



**LEGISLATIVE ASSEMBLY FOR THE
AUSTRALIAN CAPITAL TERRITORY**

**SELECT COMMITTEE ON COST OF LIVING PRESSURES
IN THE ACT**

(Reference: [Inquiry into Cost of Living Pressures in the ACT](#))

Members:

**MR J DAVIS (Chair)
DR M PATERSON (Deputy Chair)
MS N LAWDER**

TRANSCRIPT OF EVIDENCE

CANBERRA

WEDNESDAY, 12 APRIL 2023

**Secretary to the committee:
Dr D Monk (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.

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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 9.01 am.

KILLEN, DR GEMMA, Interim Chief Executive Officer, ACT Council of Social Service

BASSETT, MS LYND SAY, Senior Policy Adviser, ACT Council of Social Service

THE CHAIR: Good morning, everybody, and welcome to this first public hearing of the Select Committee on Cost of Living Pressures in the ACT. The committee will today hear from ministers in relation to housing and utilities expenses and from stakeholders who are helping Canberrans make ends meet.

Before I begin, the committee wishes to acknowledge the traditional custodians of the land we are meeting on, the Ngunnawal people. The committee wishes to acknowledge and respect their continuing culture and the contribution they make to life in this city and this region. We would also like to acknowledge and welcome other Aboriginal and Torres Strait Islander people who may be attending today's hearing.

The proceedings today are being recorded and transcribed by Hansard and will be published. The proceedings are also being broadcast and webstreamed live. When taking a question on notice, it would be useful if witnesses would use the words, "I will take that question on notice." This will help our committee secretary to follow up and confirm questions after today's hearing.

We welcome witnesses from the ACT Council of Social Service. I remind all witnesses today of the protections and obligations afforded by parliamentary privilege and I draw your attention to the privilege statement. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Dr Killen: I understand and agree.

Ms Bassett: I understand and agree.

THE CHAIR: Thank you very much. Would you like to make a brief opening statement of two minutes or less?

Dr Killen: I have a short one.

THE CHAIR: Tremendous. Take it away.

Dr Killen: Thanks for having us at this hearing. High average wages in the ACT hide significant disadvantage and poverty. For example, in the ACT government submission to this inquiry, they note a relatively low rate of rental stress in Canberra—I think they say 23 per cent—compared with higher rates in other jurisdictions. However, we have the highest rate of rental stress amongst low income private renters, with more than 60 per cent paying more than 30 per cent of their income on rent and more than half of commonwealth rent assistance recipients paying

more than 30 per cent of their income on rent.

Yesterday, a report released by Everybody's Home showed that Canberra's rental affordability problem for essential workers far outstrips national results, with aged-care and childcare workers paying more than three-quarters of their income on rent. I think it was 76 and 78 per cent respectively for aged-care and childcare workers.

The median cost of rent in Canberra is \$674 a week, the second most expensive in the country after Sydney. However, the median rent in the most affordable suburb in Canberra is significantly more expensive than comparable affordable suburbs in other jurisdictions. The vacancy rates are also lower, on average, in more affordable suburbs, suggesting that those on lower incomes are having a particularly tough time finding and affording housing.

As we face a housing crisis and increasing costs across the board, we are seeing a substantive increase in demand for community sector support. Two thirds of organisations have seen an increase in demand over the last year and almost 70 per cent have seen increasing complexity of need amongst the people they serve. About 56 per cent reported higher rates of poverty and disadvantage in the community over the last year.

Member organisations are telling us that the demographics of people coming to them for support are changing, and we are seeing more and more people in full-time work who need help to make ends meet. Half of the organisations in the ACT say the number of clients that they cannot support has increased over the last year.

We have been calling for some time for a review of the Targeted Assistance Strategy in the ACT. This was agreed to in the Legislative Assembly in October 2021 and we have yet to see the results. We think it is important because we need to ensure that the measures the government are taking, including concessions, are accessible, going where they need to, and are working as they should to help keep people out of poverty.

We can take questions now.

THE CHAIR: Thank you both very much. I will kick off with the first question. I think it is telling, Dr Killen, that in the beginning of your opening statement you spoke about rent. That is probably where I will put my questions. We know that there are a number of policies the government is implementing or that the Assembly is considering. The Parliamentary and Governing Agreement has a target to increase public housing. Your submission mentions policy interventions like a vacancy tax or regulating short-term rentals. We know the Chief Minister is very fond of the build-to-rent prospectus and the opportunities there. Which of these do you think would have the most immediate and decisive impact on particularly low income Canberrans struggling to pay rent?

Dr Killen: In the long term, we need to build more social housing, but we recognise, especially at the moment with supply chain interruptions and serious problems in the building industry in terms of time, that we need to put in other interventions while we wait for more public housing to be available, so we need to focus on making sure that

the private rental market is as affordable as possible. Build to rent is one of those options. Another option is making sure that rents do not increase at too fast a speed. Are there other things that we have discussed, rent-wise?

Ms Bassett: Yes. Something that we put in our submission was around rent controls as a measure to protect people in the short term, but obviously you would have to balance the economic impact of that in the long term.

THE CHAIR: Would it be fair to summarise that as saying: everything and all at once?

Dr Killen: That would be the best option, but with a focus on making sure that rental properties are as affordable and accessible as possible, especially now that the vacancy rate is going up in Canberra.

THE CHAIR: Great. Thank you.

DR PATERSON: I was interested in your heading, “Provide vulnerable families and their children with food”. The school program trial has started in five schools, I think. That is one way, through schools, to provide children with food, but what about vulnerable families? Are there ways that we could better support families through food banks that we are not doing currently?

Dr Killen: We are hearing from food pantries and food banks that they are having more and more clients trying to access food through them and they are struggling to get supplies of food. They are particularly struggling with the cost of freight to import food. Financial support for freight is important. I know the ACT government does some of that, but making sure that we are covering the full cost, especially with increasing demand at the moment, is important.

One of the other issues around food pantries is that they are often staffed by volunteers. We have seen a significant decrease in the number of volunteers in the ACT over the last year, particularly since COVID happened. We need to encourage people to volunteer. The cost of living is another impediment to volunteering, so trying to figure out the best way to help people to volunteer so that they can support their community is another really important factor to make sure that food pantries work as best they can.

DR PATERSON: The volunteering aspect is really interesting. We heard a lot through COVID about how engaged people were in their local communities and how supportive people were. Has that transitioned now that life is getting back on track, with everyone saying, “We do not have time to do that anymore”? What do you think is the cause?

Dr Killen: I think that there are problems with people being able to afford the time and the money to volunteer, but there are also problems in community sector organisations where they cannot afford to manage and staff a volunteer program efficiently. It takes overhead costs and staffing costs to properly train and manage volunteers and a lot of organisations are finding that they are too stretched to provide those services at the moment.

THE CHAIR: We have heard from another submitter their proposal to change how we describe food banks—instead describing them as food markets. The suggestion is that there is a stigma in accessing food from a food bank. Would that be a view shared by ACTCOSS?

Dr Killen: I do not think it is something that we would oppose. It is not something that we have heard a lot about.

