lease dispute would be taken to the Magistrates Court. There are obviously some mechanisms for mediation. But if things get tricky, they go to the Magistrates Court. One of the issues we discussed with Brendan last week was that the Magistrates Court are actually not dealing with civil matters; they are dealing only with criminal matters. The court system is actually shut down.

That then places the onus back on his role and what authority he might have to take determinations to force two parties together. I think we are talking about only a very small amount of cases. They are going to be the more complex ones where, perhaps, tenants do not want to open their books to demonstrate their revenue downturn. I think this is a hard issue to solve and we have not quite reached that, but our engagement with senior treasury officials, the Chief Minister's office and the business commissioner have been positive conversations. They are listening to what our members are saying and certainly taking our feedback on things that they are thinking about doing.

MS LE COUTEUR: You talked about six months of rent relief. I am just wondering: is what is being proposed with residential tenancies effectively a debt which is going to be added on at the end or is it actual rent relief?

Ms Cirson: The second tranche of stimulus measures announced by the government actually said it would be a rates waiver. We were very pleased to hear that it was not just going to be a deferral, because the impact on our members, commercial landlords—and I apologise, I am not across the residential side very much at all; I have been very focused on the commercial tenancy side—is very welcome. We have actually got a full waiver there. As I mentioned earlier, the issue will be the cap and being able to access enough rates relief to compensate for a 100 per cent rent waiver that is being offered by our members.

There is a mix of relief being offered by our members to tenants. It is sometimes in the form of 50 per cent waiver, 50 per cent deferral. But the key issue here is that the relief is being granted immediately and by the majority of our members. And the way that our leasing agents are getting around that and making sure that the long-term loss is not suffered is through extension of lease terms. If we have got an eight-year lease,

it might become an 8½-year lease. That is the way it is being dealt with in a practical way already.

MS LE COUTEUR: I was also wondering if you have insurance issues with doing that. We were just talking to REIACT and they were saying that residential landlord insurance is structured so that a rent reduction is not covered in any way by insurance. Are you in the same situation, from your people's point of view?

Ms Cirson: Yes, there are a whole range of issues, and insurance is one of them. I am not particularly across that detail, but it is one of the many issues that are being raised with me. The other is that, in the ACT, we have a very high proportion of gross leases, which means that, usually, statutory charges are not able to be passed on to the tenants. And one of the tricks is: where we get rates relief, how do we then pass those on when, normally, under a gross lease you are not able to pass those things on?

The other complexity that we are hearing here is that there are a large proportion of commonwealth tenants. Obviously, stimulus relief should not be going to commonwealth tenants, but they sometimes have subleases, like a cafe in the bottom of a building they lease. There are a lot of different issues that are complicated to work out. This really is quite an administrative nightmare for government and for our members to try and resolve, and sometimes the only way to do those is on a case-by-case basis.

While you can make a generic rule which picks up things like statutory charges and insurance charges, the issue of clauses that are being inserted or are being demanded by tenants, actually force majeure clauses—they all create complexities. And multi-tenanted sites, as I mentioned before, create even further complexity. The government, hopefully, will be able to capture 80, 90 per cent of everyone with their rates relief measures. The code will pick up the majority of them as well and set some very clear guidelines about the type of conduct that is being required and asked for by landlords and tenants.

But there are going to be those ones that are just going to have to be dealt with on a case-by-case basis by treasury and by our members. It is not simple.

THE CHAIR: In the final couple of minutes remaining, with regard to the shopping centres in Canberra, Westfield and the like, are those owners members of the ACT Property Council? And, regardless, do you know what they are doing for their franchisees and independents?

Ms Cirson: We do not have a large retail membership here. But I would say the issues in the retail space are complex as well because you have the same multi-tenanted issues. The other issue is that rent relief is being sought by, could I say, national or even global companies where they might be experiencing a revenue downturn which is not being reflected on individual franchisees' sites. There might be an economic downturn for a company, a revenue loss across the company on a national global scale, but the franchisee in the Canberra Centre might not be experiencing that revenue loss. But, certainly, there is an ask being put on our members to give full rent relief to businesses that, perhaps, are not even feeling an impact at the local level.

It is difficult. We are trying to actually grapple with that in the code, in the retail space, and it is something that our members are getting, perhaps, a little frustrated about where it is quite clear that some businesses are not suffering an economic downturn but their national, their mother company, is. How do we actually give fair relief to those who need it? The only way, really, to do it is: if you can afford to pay rent and you have not had a revenue downturn then you should be paying rent. It is a very strong position that we will be taking on this issue.

I have not got some specifics about retail, but I will be happy to follow up with a couple of our retail members and maybe provide some further information on that to the committee.

THE CHAIR: If that is possible, I think that would be of interest. I think that wraps up our time today. Unfortunately, it is short. We very much appreciate your coming in today. You will get a copy of the transcript in the coming week or two. Thank you.

Ms Cirson: Could I ask: would it be useful for us to perhaps provide, maybe not in terms of an official submission, a short paper over the next week or so that highlighted some of these issues with government? Would that be useful to the committee?

THE CHAIR: Yes. More is definitely better.

Ms Cirson: We will get working on that and get something to you over the next week or so.

THE CHAIR: Wonderful. Thank you very much.

Ms Cirson: Thanks, all.

Hearing suspended from 11.01 to 11.11 am.

DIGNAM, MR JOEL, Executive Director, Better Renting

THE CHAIR: Mr Dignam, thank you very much for joining us. I understand that you have been forwarded a copy of our privilege statement. Could you please confirm for the record that you understand the implications of that statement?