THE CHAIR: My other one is again in that line. There is another submission that speaks to the ACT government supporting the establishment of a distribution hub to support food markets, food banks and food pantries. Would that, as well, be something that ACTCOSS would support?

Dr Killen: Yes. I know the ACT government is doing some work to centralise and to maintain a database of food pantries across the ACT, which is something that we are involved with and supportive of. Yes, a distribution hub would work in line with that as well.

THE CHAIR: Thank you.

MS LAWDER: In your submission you talk about the high cost and inadequate support for housing, including the shortfall in social housing of around 3,000 properties, meaning that there are over 3,000 applications waiting on the social housing list and, as well, 1,600 people are experiencing homelessness. What is the trend in both the waiting list and the people experiencing homelessness over the past five years or so?

Dr Killen: The most recent census data, which I think came out after we put the submission in, has the number of homeless of people in the ACT above 1,700 now. The rate has not shifted very much, but the number of people experiencing homelessness has. The 2021 census is difficult to interpret in terms of homelessness because we were in COVID and a lot of people who were experiencing homelessness were housed quite rapidly during that period, so we are not entirely confident that it is a true reflection.

In terms of the social housing waiting list, we have seen the waiting list grow continuously for many years. People are now on the waiting list for over five years, on average, for standard housing. That does not seem to be slowing. Every time the waiting list stats are updated, the waiting list is longer and the time is longer.

MS LAWDER: So we have not really made an impact on that from the previous census to the current census?

Dr Killen: No.

MS LAWDER: You mentioned that during COVID a lot of people experiencing homelessness were housed. Do you mean they received a service, like in a motel, or were they actually housed? How were they housed?

Dr Killen: From what we understand, one particular example is a holiday park that was requisitioned, I suppose, and a lot of people who were experiencing homelessness were put into housing quite quickly.

MS LAWDER: In a holiday park?

Dr Killen: Yes.

MS LAWDER: Was that in caravans?

Dr Killen: I think they were cabins. The details of the specific location were kept confidential for various reasons.

MS LAWDER: Sure. Does that count as long-term appropriate housing or was that an interim solution?

Dr Killen: No. It is definitely an interim solution, but it is better than people waiting in their cars or tents or camps. If they have, for at least some period of time, some sort of secure housing, that is better than nothing.

MS LAWDER: Yes. It is better than freezing to death.

Dr Killen: Yes.

MS LAWDER: Absolutely.

DR PATERSON: What happened to the people in the holiday park? Where did they go after that? Was there a next stage of housing organised for people?

Dr Killen: I do not know what happened to all of the people who were in that particular interim housing situation. I know that there was a plan not to release any of those people back into homelessness, but that also means that some people were referred to homelessness services and put into other interim housing situations, potentially, like motels. I do not think all of those people were put into long-term secure housing.

MS LAWDER: Given that we have 1,600 people homeless and 3,000 waiting for housing, it seems unlikely that they were housed in a traditional sense.

Dr Killen: Yes.

DR PATERSON: Are there lessons from COVID and having all those people in housing that we can learn or we could implement now rapidly to support those people currently homeless in the ACT?

Dr Killen: One of the great things about what we did during COVID was how involved the community sector was in making sure that people had good outcomes. The community sector was very involved in making sure that those people were housed, and then they were able to feed services to them—health services, support services and financial management services—quite quickly. Having that kind of

background holistic support was really important. Even when people were not housed for the long term, they were connected to services that could continue to support them afterwards, and I think that is the key thing to remember.

THE CHAIR: I have a question, Dr Killen, about that figure: 1,700 people are currently homeless. The government has spoken a lot about substantial increased investment in the specialist homelessness service sector over the past couple of years, yet this trend is going up. Is it your view that the money is being spent well and we are just not keeping up with demand or that the money is not being spent well?

Dr Killen: The specialist homelessness services in the ACT could speak to this much better, but we have not heard that these services think that money is being misspent, for example; we are just not providing housing fast enough. Also, we have long-term persistent homelessness in the ACT. We have really high rates—the highest rates in the country—of people who are experiencing homelessness in a long-term way. The demand is just so high and we have no houses to put people in. There are also some problems with federal funding for housing and homelessness in the ACT. What we hear from homelessness services is that they are very supportive of the financial support and funding that they get from the ACT government, but sometimes the gaps in funding from the commonwealth mean that they cannot meet demand.

THE CHAIR: I want to keep going on housing. You rightly point out some of the challenges for not just the ACT government but all governments, the private sector and the public sector in building enough housing. What is your view about the government increasing or pivoting to the purchase of properties from the private market in order to increase public housing stock? It was described in the Assembly recently as “communist”, but I wonder if you have a different take.

Dr Killen: We would be supportive of any strategy that investigated ways to put more housing into the community to house people.

THE CHAIR: That is fair enough.

DR PATERSON: The Salvation Army submission recommends:

... that the ACT government ensure that approaches to its OneLink information and connection service are answered and individuals are directed to effective supports in a timely manner.

Can you speak to what you think might improve the OneLink services and getting support quickly to people?

Dr Killen: One of the key issues in terms of OneLink and the one-stop shop process is that we are talking about a number of organisations, some of them small, or services that feel very protective of their funding because of the limited amount of funding for the community sector. It can create siloed situations within the sector where services want to be able to help their clients and it might limit their ability to feed into centralised services to help a range of clients across the sector. That is a significant barrier: organisations feel like they are in competition with one another. If we could reduce that sense of competition, we would be able to foster more collaboration to fit

into a holistic model, as proposed by OneLink, or as OneLink is supposed to function.

DR PATERSON: This comes up fairly regularly. Even if you increase the funding as is, you are still going to have competition between services. Are there are other ideas about how to address this so that it is more equal or services do not feel in competition with each other?

Dr Killen: There are definitely things that we can explore around co-design to make sure that policy decisions are well informed by the sector so that organisations feel like they are contributing rather than just responding to government policy design.

MS LAWDER: I would like to continue on that. OneLink was intended to operate as the single point of entry. Are you saying there are perhaps instances where it has not met that goal?

Dr Killen: In many cases it does meet that goal, but there are definitely instances when it does not and services might keep beds for their own clients because they know that demand is so great and that they all have that demand, and they do not necessarily want to give away a bed, for example, to another service.

MS LAWDER: Does the current model with OneLink not allow that? Surely there are some services that are for women only, so they are not available for any next client. Are they not able to specify those types of clients?

Dr Killen: I do not know the specifics of how it functions, particularly because we are not a service provider, but I do know that there are tensions sometimes between organisations using OneLink.

MS LAWDER: On health care, you have said in your submission that people in the lowest income quintile, as well as Aboriginal and Torres Strait Islander people, are much more likely to suffer from chronic diseases and that we have the lowest rate of bulk-billing GPs in the country. A lot of the healthcare part is federal funding. What sorts of suggestions do you have about what the ACT government could do to improve affordability of health care?

Dr Killen: It is right that there are some serious issues with Medicare that the commonwealth has to be responsible for in terms of bulk-billing rates. There are probably levers that the ACT government can pull around concessions for health care—mandating bulk-billing for particular members of the community. We have a suggestion about investigating mandating bulk-billing for all children and young people. Things like rent controls for premises that medical professionals operate from, to reduce their overhead costs, could also help reduce that out-of-pocket cost, even if it does not necessarily bring it down to a bulk-billing point.

MS LAWDER: You mentioned, for example, rent controls, and we talked about that with housing as well. Is that a double-edged sword? I spoke to somebody recently who lives in a granny flat and rents out his property. He gets \$399.60 a week to live on and he has to pay his utilities, food and all the usual fees out of that. When things like his rates go up and his fees and charges go up, rent control puts him into financial stress, for example. Are you robbing Peter to pay Paul in some of these instances?

Dr Killen: In a situation like that, we would probably urge the government to consider the cost benefits of doing things like that and whether a figure can be reached that does not necessarily disadvantage people more than it benefits those who are looking for housing.

THE CHAIR: Your submission talks about free public transport, which has been a policy kicked around in Canberra for some time. I wonder if you might expand on that a bit more, and in particular how you think a trial on moving to free public transport would help particularly low income Canberrans.

Dr Killen: Our thoughts on free public transport are that we are not sure about the cost of ticketing compared with the cost of providing free public transport, which is why we suggest a trial: how much it would cost to provide free public transport versus how much it is currently costing to check tickets and have ticket inspectors—things like that—available on public transport. We want to encourage people to use public transport as much as possible because it is low cost, but also because it is good for the environment. I think that a trial would help put that message out there, as well as being helpful for people on low incomes, at the same time recognising that the public transport system in the ACT is not necessarily widely accessible for everyone in the community. We know that there are people on low incomes who live in the far reaches of Canberra, quite far from public transport, but it would be a good start to making transport more accessible. It can be a significant cost, especially with rising costs of petrol across the country but also in the ACT.

THE CHAIR: As somebody who represents a lot of those people you speak about who live in the far reaches of the ACT, I am often struck by the balance of collecting public transport fees and increasing the frequency and reliability of services as opposed to reducing fees and maintaining the current services. In that dynamic, would ACTCOSS have a preference on how we could support low income people? For example, would charging what we currently charge and increasing frequency and reliability be better than maintaining the current network and going to free public transport?

Dr Killen: That is the question that a trial could answer. It could tell us how much money we are collecting from tickets and whether that money could be effectively used to increase reliability and frequency or whether we would have a greater benefit in the community by having free public transport. A trial would answer that question.

THE CHAIR: My last supplementary on transport is a bit tangential. One of the things I have observed from visiting many community groups and charitable organisations recently in preparation for this committee's work is that most organisations do not hand out fuel cards or are reluctant to hand out fuel cards, as opposed to the other things they hand out.

MS LAWDER: Phone cards and whatever.

THE CHAIR: That is right. Could you proffer any wisdom for the committee as to why that might be and what the government might be able to do, particularly for those people who live further away from the CBD and further away from services? If public

transport is not meeting their needs, how can we make sure they can still get where they need to be to access health care or education or whatever it may be?

Dr Killen: It is a good question. It is not something that I have heard about from member organisations. They have not specifically raised a reluctance to hand out fuel cards with us, so I do not want to offer wisdom without consulting with members.

THE CHAIR: That is fair enough. In the broad, then, noting that it would take some time to get to the kind of public transport system that would meet everyone's needs all of the time, would you support the government itself providing fuel cards or supporting community organisations to provide fuel cards, particularly for low income people further away from the CBD?

Dr Killen: I cannot see that we would oppose such a position.

DR PATERSON: I just have a supplementary on that. In the government's submission they list all the concession fares for public transport and vehicle registration. Rather than advocating for free public transport, which would hit everyone—perhaps people who do not need it—do you think increasing the concession rates or reducing them would help more? Would that be something that could be targeted?

Dr Killen: Again, that is where a trial could tell us specifically what costs and benefits would be available. We would definitely be supportive of increasing the eligibility for concessions for public transport. Eligibility for concessions is an issue at the moment, so we would definitely be supportive of that move.

MS LAWDER: In your submission you talk about the high cost and inadequate support for energy and that perhaps three out of 10 eligible Canberrans are not receiving concessions when they should. Do you have any information on why that is? Are they unaware? Are they unwilling? Why? Do you have any information?

Dr Killen: People might be unaware that they are eligible for concessions. We hear from members that lots of young people, for example, do not know about accessing energy concessions, so targeting communications is important. But we also know that there are more complex situations where, for example, you have a two-person household and one is eligible for concessions but the bill is in the other person's name and then the concession is not applied to the bill. So the household has a lower income rate, but, because the bill is in a person's name who is not eligible for concessions, they do not receive concessions. That is something that we would consider a problem as well.

THE CHAIR: Just before we let you go, Dr Killen, I have a supplementary on that. The ACT government has a website that it directs most people to—act.gov.au/assistance—where people are supposed to put in a bunch of prompts and learn the utility concessions that they are eligible for. Is that website meeting expectations? Is that website meeting the demand? Do you believe people who use that website are becoming aware of all of the things that they are eligible to receive concessions on?

Dr Killen: I have no idea about whether people who are going to the website are becoming eligible. I think targeted communications are really important, especially through the community sector. We also, in an ideal world, would like to see concessions automatically applied wherever possible. Sometimes that is not logistically possible, but the closer we move to automatic concession application the better.

THE CHAIR: You knew that we were running to a schedule, Dr Killen, so you answered that perfectly. Is there anything else that you would like to add before we conclude today?

Dr Killen: No.

THE CHAIR: Great. On behalf of the committee, we thank you both for appearing today. Thank you for your time and for your submission. Have a good day.

Dr Killen: Thank you.

Short suspension.

RATTENBURY, MR SHANE, Attorney-General, Minister for Consumer Affairs,
Minister for Gaming and Minister for Water, Energy and Emissions Reduction
FRENCH, MR SIMON, Assistant Director, Climate Change and Energy,
Environment, Planning and Sustainable Development Directorate
COYLES, MS NICOLE, Director, Climate Change and Energy, Environment,
Planning and Sustainable Development Directorate
WRIGHT, MS FIONA, Executive General Manager, Climate Change and Energy,
Environment, Planning and Sustainable Development Directorate
RUTLEDGE, MR GEOFFREY, Deputy Director-General, Environment, Planning
and Sustainable Development Directorate

THE CHAIR: Welcome back, everybody. We welcome Shane Rattenbury MLA, the Minister for Water, Energy and Emissions Reduction, and officials. I remind witnesses of the protections and obligations afforded by parliamentary privilege and draw their attention to that statement. Witnesses must tell the truth. Giving false and misleading evidence is treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr French: Good morning. I have read and understand the privilege statement.

Ms Coyles: Good morning. I have read and understand the privilege statement.

Ms Wright: I have read and acknowledge the privilege statement.

Mr Rattenbury: I understand the privilege statement.

Mr Rutledge: I have read and understand the privilege statement.

THE CHAIR: Minister Rattenbury, do you have an opening statement of two minutes or less?