Mr Dignam: Yes, I understand the implications.

THE CHAIR: Before we go ahead with questions, do you have a brief opening statement that you would like to give?

Mr Dignam: Yes, thank you. I will just say a few things as part of the background, because I am really interested to take any questions. The thinking that Better Renting brings to this—and we have been talking with tenant organisations around the country—is that there are two principles we want to have when we think about the residential tenancy space.

The first is that, as much as possible, we do not want people to be moving homes at this time. That is forced moves, where they might be evicted for whatever reason, which is obviously economically disruptive and also a threat to public health, but also, to some extent, it is voluntary moves. Even if tenants are choosing to move—and many are not—that is still potentially a risk to public health. We do not want to create a situation where tenants feel they have to move, for example, in order to secure a better deal on their rent. That is one of the principles we think should be implemented. I think it is a principle lots of people agree on. What it means in practice is often disputed.

But what we are really conscious about is that we do not want a situation where people, rental households, come out of this crisis and have significant rental arrears. Even if they have not been evicted, we do not want a situation where people have a large debt hanging over their head which could actually mean eviction down the track. For these households it could mean significant affordability challenges if they are paying that back. It would interfere, too, with economic recovery.

A good example of those principles in practice is the code of conduct for commercial tenancies. That is, I think, a great example of what we would like to see in the residential tenancy space. There are protections against evictions. There is a requirement for landlords to negotiate with their commercial tenants and to take into account their changed financial situation. And there is the prospect of accessing a binding arbitration or a negotiation process, where that is needed and when it is going to be helpful. That is a really good example of what we might want to be seeing.

From what we have seen so far in the ACT, we are concerned about the specificity of the approach that has been taken. The only tenants who are protected with these new laws on eviction are the subset of tenants who are defined as being impacted households. Impacted households are not even protected from all evictions. You then have a further subset where they are only protected from evictions that are explicitly for rental arrears. So it is quite a small number of renters that are protected from eviction under the declaration, which is somewhat concerning.

In the ACT, unlike other jurisdictions, there is no requirement for negotiations. If negotiations break down between landlords and tenants there is not really a good option to escalate that, which is concerning. And there is a possibility that, as I flagged, if tenants are not evicted they might end up with significant rental debt hanging over their heads, which would be a real challenge.

One other point about the sharing of the burden—I am very happy to take questions—is which households are better positioned. All I can do here is speak in generalities. There are individual rental households doing very well, although I doubt there are many that are earning \$200,000 a year, and there are landlord households doing very well. But, in general, when we contrast the two positions it is fairly clear from the data that your typical rental household is much worse off. They are paying a high proportion of their income in rent. They have a smaller liquidity buffer, so they have less capacity to cover their day-to-day living expenses. In contrast, the landlord households typically are on higher incomes. They are ahead on their mortgage repayments. It is a manageable proportion of their salary. They certainly have more resilience, looking at the big picture.

Our position is that this is an unfortunate crisis that nobody saw coming. It is no-one's fault that we are in this position. There is a burden to be shared with the economic impost. Whatever we can do to share it fairly and to make sure that renters are not the ones who end up bearing the burden would probably be a better thing all round.

THE CHAIR: What information do you think is valid for a landlord to request in order to make a determination about the authenticity of the claim, such that you do not have people who are on high incomes taking advantage of the situation?

Mr Dignam: There are two reasons why renters might ask for a rent reduction in this situation. One might be that they have been impacted one way or the other and they have a lower income. It seems reasonable that the landlords could ask for some sort of substantiation of that, which might be a letter declaring that they have been terminated—communication from an employer.

What we are concerned about is that some of the information that has been requested from tenants seems to be basically intended to discourage them from asking for a rent reduction and to make the process onerous. Definitely, it seems reasonable that there might be some verification asked for, but it does not need to be your bank statements going back to 1 January.

We have also heard other things like asking tenants, “Lessen your expenses. Have you cancelled your Netflix subscription?” That is quite a patronising approach. We think it should be more a question of what is going to be the impact on your income, not how you are managing your finances. Tenants are probably pretty good. They do not want to be spending more than they can at this time.

It is worth noting that some tenants might not be directly affected economically but the rental market is also going to be changing as a response to this. You might have the same income but notice that rents are going down in your suburb. Those tenants might choose to reach out to their landlords and say, “Hey, I could actually save 20 per cent on rent if I move down the street. Can we negotiate around the new

market conditions?” In that case the income is sort of irrelevant. I am not sure if this is happening, but it could be happening. Landlords should be conscious of that too. Whether or not your tenants are affected, the market is changing and you probably cannot expect the same rental income as was previously the case.

MS CHEYNE: Mr Dignam, a previous witness suggested that there are similar parts to the local business commissioner—that perhaps, during this period especially, there could be a role for a mediator or an arbiter where negotiations are not working on the residential side. Based on the feedback that you have been getting and that you have given, is that something that Better Renting would be suggesting as well?

Mr Dignam: We are definitely supportive of having some sort of arbiter. That could be a mediator that tries to bring parties together but could potentially also make binding decisions. We are hearing from tenants who reach out and do not get much love from their landlord, and they do not really know where to turn next. I think the benefit of that process is that you lift it beyond. When a landlord and a tenant are negotiating over rent, there is not much win-win: someone is going to have to be giving something up. Lifting it beyond those fairly fixed positions to someone who can look at it all is helpful.