Mr Rattenbury: Yes. Very briefly, in terms of the portfolios for which I am responsible and I think are relevant to the committee, as the Attorney-General I am responsible for the Residential Tenancies Act, so I am able to talk about rental relief and rental standards, and in the energy space we have electricity and gas prices, as well as energy efficiency incentives and support, and water related issues. Briefly, on energy, providing support to low and moderate income households to help manage the cost of living is a key focus of a number of our programs. We offer a range of programs that provide financial assistance incentives and advice on energy literacy, particularly targeted at low to moderate income households. We can go into the details of any of those that the committee wishes.

Obviously, we have seen significant energy price increase predictions through the commonwealth budget. The commonwealth government's Energy Price Relief Plan is taking action to deliver coal and gas prices as well as targeted energy bill relief to households and businesses. However, under the ACT's large-scale feed-in tariff, there is an offset of impact because of the income that has been generated through those contracts. I am happy to go into the details of that, but we believe that will

significantly ameliorate the predicted price increases and the ACT will see electricity prices increase below the rate of inflation and certainly well below what we are expecting in other jurisdictions in the coming year.

Briefly, in terms of rental relief, from next Monday the rent relief fund will be relaunched. This was brought in during COVID to support households to avoid homelessness. Given the success of that program, we are restarting it and funds will provide grants to low income private tenants for up to four weeks of rent, capped at \$2,500. That will be provided through our partner in community care financial services. Again, I am happy to go to the details of that if the committee wishes.

THE CHAIR: Thank you. I will start. Minister, this is probably a question you have been asked to answer many times before, but, as we start to get closer and closer to ANZAC Day, houses in Canberra start to get cooler and cooler. The comments section seems to be about people enthusiastic about maintaining a gas connection. They have become accustomed to gas heating. Would you mind explaining to the committee a bit more about the ACT's transition to an electrified economy? I think we all understand the climate benefits of that, but specifically how is that being designed to reduce household energy prices and what early findings do we have about that?

Mr Rattenbury: I think the important thing is that the transition to an electrified city and away from fossil fuel gas is an orderly transition. It is by 2045. What we are seeking to do is map our pathway to assist households and businesses to make that transition. What we know right now is that many people are already making this decision for themselves because they understand that modern electric devices that provide heating and cooling are much cheaper to run than either old electric devices or the gas equivalents. Because of advances in technology, they are actually cheaper to operate and can provide significant savings for a household. Right now, if somebody wants to make the transition, they get an interest-free loan and they will start to make those savings. With interest-free loans through the Sustainable Household Scheme, they can start to make the savings. They can both pay off the loan and ultimately reduce their household running costs, and they can do that with zero up-front dollars today.

THE CHAIR: Just to confirm something I believe you said before, for the record, that program has recently been expanded to include property investors retrofitting their properties to meet the new residential tenancy?

Mr Rattenbury: Yes. From 1 April—and I think this is really important for renters—there is a new minimum energy performance standard for rental properties in which properties will be required to have ceiling insulation of R5. R5 is a thickness standard, essentially. It is the standard which, if you were building a new house today, you have to put in. This will be required in all rental properties. This will significantly reduce household energy costs for renters. Many houses in Canberra are really quite cold in winter and pretty warm in summer, and that produces bigger energy bills for renters. This is a really effective way to reduce those costs and make the quality of life better for renters in the ACT.

For landlords, obviously there is a capital cost in upgrading. We are conscious of that.

For landlords, it will of course be tax deductible, and they are also, as you asked, able to access the interest-free loan. If they do not have spare capital sitting around, they have time to make the upgrade and then pay the loan back over a period of time, with zero interest.

MS LAWDER: I have heard about the Sustainable Household Scheme. I have heard some commentators say that, really, it is more usable by people who originally have more money to pay back the loan, whereas people on a low income do not have that spare cash, even though there is zero interest in paying back the loan. Have you done any analysis of the applicants to look at the level of income so that you can see how many people on a low income, a medium income or a high income have applied for and received the Sustainable Household Scheme payments?

Mr Rattenbury: The first thing I would say is that there is an upper limit. I cannot remember. Someone might help me with the exact number. There is an upper limit in terms of unimproved land values so that the wealthiest households cannot access the scheme. In terms of your specific question I will defer to Ms Wright.

Ms Wright: Thanks, Ms Lawder. We do not have the results yet, but we are evaluating the Sustainable Household Scheme currently, and the point of that evaluation is to look at the breakdown of people that are accessing the scheme. I believe that the evaluation will look at unimproved land value, because that is one of the criteria of the scheme. The unimproved land value upper limit is \$750,000, so what we would be looking at through that evaluation is to determine: is it just people at the upper end of the limit that are accessing the scheme or is it a spread across all unimproved land values? The early results of that show that it is quite a good spread, but that is not something that we have finalised the evaluations of yet.

MS LAWDER: Do you know when that might be?

Ms Wright: I expect that will be in the next month or so.

MS LAWDER: Perhaps too late to be included.

THE CHAIR: I might ask a supplementary on that, if you do not mind, Ms Lawder. That breakdown about unimproved value seems reasonable, but Ms Lawder had a poignant question for our last person about someone who might own their own home—perhaps it is on a high-value block—but they are a pensioner. How are we tracking situations like that, where on paper they might live in a high-value asset, but, from week to week, they are actually living at or below the poverty line? Is that something that we are factoring into that analysis?

MS LAWDER: Assets versus income.

Mr Rattenbury: It kind of goes to your earlier question as well, Ms Lawder. We have looked at low income households as well. For example, we have combinations now where there are grants available to assist people in combination with the loan. They can get some initial funding and the Sustainable Household Scheme as well. We are looking at those lower income brackets and thinking about how to provide those things. That is for access to both solar and electric conversions. With solar, you can

potentially, by installing a solar system, cut somebody's energy bill by \$1,000 a year, which will provide them with the cash they did not otherwise have to then make the repayments on the loan. That is the thinking behind that approach.

DR PATERSON: On the electricity issue, can you explain more about what you said in your opening statement about us being under the inflation rate? Is that correct?

Mr Rattenbury: Yes, certainly. As I said, the commonwealth has predicted significant energy price rises—I think we have all seen that—as a result of the war in Ukraine and the impact that has had on resource prices, and that is flowing through to electricity generation and through to coal and gas prices. For the ACT, our contracts for renewable electricity are done as a contract with a difference. Essentially, there is a strike price. On average, that is about \$80 a megawatt hour. Where the wholesale market cost is below that price, the ACT has to pay the renewable generators up to the strike price to make the gap difference. When it is above that, they have to pay us back the surplus.

Because electricity prices have been so consistently high for the last 12 months, all of the market has been above the strike price, so they have been giving revenue back to the ACT. We will now be able to distribute that back to ACT customers and that will provide a reduction on the network part of people's energy bills. There is still an increase in the wholesale price of the actual electricity, and we expect those two to counterbalance each other.

We do not have a final figure for the next financial year's energy prices. That will be determined by the Independent Competition and Regulatory Commission in the next couple of months. In New South Wales we are seeing energy price increases in the order of 19 or 20 per cent. We expect the ACT to have a low, single-digit increase. That is why I say it is below the cost of inflation. We do not have an exact number, but it will be quite low in that sense.

DR PATERSON: What about supply charges? That is different, isn't it? Are they standard charges?

Mr Rattenbury: The supply charge is a fixed charge. The way it works is that the money that is flowing back comes in through the network side of the bill. The supply charge will remain constant, but there will be a rebate coming back through that side of the bill. There are two halves to your energy bill: the supply side and the consumption side, if you like. The supply side is where that offset will come from—that returning moneys.

MS LAWDER: In the government's submission it is noted that, in the 2022-23 year, the utilities concession received a one-off \$50 increase.

Mr Rattenbury: Yes.

MS LAWDER: How has that been received? Is it enough? What charges have increased for people and how much of that has been offset by a \$50 increase? Do you understand what I mean?

Mr Rattenbury: Yes, I think so. First of all, I will say that the Chief Minister is actually responsible for those concessions, so you may wish to ask him that question as well. What I can say is that that was done in recognition of the energy price increases that we saw last year. That was for the current financial year. It was in recognition that we saw energy prices starting to go up as a result of the war in Ukraine and various other things, and that is why it was a one-off. The government will, through the budget process for this year, consider what we need to do for the next financial year and whether that should continue. Our view is that, yes, that will have assisted people with the energy increases that we saw.

MS LAWDER: I guess you cannot pre-empt it, but, given that the war in Ukraine is continuing, are our prices going to keep going up or do you think they have stabilised?

Mr Rattenbury: As I was saying to Dr Paterson, I think we will see a single-digit increase this year in electricity prices. Also, as I touched on earlier, the commonwealth has stepped into this space as well, through the commonwealth's Energy Price Relief Plan. The ACT is just finalising our negotiations on that with the commonwealth. That will also shape our thinking as we go through the budget process—how much that commonwealth rebate or support turns out to be and whether the ACT government feels it needs to work in addition to that. We have to match funds with the commonwealth. Again, the Treasurer is involved in these negotiations so can probably provide you with more detail, but we will be making a contribution to match the commonwealth funding.

THE CHAIR: I have a supplementary on that, Minister. A lot of the evidence you provided about what is impacting our energy prices is national and global. Do we have any evidence on how our energy prices in the ACT compare and contrast to other states and territories?

Mr Rattenbury: We do have data on that. I can provide a detailed table to the committee on notice, if you wish.

THE CHAIR: That would be great.

Mr Rattenbury: What I can tell you is that we have already seen the prices for New South Wales next year flagged at a 19 or 20 per cent increase. As I have said, we expect it to be much less in the ACT. Based on last year's figures—these are always done on a financial year—this time last year, or at the start of the financial year, on average the electricity bill for a household in Queanbeyan was \$800 higher than an equivalent household in the ACT, just based on the costings that were set at the beginning of the financial year, last year.

Mr Rutledge: Mr Davis, if I could just add to the minister's answer, two things are important to note. Regarding electricity prices, for all of the reasons that the minister has outlined—our renewable energy contracts—ACT consumers will continue to be buffered from the extremes. And, as the minister said, with electricity prices in the next financial year—I think in the last financial year there was a slight decrease—the ICRC put a slight decrease. This year, again, as the minister said, compared to other jurisdictions it will probably be in single digits rather than double digits.

Going to Ms Lawder's point, though, we are not buffered from the price of gas shocks. Victorian residents and ACT residents are high gas users if they have gas connected. One hundred thousand Canberrans would have it connected. So whilst we will see a reduction or a low price increase, if at all, in electricity, we should still expect to see the price of gas on the eastern seaboard be incredibly high.

When we are comparing ourselves to other jurisdictions, though, unique to the ACT in our concessions regime is that we roll up all of our concessions into the combined utilities concession. In other jurisdictions they might have a gas concession delivered by a gas retailer, and an electricity concession and maybe a separate water concession. The decision of the ACT government some time ago was to roll that into one, because then it was seen to get greater coverage. So even if you are only an electricity user, you will get the full utility concession and you will be buffered from the gas one. That is probably an incentive to get off gas.

At the time, it was seen as a concession to assist renters, because, depending on the tenancy you live in, sometimes you might pay a water bill and sometimes you might pay a gas bill, but tenants will definitely end up paying an electricity bill. Rolling up a single concession and getting it applied on your access to electricity means that a different set of people within Canberra receive a concession when we compare it to other jurisdictions.

That is interesting right now because the federal government has made a commitment to give everybody a \$150 rebate, which is being matched by states and territories. For the ACT government, we will not see those price increases due to investment in renewable energy. We will still see that rebate and it will be delivered very efficiently through our electricity retail.

There has been some media coverage that eight different deals had to be struck across the different jurisdictions because they are quite different. It is difficult when you compare us across jurisdictions, because of our gas use, our singular concession scheme and our renewable energy prices. For most Canberrans there will be a buffering, when compared to other jurisdictions, in the near term. If you predict energy prices beyond the near term, you are doing much better than I ever could.

THE CHAIR: I will not try. Thank you, Mr Rutledge.

MS LAWDER: On that transition from gas to electric, could you confirm this for the record. What I have heard is that, as more people move away from gas, the cost will actually increase because the remaining users will be, in effect, paying to maintain the supply. Is that correct?

Mr Rattenbury: There is not detailed modelling on that. This is going to be one of the really important parts of the work that we are doing at the moment. The government is preparing what we are calling the Integrated Energy Plan, which will map out that transition over the next 20 years in more detail. Certainly one of the risks that we need to manage is that, with the way it works at the moment, there is a cost to run the gas network. That cost is spread across all consumers. If you have a smaller base of consumers, there are fewer people to cover what is, to a large extent, a fixed

cost. So, yes, that is a risk point that we will need to manage very carefully.

MS LAWDER: Thanks.

THE CHAIR: I have a substantive, going back to renters, if you do not mind, Minister.

Mr Rattenbury: Sure.

THE CHAIR: There is obviously growing momentum behind a national campaign to freeze rents or cap rents. That is how it is being described. Can you advise the committee on how the government currently regulates rental increases and, with the national rental affordability crisis, what other interventions the government is considering, if any?

Mr Rattenbury: Certainly. ACT tenancy law does contain legal protection for tenants in periodic tenancies against excessive rent increases, and that excessive rent increase is actually defined numerically in the act. The ACT is the only jurisdiction that does that. At the moment, a landlord may increase the rent in a periodic tenancy in line with the rate of inflation plus 10 per cent. Just to be clear, that is 10 per cent. So if inflation is four per cent, it is then 0.4, not 14. Some people get a little confused by that. There is actually a numeric cap in there. If the landlord wishes to increase the rent above this amount, they have to apply to the ACT Civil and Administrative Tribunal. They may have a reason—that they have had an excessive cost in maintaining the property or something like that. They can say there is a legitimate reason why they need to increase the rent more. Certainly, these rules are designed to provide a guide rail for landlords and tenants.

One of the issues we have seen in anecdotal feedback is that people have had their tenancies ended after 12 months. The landlord will kick them out and then put the property back on the market at a higher price that is above the cap increase. This is part of the reason we have done the banning of no-cause evictions. This gives tenants greater security and minimises the opportunity for the landlord to simply evict somebody at the end of the 12-month fixed tenancy and just get somebody else in at a higher price. We believe that will help reinforce the numeric cap increase that exists in the legislation at the moment. Does that answer your question?