The benefit of that, too, is that a lot of the rent reduction conversation has been framed around “What is the tenant’s financial situation?” but a third-party arbitration or conciliation can also look at what the landlord’s financial situation is. There might be landlords who are in a very strong position to have reduced rental income for a period of months. There might be others that are not. I think the ability to consider that as part of the decision-making would be very worthwhile.

MS LE COUTEUR: Do you have any views as to who would be an appropriate body to be the arbitrator? You were talking about a mediator/arbitrator. Have you an idea who would be a suitable body to do that?

Mr Dignam: I don’t have a firm recommendation. I would, as a first port, think of the tribunal. From what I understand, through the existing tribunal process if there is an application they first get around a table together. There is someone from the tribunal and landlords and tenants can talk about it. Having access to that, the function that exists, is certainly where my mind would turn to first as the mechanism here.

MS LE COUTEUR: I imagine there would be quite a few tenants for whom, given their circumstances of change, a rent reduction might help but what they actually want to do is break their lease and move back home with parents—to seriously change how their life is going, not just 25 per cent off for six months. Do you think there is a need for some changes around that?

Mr Dignam: I think you are right. We have seen recently that 16 per cent of households have been changing their living circumstances as a result of this. That was in Domain reporting. Obviously, if you can move in with a partner or move back to your family home, that is going to be an option here. My understanding is that there are already grounds to terminate a tenancy by a tenant if they are in financial hardship. They can apply to the tribunal and say, “I can no longer pay for this tenancy,” even a fixed term, and get out of it. We would want renters to be aware that they have that

option. But I am not sure if there needs to be a new option set up there. I think one of the—

(Audio interrupted 11:22:01-11:22:10)

THE CHAIR: We lost your audio for the last 10 seconds.

Mr Dignam: and negotiate with tenants. If you do not reach a good negotiation, they can say, “This tenancy is no longer”—sorry, is that better?

THE CHAIR: We can hear you now.

Mr Dignam: I was just saying that the fact that tenants can already terminate a tenancy for financial hardship, even within a fixed term, allows an incentive to negotiate, and we do not necessarily need something new.

I am not sure what the answer is but I think it is worth being aware of the situation in co-tenancies, however, where you might have four tenants who are collectively liable for the rent. One of those tenants might move out and go back to live with their family, and the other tenants can then be in quite a tricky position. Tenants in share houses, from what we are hearing, are often struggling to fill those rooms. That is certainly, we would say, also grounds for arguing for a rent reduction. Even if your incomes have not been affected, if you have lost one-third of the rent-paying people in your household, that should be part of it too. It is worth keeping in mind that that is the situation facing some tenants.

MRS DUNNE: I want to touch on the issue that many of the people who are renting still have stable incomes. While they might be inconvenienced by the COVID arrangements, they still have ongoing incomes. What are you saying to people who might be thinking, “In this emergency I might give myself a rent holiday”?

Mr Dignam: We certainly have not heard from anyone who would be choosing to stop paying rent if they could keep paying rent. Unless they got a rent reduction, they would still be liable for rent down the track. The way the legislation is currently defined, they would still be vulnerable to termination unless they were an impacted household. We have certainly been saying to renters that if you can afford to pay rent you should keep doing it in this instance; otherwise you are putting yourself at risk. To some extent, too, you could be seen as undermining the case for renters who genuinely need that support. We want to recognise that some of us are lucky enough not to have been as impacted, and if we can afford to pay our rent then that is certainly a reason to do so.

MRS DUNNE: You would think it would be a duty to continue paying the rent?

Mr Dignam: I would not use the term “duty”, I suspect, so much as starting from a place that this is what your rent is if your financial situation has not changed. Unless you want to negotiate for a reduced rent in light of changed market situations, that is the position that you are in. You can afford to keep paying it. We want to reserve the rent reductions for people who need them most.

MR PETTERSSON: There have been a lot of people out there advocating for temporary deferrals of rent, as opposed to reductions. Are there any harms or dangers to deferring rent?

Mr Dignam: Yes. This is something we are concerned about. For all the employees whose employers have said, “We’re going to defer your salary and just pay you back in several months,” I guess that is a fine option, but that is not the situation renters are in. They have lost income that they are not going to get back. What we would see with a deferral of rent is that once they have to start repaying they actually will be paying double rent. They will be paying their normal rent and then extra rent on top of that—maybe not double rent. For a lot of households who already do not have much left over after paying their base rent, deferral would put them in a very tricky position.

In the code of conduct for commercial tenancies they say that at least 50 per cent of the shift around your rent must be in the form of a waiver, not a deferral, and the deferral amount is capped at what is going to be viable for the commercial tenant. Deferrals might be part of the model here, although unless we expect renters to have higher incomes after this it is hard to see what value that would have. But waivers are what we would want to see, to stop renters having debt hanging over their heads after this.

THE CHAIR: Is there any momentum for the rent strike push here in the ACT?

Mr Dignam: Not to my knowledge. I have been seeing this in the media and am aware of people speaking about it. Most of what I have seen is around other states. One of the challenges for the strike concept is that it is traditionally done by workers who have a single employer and can act in unison and build collective power. Typically in the rental market you have a lot of landlords who have one or just two properties, so the capacity for renters to have collective power is very limited in that case. I think renters have some awareness of this too, even intuitively, and we are not seeing that happening.

THE CHAIR: Are you aware of any push for it to happen in the ACT?

Mr Dignam: I am not.

MS LE COUTEUR: How were you involved, or were you involved, in developing the ACT government’s residential tenancy regulations?