THE CHAIR: It does; yes. Thank you.

DR PATERSON: My question is with respect to your role as Attorney-General. Legal Aid's submission basically outlines that a failure to index the means test now requires prospective clients to be at or under the poverty line to receive Legal Aid. Their submission suggests that to meet the current need out there would cost around \$250,000 extra per year, and that would provide grants of legal assistance to over a hundred more clients. Can you speak to this issue? Do you feel that there is a need to increase the funding to Legal Aid to address this?

Mr Rattenbury: Certainly Legal Aid have drawn that issue to our attention, both through their submission and in discussions I have had with Legal Aid. Through this year's budget, we will see whether we can provide additional support. The

government has provided a lot of additional support to Legal Aid in the last few years. As you may be aware, they get a degree of their funding from what is called the statutory interest account. Because the interest rates have been so low, that supply of finances has fallen. The government has stepped in and filled that gap in the last couple of budgets. We are expecting to see the statutory interest account return to more normal pre-COVID levels through the course of this financial year. That will also assist with funding for Legal Aid. I am conscious of that issue. Legal Aid works incredibly hard and supports some of the most needy Canberrans, often at some of the worst moments of their lives, whether it is family violence or relationship breakdown and the like, so they are a very important service in our city.

DR PATERSON: Thank you.

MS LAWDER: I asked previous witnesses a question based on a constituent who came to me recently—a retiree who had bulk super and bought a house. He lives in the granny flat attached to the house and rents out the house. He gave me a breakdown of agent fees and land tax. He gets \$399.60 a week, with which he has to pay all of his fees—food, energy, transport, phone et cetera. He said to me, “How am I supposed to buy R5 batts for my house on \$400 a week?” Are there schemes available that would help him to install those R5 batts?

Mr Rattenbury: Yes. The primary response would be, as I touched on earlier, the interest-free loan through the Sustainable Household Scheme. We have made that available to landlords for that purpose.

MS LAWDER: Is that closed or is it still—

Mr Rattenbury: No, it has just opened.

MS LAWDER: Again?

Mr Rattenbury: Yes. Because the new requirement for R5 commenced on 1 April, there are 3½ years for landlords to make the transition. There are a few other detailed bits in there—if it is a new tenancy and the like—but there is a transition period. Access to the Sustainable Household Scheme has opened to coincide with that 1 April start date, so it is available today.

MS LAWDER: Good. I can pass that on to him.

Mr Rattenbury: Very good.

THE CHAIR: With three minutes left, I am going to throw a completely different one to you, Minister, in your capacity as Minister for Consumer Affairs. I think that is where this one might fall. Regarding buy now, pay later schemes, we have had a number of submissions that have raised concerns around these schemes and low income Canberrans accessing these high interest payday loans to cover essentials. In the first part, do you share those concerns? What role do you think the ACT government might have to regulate some of these schemes? Do we have the capacity to regulate some of these schemes?

Mr Rattenbury: I am very concerned about these sorts of schemes. This varies. Buy now, pay later is the latest version, but there are a range of payday loans that have existed for many years. This is something that consumer affairs ministers have been looking at. It predominantly sits within the responsibility of the federal government. I cannot think of the name of the act right now. This has been on the agenda of consumer affairs ministers in recent years. There has been some dispute between the states and territories and the federal government. The federal government opted not to proceed with some recommended reforms. We raised that with the new federal government at the last year's consumer affairs ministers' meeting and we are hopeful of seeing further action in that space. I think there is a lot of scope to improve consumer protection from payday loans, buy now, pay later or whatever—essentially short-term credit.

THE CHAIR: Regarding the work that the previous government did, I imagine the ACT government made a submission to that work or made representations as part of that work.

Mr Rattenbury: Yes, we did.

THE CHAIR: Is that the kind of information that could be provided on notice to the committee—what the ACT government's position was as part of that process?

Mr Rattenbury: Yes. I can provide you with more detail of the federal legislation, some of the proposals that have been put forward, the nature of them and why they are beneficial to consumers. I have not looked at it in the last little while, so I am a bit scant on the details at the moment, but I would be happy to provide that on notice.

THE CHAIR: Any early signs with what is a still relatively new federal government about an appetite to address this?

Mr Rattenbury: Certainly a more open attitude than we had seen from the previous federal government—yes.

THE CHAIR: Great. I thank you very much, Minister Rattenbury and all of your officials, for appearing today. I think there was only one question taken on notice, about that report for the—

Ms Wright: Cost comparison tables.

THE CHAIR: The cost comparison table and the government's submission to buy now, pay later. Thank you very much.

Short suspension.

FRASER, MS DONNA, Regional Manager, Doorways, The Salvation Army
KIRKALDY, MS JENNIFER, Manager, Policy and Advocacy, The Salvation Army
GANI, MR JOSHUA, Policy and Advocacy Adviser, The Salvation Army

THE CHAIR: We welcome witnesses from The Salvation Army. I remind all witnesses of the protections and obligations that are afforded by parliamentary privilege and draw your attention to the privilege statement. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Fraser: Good morning. Yes, I am fine to comply.

Ms Kirkaldy: I confirm my understanding.

Mr Gani: I confirm my understanding of the privilege statement.

THE CHAIR: Thank you all very much for appearing today and for your detailed submission. I will kick off with questions and we will move down the line. I would like to ask about the Future of Education Equity Fund. Your submission says that it often functions as a reimbursement of school supplies rather than an up-front payment, due to the application time frames and the processing times. Have you participated in any review, or are you aware of any review, about how that program operates? Would you have any advice for the government about how it could deliver that program differently?

Ms Kirkaldy: I do not believe that we have participated in a review. I am very sorry if we have missed one of those. The main advice is very much about making sure that the information is incredibly accessible for parents, who, in our experience, are very stressed and do not have the time available to do all of the research necessary. Then there is the issue around the timing—when the rounds actually close. What we find is that it is just before school starts that we have an increase in people coming in and looking for shoes and back-to-school supplies. We know that when parents are most concerned, and when they start to turn their attention, is just before the school term starts.

Regarding the March and October time frames—and I do understand why those are the time frames—they are not necessarily the most accessible for parents, who are in the situation where they turn their minds to it just before school starts. The main piece of advice we would provide is really about information and timing, focusing on when the people who need the service are going to be accessing the information.

THE CHAIR: That makes sense. I have had it put to me by some other stakeholders that school communities, teachers, social workers, and indeed organisations like yours, would be best placed to know the families who would be most suitable for receiving this sort of support. Do you think there would be value in, I suppose, a closer relationship with government, where you may be able to, hypothetically, apply on the family's behalf for them to access the funding? I am interested in any advice you might have about how we can make sure that money is getting spent and is going to

the right people.

Ms Kirkaldy: Absolutely. The more community and schools—essentially everyone—can work together to make it easier for people who are in this stressed situation the better. I know that we would very much love to work more closely with the government on making sure people can access it. We would put a small note of caution that sometimes there are people who are very disadvantaged and are experiencing a lot of hardship in our community and do not necessarily access those traditional services. The best program model would have as broad a net as possible. We would very much like to be part of something like that.

THE CHAIR: Thank you.

DR PATERSON: My question is with respect to your graph about the Doorways emergency relief and the main reasons for seeking assistance. My printer cannot quite tell the difference between the different blues, but I am assuming the emergency reason, where it says “personal emergency—victim of crime”, is above 20 per cent of people who seek assistance. Is that correct?

Ms Fraser: No, it is about six per cent.

DR PATERSON: Okay. That is that—

Ms Fraser: I am very sorry.

DR PATERSON: No, that is fine. That clarifies that question. On the budgeting issue and debts, which form proportions of financial stress, what sort of assistance is not currently offered or what could we be doing better to assist families that may have large debts or issues with budgeting?

Ms Kirkaldy: The Salvation Army provides two services that are highly relevant in those particular spaces, in addition to the emergency relief that we provide. One is Moneycare. We provide financial counselling. We find that financial counselling can have a transformative effect on people who have debt and are really struggling to work through it. There is a point—and I appreciate the ACT government does not have a call on JobSeeker and Youth Allowance—where no amount of excellent budgeting is going to get you out of the situation. There is simply not enough money.

We certainly do find, especially if people can come to us early, that financial counselling and financial literacy, those education pieces, can actually be incredibly effective for people, both in terms of their financial situation and in terms of their mental health. Financial counselling, which we do absolutely provide in the ACT but is funded by the commonwealth government, is critically important.

The other service that is highly relevant here, which we are part of, is the No Interest Loans scheme. We caught the question that you put to the minister about buy now, pay later—cheering from the stalls. Regarding buy now, pay later and all those short-term forms of credit, we are seeing people who are going to those forms of credit and they are doing it out of necessity. We are not talking about frivolous purchases here.

Access to credit is incredibly important, so regulation of buy now, pay later is very important, but we also need to provide access to other, safer forms of credit. No Interest Loans is one of those. No Interest Loans is primarily funded by the commonwealth government, but the ACT also funds the workers, so we would love more funding. In the ACT, for example, we do no-interest loans. We have one full-time worker that is primarily funded by the ACT government. They can process between 10 and 12 people each month. They provide these no-interest loans. People will come to us. The most popular thing that they ask for is car repairs, followed by car registration. Then we are looking at things like furniture. Whitegoods are very popular, although car repairs and car registration have very much become more and more important. I am happy to talk through why that might be.

Access to those other forms of credit that are actually safe is critical. People need access to credit. We all do. Having those forms of credit that are safe, like No Interest Loans, which is the one that we run, can be transformative for a person. If you are in a situation where you need your car repaired, not being able to repair your car might actually lead to you losing your job. It has all manner of impacts on children, for example.

With something like a no-interest loan, with which you can get your car repaired, you still have to pay back the debt, but you are not saddled with the servicing of the debt and the high levels of interest. That can have an incredibly positive impact on people, while also preventing people from slipping into worse poverty. That is what we find: with one or two financial shocks you get trapped into that poverty. The more early intervention we can do the better.

DR PATERSON: Do you have any data on the level of access—how many people are accessing these no-interest loans?

Ms Kirkaldy: We certainly do for the ACT. We are able to process between 10 and 12 a month. We know that in a year there are about 120 of these loans. We know that, if we were funded for another worker, we would be able to double that.

DR PATERSON: Do you think there is a need to double that in the community?

Ms Kirkaldy: Definitely. I do not have data on unmet demand, but we do know that we are at full capacity. There are many more people who would access No Interest Loans if they could, and, when they cannot, they are making the very rational but unfortunate decision to access short-term credit.

DR PATERSON: Do you have data on those 120 loans, in terms of what they are actually used for?

Ms Kirkaldy: We do. I do not know whether I would be able to break it down entirely for you, from a privacy perspective—we are talking about only 120—but we know the top five are: car repairs, then car registration, then computers and phones, then furniture, and then whitegoods. Those first three categories—car repairs, car registration, and computers and phones—are the functional tools to be able to maintain a job and be able to maintain social inclusion.

THE CHAIR: Could I ask a clarifying question? There is no limit to the line of credit available for The Salvation Army to provide no-interest loans; it is just the lack of the workers to process them?

Ms Kirkaldy: I do not know that there is no limit, but I do know that, if we had a second worker, we would be able to double the number of people coming. I do not know that there is absolutely no limit, but the federal government provides the actual capital, if that makes sense. The other thing about the capital is that we have an incredibly high success rate in terms of that money being paid back. The money does not disappear—not that it would ever disappear. It is not money that does not come back. Those loans are all repaid. So it is not that there is no limit, but the limit is a lot higher than you might think.

THE CHAIR: My last supplementary on this links back to payday loans. I have heard horror stories of constituents who have caught themselves in debt spirals to pay for essentials. It starts with one credit card, then a second, then a third, and then a payday loan. What role is there for government or are you aware of providers such as yourselves who can essentially help with—I suppose what I am pitching here is a no-interest debt consolidation loan. Do you find that, when people get the chance for a fresh start, they are able to maintain it? And do you think there is a role for government to help with that?

Ms Kirkaldy: One of the things that our financial counsellors do is work with people so that they can consolidate their loans, and sometimes that is enough. Because the rate of interest in different products is obviously much higher, one of the problems with short-term credit is that the first loan has a high but reasonable interest rate, but it is the subsequent loans where it keeps going up and everything that you pay back comes off the first loan with a lower interest rate, not the later loans that are at the much higher interest rates. Actually consolidating those loans can make a huge difference. We would definitely be supportive of more funding so that there could be a mechanism that was specifically around that, because we have definitely seen in financial counselling that, if we can help people consolidate their loans, they can work to get on top of things.

MS LAWDER: Regarding those no-interest loans, how do you triage or how do you decide to allocate them? Is it that you have 10 or 12 a month and it is first in, first served? How do you determine that?

Ms Kirkaldy: It is not just first in, first served. There is a process of trying to assess need. I think I would need to take on notice exactly the process the worker goes through, if that is all right.

MS LAWDER: Sure. Thanks. In your submission about housing you talked about the rising number of Australians from all walks of life being excluded from affordable housing. Of course, we also have a reasonably high rate of people experiencing homelessness in the ACT. Do you have a view on the trend over the past five or 10 years? Is what we have been doing working and helping here in the ACT, in terms of addressing the need, or is the need only growing?

Ms Kirkaldy: Our data would definitely say that the need is growing. We probably would not be able to drill down to the point where we could say what each of the contributing factors were to that, but we could definitely say that the need is growing. Also, the data is showing that the way rent is increasing and rental stress is increasing has definitely been a significant trend in the ACT.

MS LAWDER: Is it that the number is growing or is the proportion of the population also growing?

Ms Kirkaldy: It is definitely that the number is growing. I do not think we have ever done the assessment of whether it is a proportion of—

Mr Gani: No, I do not think we—

Ms Kirkaldy: the population.

MS LAWDER: Is it growing in accordance with our increasing population?