Mr Dignam: The ones around the COVID response?

MS LE COUTEUR: Yes.

Mr Dignam: We communicated a few things to the ACT government down the line, probably back in March, talking about the need for stopping evictions and other options—ideas around, for example, freezing rent increases. We got a formulaic response from the government. I would not describe it as consultation for Better Renting. To some extent, things are moving very quickly. We would not expect the same capacity to engage stakeholders over a longer term process. But I do not feel we were able to have the conversation we would have liked to have.

THE CHAIR: Thank you very much, Mr Dignam, for appearing today online. A copy of the transcript will be provided to you in the coming weeks. Please check that for accuracy. Again, thank you for your appearance.

BOERSIG, DR JOHN, Chief Executive Officer, Legal Aid ACT
HAMACK, MR BRICE, Solicitor, Legal Aid ACT

THE CHAIR: Thank you, Dr Boersig and Mr Hamack, for joining us today. I would like, first, to check that you have been forwarded a copy of the privilege statement. Could you please confirm for the record that you both understand the implications of that statement?

Dr Boersig: I confirm that.

Mr Hamack: I confirm it as well.

THE CHAIR: Do you have a brief opening statement that you would like to give the committee?

Dr Boersig: Very brief, yes. We have seen a marked increase in inquiries around rental over the past two months. Significantly, our inquiries have gone up 217 per cent for tenancy. More generally, our helpline has gone up 11 per cent in the last month. These are significant figures. For example, in relation to the helpline, we are expecting to take close to 20,000 calls this year, whereas seven or eight years ago we were taking 9,000. Last year it was 17,000. So this is a significant increase in people seeking that kind of assistance.

The tenor of lots of these calls, whether they are tenancy or helpline, is often information, assistance and clarification. People want to know what their rights and responsibilities are. It has been effective, I think, in socialising the information needed both in relation to the legal initiatives—there are a range of legal initiatives—and, specifically for our purpose here, around expectations of tenancy. People just like to know what their situation is, and we are able to talk it through with them. Sometimes there is action, but often it is the provision of information which is of the most benefit to them.

THE CHAIR: Regarding the advice that you are able to give at the moment, obviously we have a bit of a moving feast in terms of the policy settings. Are you able to deliver advice with confidence, noting the changing landscape?

Dr Boersig: We are tied into all of the contemporary changes. Yes, things are moving quickly. As a service we have had to change completely from face-to-face best practice to working with people like this, online and by telephone. That has required an immense amount of agility from the staff in the area we are talking about to triage people's concerns and to deliver the right information at the right time. We make sure that we are aware of up to the mark changes being made around a host of legislation, not just in relation to tenancy—there is a whole range of legislation affected by COVID. As you would expect, our family law area is exceedingly busy.

MS CHEYNE: Dr Boersig, what, if any, are the gaps in the existing government measures or the information that is available? Has there been anything in the significant number of calls that you have been receiving where tenants have found information to be particularly confusing?

Dr Boersig: The major issue we are dealing with is arrears—what happens with rent arrears—and explaining what happens with the moratorium. As with all messaging, the communication issues are mammoth here because we need, and government is trying, to deliver a whole range of messages across some complex tasks. That is the purpose of helplines. The tenancy line really helps deliver the information in a way which is digestible to the person. When people receive information, they think, “How does it affect me personally?” Often there is a lot of uncertainty about that, irrespective of the clarity of the message. What we are able to do is identify with that person, when we talk it through with them, what their real issue is, whether it is legal or social, and then direct them to the appropriate assistance and appropriate information. As I said at the outset, one of the major issues here is, “How does this moratorium affect me? What does it mean?” So at the moment, as of today, we are explaining the moratorium, how it affects you individually and what you can do about it.

We are developing a variation document, for example, which can be used in the process of negotiation with real estate agents or landlords. That variation will pick up the key aspects of the change in the legislation so that the arrangement remains clear—for example: “Will I have to pay the rent back at the end of the moratorium?” so it is clear what happens with that negotiation and whether that is the case. That is one of the key questions. To make both sides clear is our aim and that, ultimately, once a variation is done then people know exactly where they stand, what they are in for, what their protections are and what their rights and responsibilities are—for example, if their house is to be viewed or not viewed if it is to go up for rental, what happens downstream—so there is a clear agreement. We think there is room here for clear documentation in a standard form—just the same as you have a standard form rental agreement but a standard form variation.

MS CHEYNE: That is very helpful. Have you had any reports through the advice service of real estate agencies who have been threatening to evict tenants who have been genuinely affected by the economic repercussions of COVID-19?

Dr Boersig: I will turn to Brice on that because he is down in the weeds in all of this.

Mr Hamack: We have received a handful of calls from tenants who have been greatly impacted by the COVID-19 crisis, mostly through loss of employment. In negotiations with their lessors regarding extensions of leases, early terminations of leases or rental reduction negotiations, they have been met with some aggression on the ground that if they do not pay they could be evicted and face homelessness. So we have seen it. We do not see a lot of it, but it is present in the community at this time.

MS CHEYNE: Is there any particular agency or company that is coming up regularly, or is it across the board?

Mr Hamack: I would say it is across the board. It is more common when a tenant is renting from a private landlord. We do not see it as often with established real estate agencies. We mostly see it with private landlords.

MS LE COUTEUR: You talked about the communications gap and how great the advice line was for that, which I am sure it is. But you do not have the capacity to talk

to all the landlords and tenants. How do you think the government can better get out the information about what the situation is now?

Dr Boersig: Questions and answers is a tremendously good format. If people have access to questions and answers online, we have found that that kind of accessibility improves people's comprehension and understanding. So what we are doing is that, as the major questions come in, we are updating our questions and answers so that people can go to them and read them overnight or whenever they wish to use them.

The continuity of messaging is important. Writing to the key real estate agents would be one strategy—the key bodies, which I know you are speaking to now—and getting them to make sure they disseminate the correct information. What all the information should be basically doing is setting out rights and responsibilities so that all the parties are clear about those and what the agreements are.

MS LE COUTEUR: It was suggested by a previous witness that ACAT is in the best position, or in a good position, to do negotiations and arbitrations between residential tenants and landlords. Does that seem reasonable from your point of view, or are they overworked already to the extent that that could not happen?

Dr Boersig: I would expect that they would have some capacity to undertake that work, but ultimately I would want to hear what the president of ACAT had to say about that. For all of us it is always tight. It is about optimising the resources you have. Here at the commission we have had to redirect resources into this area to make sure that we are providing sufficient services and sufficient availability. That is something we all need to do to meet the immediate demands and immediate needs. Yes, I think the capacity to commence mediation or to oversee negotiation would be another aspect that ACAT could undertake.

MS LE COUTEUR: Given that you are getting all the calls, have you been involved with developing the regulations the ACT government has just put out for residential tenancy?

Dr Boersig: We were consulted about them. Obviously, we were able to provide input. We were able to provide views around tenants' rights in particular and, for example, the needs around dealing with the moratorium and the rent arrears and how that might best be delivered. We encouraged question and answer fact sheets, that kind of principle.

There are a number of issues that are arising at the moment around the complexity of tenancy law. As I said, one of them is around a standard variation form. The other one is a tenants transfer document. In other states, particularly Victoria, where you have group households it is not uncommon for people to move in and out of those households. In most circumstances you have to develop a whole new agreement when you change who is on the actual document. The tenant transfer operates in a very effective way and at minor cost in Victoria to allow group households, of which the ACT has a number, to more readily manage people coming into the household in a systematic way so that bonds are transferred and people's rights are secured. That is another initiative that has come out, and we will be using our role in law reform to progress that.

MRS DUNNE: You mentioned a couple of times, Dr Boersig, the standard variation form and also providing people with correct information in a sort of Q&A style. Who would be responsible for putting that together, and where do you see the sole source of truth being for tenants?

Dr Boersig: It is a great question, the question of the sole source of truth.

MRS DUNNE: I always ask great questions.

Dr Boersig: We have an obligation to ensure that the correct information is provided to the public. I have a legal obligation to ensure that that is the case. We have developed a chapter in the law handbook which sets out very clearly people's rights and responsibilities. We have also set up a range of question and answer fact sheets. There are other services that do this. Access Canberra is one in particular that you can go to for information around this area. I think it is fair to say that there are, from time to time, some variations in relation to how the truth might be seen, because you are looking at things from a certain perspective. Our obligation is to ensure that from a legal point of view the information provided in those fact sheets is accurate. That is our obligation. I assume it is the case that Access Canberra, for example, would be doing the same thing.

MRS DUNNE: You talked about the tenant transfer process. Is that the sort of thing that can be done administratively, or does it require legislative change?

Dr Boersig: Again, that is a good question. It would require a legislative change, I expect, but we have only just started looking at it: if there is an administrative way of doing it. The variations that you do currently are ones that do not always require changes to legislation; it is about an agreement. But we would have to look at that. We would look at the Victorian legislation, particularly, to see how that is backed up. It is an issue that has come up to us this year in particular. We had a lot of inquiries from overseas students at the beginning of the year. We were flooded by inquiries from people from China—for example, international students. I think on one day we had about 150 inquiries from people overseas. These kinds of questions about flexibility and convenience, I think, would have to be worked through and worked out as quickly as possible.

MRS DUNNE: This is probably for future reference—something you might be able to do on notice for the committee. What immediate changes do we need to better help tenants and landlords cope with the current situation? What are those that could be done administratively and what are those that require legislative change? That would be a great help for the committee.

Dr Boersig: Shall do.

MR PETTERSSON: I want to touch on two things. First and foremost, I want to ask about your prediction of 20,000 phone calls to the tenancy advice line. Do you think you have seen the biggest surge of that expected number of calls already or are you expecting larger periods of demand to the end of the year?

Dr Boersig: We have had an 11 per cent increase over the last month. Projecting that out would give us close to 20,000 calls. We would expect that to continue for the next few months. The type and nature of the calls around employment and around family violence are not decreasing. Tenancies certainly are not decreasing. We expect that over the next couple of months that will continue. That is likely to mean that our targets, which were around 17,000 to 18,000, will be exceeded. As a round figure we could get to about 20,000 this year. We are hopeful of opening our helpline up in the evenings because of demand. Accessibility is another factor which will increase the number of calls that we are able to undertake.

MR PETTERSSON: Ms Cheyne asked about how much legal advice has been given out in regard to evictions. I am curious as to how commonly legal advice is being sought by tenants seeking advice as to their rights in regard to concerns about their health—that is, landlords wanting to come and inspect or maybe maintenance people coming into their homes.

Mr Hamack: We do receive a significant number of calls from tenants whose landlords are seeking to sell the property. Something that we have been seeing increase quite dramatically in the last few weeks is landlords letting tenants know that they are intending to sell and, following up on that, wanting to conduct private inspections of the property for potential buyers. It is a valid concern that we are seeing tenants express to us over the helpline and the tenants advice service.

MR PETTERSSON: How is that process being managed?

Mr Hamack: At this point all we can do is tell them what the law says. At this time, given that the law was something different, with the current declaration we advise tenants on what their new rights are under that declaration, which is that a lessor has no right to just enter the property and engage in inspection against their consent. It does require their consent or an ACAT order. So we advise tenants around that process and what their rights and responsibilities are.

THE CHAIR: Thank you very much for providing evidence today. We do want to be kept informed, so if there is anything in the future that you think would be beneficial for us to know about, please feel free to forward that on to us. Also, if you have any correspondence with the government that you think would be useful for the committee to be kept abreast of, please feel free to copy us in. Again, thank you very much for appearing today.

HALCROW, MR JEREMY, Chief Executive Officer, Anglicare NSW South, NSW
West and ACT
MURDOCH, MS SARAH, Executive Officer, St John's Care

THE CHAIR: Mr Halcrow, thank you very much for appearing today. I understand you have been forwarded a copy of the privilege statement. Could you please confirm for the record that you understand the privilege implications of that statement.

Mr Halcrow: Yes, I do; absolutely.

THE CHAIR: Thank you very much. Ms Murdoch, could you also please confirm whether you understand the implications of that statement.

Ms Murdoch: Yes, I do.

THE CHAIR: Great; thank you very much. I would just like to remind you that the proceedings are being recorded by Hansard for transcription purposes and are also being webstreamed live. Before we ask questions, do either of you have a brief opening statement that you would like to give the committee?

Mr Halcrow: No. I am comfortable with proceeding to questions.

THE CHAIR: Okay. I will kick off then. In a general sense, could you please advise what increased demand for services Anglicare and/or St John's Care have received over the last month or so?

Mr Halcrow: It has been a very mixed picture. Obviously, Anglicare operates a very diverse range of services and all of them have been impacted in a range of different ways. We operate, as you would be aware, early childhood centres, and the impact on those has been well documented in the media. In terms of our emergency services I think one of the interesting impacts of COVID-19 has been the fear that has been out in the community, particularly within vulnerable groups where perhaps the communication has been more challenging. That has resulted in people being afraid to be in public spaces and engage with services. Sarah can speak to the impact at St John's Care, but we have seen that right across the board. Even with our Junction Youth Health Service in Civic—a holistic health service for young people who experience homelessness or are at risk of homelessness or are at risk in general—people have been concerned about visiting the clinic.

We have been able to provide telehealth, and the young people are very good at engaging through that medium, but it means that they are missing out on interventions that are really required to be face to face. That would include immunisation and other interventions like that. That means that we have had to reinvent our models for services and be very proactive in engaging with clients through phone or through text. But that means that there needs to be an established relationship with those clients. We can certainly do that for the regular clients that we know well, but I guess one concern for us is about those clients that engage with us less frequently, more irregularly. Indeed, we may not be aware of some of them because they have come into distress more recently. Do you want to add something, Sarah?

Ms Murdoch: Yes, thank you, Jeremy. St John's Care has seen a significant increase in a group of people that have never accessed community services before or who have never needed to access emergency relief. That happened straightaway, from a lot of people losing jobs and income and everything. That was immediate and there has been a continuous increase since. We expected that, and we were prepared for it. What we did not expect from the beginning was a significant drop in our normal cohort.

So after one or two weeks of not seeing the people we usually see we took the initiative to call all of our well-known clients who would normally come in monthly or fortnightly and touch base. As Jeremy was saying, it was made clear to us that they were concerned. A lot of our cohort already have mental health issues and anxiety, and in this time that has significantly increased. With, unfortunately, poor education they could not quite understand the issues surrounding COVID-19—what were myths, what were good ways of managing it or dealing with it—so they just decided it was too overwhelming and, basically, stayed at home. For those individuals we are offering a delivery service and weekly or fortnightly calls to check in and see how they are going, because they are very isolated people in our community.

Another cohort that were not coming in were people where drugs and alcohol misuse has been a challenge in the past and who may be well known to police. They were reporting that they were being stopped by police if and when they left their dwellings and asked where they were going and why. And this has created a lot of fear and anxiety. For that cohort we have said, "If you are on your way to St John's Care, please get the police to call us and we will verify that we know you," but they obviously have to be between A and B; they cannot be off at C doing something else.

The other group is our homeless, who would usually come in to our community lunches, which we have unfortunately had to cease. We have recently started sending staff out to areas in the ACT where we know a lot our homeless gather to check in, with food hampers just ready to give to them. But we are finding that everyone is feeling significantly overwhelmed. Fear is higher than ever before and so the majority of our cohort is just staying put.

THE CHAIR: Thank you.

Mr Halcrow: Could I just add to that point? The challenges with the food services have been twofold. You are probably palpably aware that there have been supply issues, given the panic buying, particularly of groceries and unperishable food. The CRN that the ACT government has implemented has been fantastic, and Anglicare and St John's Care are both partners of that. There have been some challenges over the border in Queanbeyan. Obviously, in the usual state of affairs, Queanbeyan is part of the market, but that has meant that we have had to redeploy our resources to help cover Queanbeyan.

The other big challenge has been the complete collapse in our volunteer base because most of our volunteers would be over 65. We had hoped that Anglicare would be able to redeploy staff using the JobKeeper arrangements, but there have been some challenges for Anglicare in ensuring that we have that access because of the significant amount of bushfire emergency grant funding we received early in the year

and continue to receive. So, without clarity from the federal government about excluding emergency grants like that, it has been a bit challenging from a business certainty perspective for Anglicare in establishing that new model that we really need to implement.

MS CHEYNE: Thanks for raising that, Mr Halcrow. I was just rereading the transcript from when representatives from ACTCOSS appeared, and they said that that had been challenging for Anglicare. They said that there had been quite a large amount of donations received during the bushfire crisis and that, with other services collapsing, your financial position remains an ongoing concern. But it is up to the federal government; it needs to clarify that for you—is that correct?

Mr Halcrow: Yes, but anything the ACT government can do through the national cabinet will be absolutely appreciated from our point of view. Our understanding is that the treasury does understand what the issue is. It is the same issue for St Vincent de Paul. We are hopeful that they will be able to tweak the rules to exclude that sort of emergency funding. It is not the donor component, because that is excluded anyway; it is the federal grants that were provided through the Department of Social Services.

MS CHEYNE: Okay, understood. Thank you; that is helpful. I just wanted to go back to the Canberra Relief Network and the hampers. How is that working, generally? Are the hampers and the way they are coming together sufficient for the purposes of those to whom you are providing? How many, per week, would St John's Care be providing in the community?

Mr Halcrow: I might just start and Sarah can add anything. I guess that helps to follow on from the previous answer, in that there is one challenge with the way the hampers are put together. As I said before, the model is fantastic, although 12-kilogram hampers are heavy and you need a level of fitness to distribute those. As we have to move into a mobile model, this is where redeploying staff, particularly those that are young, fit and healthy, would be a significant advantage for us. That is a small point, but in terms of logistics it is fairly critical.

The other factor is—given that we are having to reinvent the model to be mobile—having the capability to repurpose some of our sites around Canberra. I am thinking particularly of our op shops, which are currently closed. That would give us the capability to have sites in each of the town centre areas, but it would be helpful to have some small grant capital support to enable us to do that—for example, for the purchase of fridges to keep fresh food available, and potentially more mobile delivery vehicles. We have those from our op shops, but obviously access to more would enable us to go to the level that is required.

Ms Murdoch: Just to answer the question quickly, we are receiving about five hampers a day—so about 25 CRN hampers a week. So far the process is going well. I would support significantly what Jeremy has said about needing more support around the infrastructure of getting them out to people. But the process of the hampers coming to us and being ordered is very smooth. So there have been no issues with the process from that point. It is just, once they get to us, ensuring that they can get to the individual.

MRS DUNNE: Just a quick one to follow up on the point that you made, Mr Halcrow, about small capital grants to sort of diversify your outlets. Do you also have the capacity to perhaps partner with other service providers? Where you may have an op shop, Vinnies may have an op shop or there may be a community pantry nearby. Is there some capacity to sort of centralise some of those efforts?

Mr Halcrow: Yes, absolutely. One of the real positives of the community sector in Canberra is that we are a small group, we know each other well and we are very good at partnering. So there is certainly capacity and there is certainly willingness, and the relationships are there.

MRS DUNNE: Both you and Ms Murdoch have spoken about a change in the profile of the people who are coming to see you—regulars not appearing and new people coming. Are you specifically seeing an increase in homeless people—people who are actually sleeping rough—or are you seeing a change in the profile of the people who are coming to you who are presenting as homeless?

Mr Halcrow: I might take the second part of your question; Sarah might be able to answer the first part. Absolutely we are seeing a new profile. Being a church-based agency, we certainly have relationships through the parishes. A lot of the small pantries that parishes would have previously run have had to close down because of the social distancing requirements, and parishes are contacting us with a high need through their community links. So, yes, there has been a substantial increase through those sorts of avenues that are not the traditional way that people contact Anglicare.

Ms Murdoch: To answer the other part, we are not seeing, at this point, a significant increase in those reporting that they are homeless but a significant increase in those who are reporting that they are at a higher risk level. Our working families that really live week to week, pay cheque to pay cheque—families that just get by—under these circumstances are not getting by. So the risk level for them has gone from just managing to knowing that they are a fortnight or a month away from not being able to cover rent, mortgage et cetera.

MRS DUNNE: Just to follow up, I have heard anecdotally that there is a transient population of homeless people and that at this time of the year some of them move elsewhere because, quite frankly, it is not very warm here as we approach the winter, but that travel restrictions might mean that those people are not moving.

Ms Murdoch: Yes.

MRS DUNNE: I have heard that there is, to some extent, an element of hidden homelessness, where people are camping out in parks and national parks and things like that, and that with those campgrounds closing they are becoming more obvious. Are they becoming more obvious to you in your services?

Ms Murdoch: Yes, they are—definitely. There is usually a cohort that camp around Ainslie Village, down at the Cotter and Casuarina Sands and down by the lake. Coming into this time of year, the majority of them move to the South Coast and we do not then see them again until spring. That is normally part of their routine. Some are also Aboriginal groups that do that as part of their culture. They are not able to, at

this moment in time, so we are increasing the number of sleeping bags that we have been given to give to them and trying to increase options for housing, but it is extremely hard.

MR PETTERSSON: We have talked a lot about the services that you are providing, but I was hoping to get your opinion on any gaps in the ACT government's and the federal government's responses, and groups that the government may be missing in our response.

Mr Halcrow: I can answer that through the lens of rental affordability, which is one of Anglicare's areas of focus in terms of advocacy. I think the metaphor that I would use for the social and economic impact of the pandemic is that it is like a tide that has gone out from the mangroves and exposed all the junk, if you like—all the social weaknesses—that were there all along, but now we can see them. The sector in Canberra has, for some time, said that the housing mix in Canberra has been an issue. Particularly there has been a lot of focus on market solutions, which have led to the building of lots of small inner city units. But that means that families that are on low incomes are reliant on the very large, expensive rental properties in Canberra's suburbs.

You might be aware that Anglicare conducts a rental affordability snapshot every April. We have been doing that for over a decade now. The final report for this year will be released next week. At this point we have only got preliminary results, but what that has shown for a number of years now is that there have been very few or virtually no affordable housing options for a whole host of low-income families, whether they are households on government benefits or, indeed, households on the minimum wage.

As you would be aware, the coronavirus supplement, which is an additional \$550 per fortnight, is being paid to all recipients of the JobSeeker payment—which was formerly Newstart but also youth allowance and parenting payments. What our preliminary data is showing is that the difference that that has made is for the younger people, for whom share accommodation is appropriate. That is where it may make a difference in the market in Canberra, but, knowing what the rental market is like, I realise that landlords are not always particularly amenable to new tenants who require more than 30 per cent of their income. Of course, you need your potential housemates to agree that you can live with them.

We are still certainly concerned about that group, but the group that we are more concerned about—you asked me about gaps—is families on low incomes. That would include families on minimum wage. Obviously, they are not able to access JobSeeker if they are in minimum wage jobs. Even for those that can, another \$550 a fortnight for those on the lowest incomes does not make any difference because of the very high rental prices for houses in Canberra.

So what does this mean in practice? It means that families are going to continue to live in financial stress. They are going to be renting properties that are very cramped. If you have kids of school age, that is going to mean that you are in very cramped situations, trying to educate your kids at home with learning at home and with parents also working from home. You have to question what the quality of education is going

to be like for those families. Sarah and I were speaking, in preparation for this, a couple of days ago, and I think Sarah has an excellent example to illustrate how dire the situation can be for some families.

Ms Murdoch: Jeremy is talking about a beautiful family that we have been working with at St John's Care for quite some time. Our community worker and I support the mother of the family. We also have a youth program and they work with the children. It is a family of two adults and 10 children in government housing of four bedrooms. The husband or partner was, unfortunately, incarcerated recently and he was the main breadwinner. The 10 children who live there are their biological children. At any time they can have up to four children placed with them—what we refer to as self-placement. These children feel it is unsafe for them to remain at home or have chosen to re-place from foster care and have been drawn to this family.

This mother is doing everything possible to try and make ends meet, and has been for a very long time. I commend her often on a lot of the hard decisions that she makes under very challenging circumstances. Most of these children—they are 18 months through to 16 years of age—were already at risk of disengaging from education. The majority of them will not go back. Obviously, she cannot keep up with home schooling for that many kids—and the logistics; I have no idea how that actually looks. It is extremely challenging. Our youth worker went there last Friday and was met by extreme levels of family violence—the majority of the children had, unfortunately, assaulted the mother. She did not want police attendance due to it being her family, but we did have to get her administered to hospital because of the level of injury that she had received. Situations like this will, unfortunately for us, just increase and continue in the coming months.

MR PETTERSSON: God! Okay. Thank you.

MS LE COUTEUR: That was shocking, so this is not the question I was planning to ask. Is there capability for people in that sort of situation to send their kids to school? Our schools are meant to be open, to an extent. You are not going to be able to home school 10 disparately aged kids in the best of circumstances, and it clearly is not even the best of circumstances.

Ms Murdoch: There will be some schools in her area that are open. They are not the closest schools or the normal schools that the children attend. So there are challenges in regard to trying to get them to engage in a different school with different kids and different students, as engagement at the best of times is quite challenging. Also, the majority of the children accessed alternative education programs, which have closed.

MS LE COUTEUR: We probably need to have a whole session on education. This is probably way beyond you. This is the question I was actually going to ask. There are a number of people who are not eligible for the commonwealth government's payments—the JobSeeker and the JobKeeper in particular. Are some of your clients in that category? Are they new clients, and what can they do?

Ms Murdoch: Yes, our community worker has been regularly on the phone to Centrelink to get this through. We are finding that a lot of international students who we have not supported in the past are coming, and a lot of immigrant families or

migrant families that do not get payments through Centrelink have also now lost their jobs and cannot access JobKeeper. They are left basically with nothing. A lot are trying to see if they can make their way home, but obviously there are not the funds for that and there are restrictions around travel. Our community worker has been working significantly with Centrelink to find out what we can do, what is possible and what a good outcome is. But at the moment the information, to be completely honest, is slow in coming because I do not know how many people know the answers to a lot of these questions.

THE CHAIR: I think we are going to have to leave it there. Thank you very much for your very powerful evidence. A copy of this transcript will be provided to you in the coming weeks. Please review that. You certainly have given lots of food for thought to the committee in the breadth of issues that we are considering. I think there is a fair chance that we will be in touch at some future point regarding some of the subjects that you raised. But, again, thank you very much. Please keep us informed in writing if there are any issues that you come across that you think would be beneficial for the committee to review. Again, thank you very much, Ms Murdoch and Mr Halcrow.

Ms Murdoch: Thank you.

Mr Halcrow: Thank you very much, everyone. We are more than happy to engage.

THE CHAIR: That concludes today's public hearing on the ACT's COVID-19 pandemic response.

The committee adjourned at 12.17 pm.