Ms Kirkaldy: Again, I would have to take that on notice. We work very closely with the Everybody's Home campaign, who have done quite a lot of analysis on what the shortfall is. We are looking at a shortfall of social housing here in the ACT of about 3,000 dwellings. That has definitely increased, but I would have to take on notice as to whether the increase is different or the same as the proportion of the population of the ACT growing.

THE CHAIR: I have a quick supplementary on that. We spoke about this earlier. Does The Salvation Army have any views about what kind of regulatory intervention the government should put on, in particular, the private housing market, given that we have heard a lot of evidence today about the challenges on the building and construction sector to meet the demand to build new houses? Do you think we have a role to better utilise our current housing stock?

Ms Kirkaldy: The answer to the general question of whether there is a better role is yes. Our focus has always been on social housing and the homelessness space, though, so I do not have detailed recommendations when it comes to the private rental market. We care about the private rental market because anything that impacts on private accommodation is obviously going to flow down and impact on the people we are working with. The people we are working with generally have more barriers than just money to maintain a private rental, but I do not have specific recommendations; sorry.

THE CHAIR: That is okay.

DR PATERSON: On the homelessness issue, we heard from ACTCOSS earlier about certain programs that were in place during COVID that helped to get people into temporary housing. Is there anything that was happening during COVID—including the supports that people were offered that perhaps now have diminished or decreased or changed—that you think we did really well and we should be implementing now?

Ms Kirkaldy: I probably cannot answer that in terms of the ACT. We have only

recently opened adult homelessness services in the ACT for The Salvation Army. I can definitely make observations from what we saw in Sydney and Melbourne, though. What we saw, especially in Melbourne, with the use of the short-term accommodation—largely hotels—is that, with dedicated effort, you could actually stop rough sleeping overnight. Temporary accommodation is not as good as permanent accommodation, but housing is an absolute foundation. If you are not in suitable housing, it becomes almost impossible to deal with the other forms of disadvantage.

What we saw in places like Melbourne was that even that temporary accommodation had positive impacts in terms of alcohol and other drugs use and it had positive impacts in terms of social interaction. We probably would not be able to point to the temporary accommodation leading to employment, although we do know that permanent accommodation definitely does lead to employment.

We take the approach of housing first. The idea is that you really need to have housing before you can start to deal with many of the other issues. If there is no housing, we will still provide supports, of course. I think the more that the ACT can adopt a Housing First mentality and make sure that we can get people into housing and then deal with those other forms of disadvantage—our evidence would absolutely support that.

DR PATERSON: Can you speak to your recently started homelessness service?

Ms Kirkaldy: Yes; absolutely. We were able to shift some Salvation Army funding and resources around and we have been able to make available, so far, two quite large houses. What we find in the ACT and elsewhere is that the really small houses, with one or two bedrooms, are more likely to come up than a house that might suit a larger family.

We have opened two houses that have four or five bedrooms. They are large houses with fully enclosed yards so that people can bring their pets as well. It is transitional housing, but it is designed for those larger families who are really struggling in a market where one or two-bedroom apartments become available. It is small right now—just two houses—but we are hoping to expand.

MS LAWDER: Regarding your houses here and perhaps interstate, are they wet houses or dry houses?

Ms Kirkaldy: In that binary, they are wet houses. We provide extensive AOD services and we try to take a harm minimisation approach. Abstinence is one form of harm minimisation, but it is not a form that is realistic or necessarily best practice for every person who comes to us.

THE CHAIR: I have a quick supplementary to my previous substantive because it just came to me. I just want to get it on the record. We were talking about intervention in the private real estate market. Would you support the ACT government purchasing more properties from the private market and putting them into its social housing portfolio?

Ms Kirkaldy: I do not know that we have an official position on that, but, yes, we are basically supportive of anything that is going to increase the social housing stock. That is the single intervention that we see as being most effective. That is why we are in the social housing market, to be honest, because we see that it is absolutely transformative.

THE CHAIR: Thank you.

DR PATERSON: Going back to the main reasons for seeking assistance, and family and domestic violence being above 20 per cent, I think there is a lot that happens in that space, but clearly we are still not meeting the needs of the community. In Legal Aid's submission they said that, basically, they are not able to provide legal aid assistance to many people in the community because of the means testing. What more in that space could we be doing to support people?

Ms Kirkaldy: The family and domestic violence category slice is only four per cent on this graph.

DR PATERSON: I got the wrong blue!

Ms Kirkaldy: That is all good. The reality is that “personal emergency—victim of crime” is probably family and domestic violence as well. There will also be things like “health—physical—medical”, where people do not necessarily identify family violence, even though that is the cause. Honestly, over 20 per cent is probably right. It is just not actually what this specific data says. In terms of family and domestic violence, we provide direct family and domestic violence services in every state and territory other than the ACT, but we certainly find that one of the driving causes to opening those two bigger houses is around family and domestic violence.

We also find that, all too often, when a victim-survivor comes to us, irrespective of their gender, they really have had to make a terrible decision where they were faced with either enduring the situation in their home or facing homelessness. Most of the referrals with family violence to The Salvation Army are through that homelessness space.

In terms of what more we can do, honestly it really does come back to housing. Firstly, we know that when a victim-survivor seeks help they need to actually get that help because, if they do not, then it becomes much harder for them to show the courage to ask for help again. It is a really dangerous time to leave a situation like that, and if they are not provided that help then it is entirely rational but heartbreaking that they do not necessarily seek out that help again.

The second thing is around housing. Housing in a domestic violence situation, especially when there are children, actually needs to be suitable for the family. There are some options around removing the perpetrator from the family home, rather than the victim-survivor, and that is a model that works in accordance with the safety risk. There is definitely more that can be done on that. There is more that can be done about perpetrator behaviour-change programs.

The other thing that we find in The Salvation Army is that we have our family

domestic violence services and they are highly effective, but they are obviously all short term. The problem then becomes: how do people leave our services to be able to go into transitional and then permanent housing? There is a massive bottleneck in terms of leaving those services, because you cannot discharge people into homelessness. That makes it that much harder to provide the services to the new people coming in. Again, I do not have the specific stats for the ACT.

We have a service in Karratha, which honestly has similar housing affordability issues, in terms of the availability of housing, to the ACT. We get about 200 inquiries a year that we cannot help, and that is literally because the people who were only meant to be there for six to 12 weeks are there for 11 to 12 months, because there is literally nowhere for us to discharge them. That is not the best environment. A family and domestic violence service is not the best environment. It is better than violence.

The reality is that, to go into one of those shelters, there are all manner of safety concerns that massively cut out your social interactions. It is hard for kids to go to school and it is very hard to maintain a job. A lot of the work really needs to be about how we keep victim-survivors safe and how we put the accountability on perpetrators so that we do not run into these housing situations where, from a safety assessment, that could work, and how we move victim-survivors into permanent accommodation so they can actually get their lives back to a situation where they are thriving. The answer is almost always housing.

DR PATERSON: When people get to that permanent housing situation, do they have the adequate supports? We have been hearing about all the government concessions and things—there are lots of them—but you really need to know that they exist and also have the headspace to engage in websites and—

Ms Kirkaldy: Which, frankly, they are not. One of the things that we have learned from our services is around trauma-informed care, and the reality is that every support around family and domestic violence needs to be trauma informed. It needs to be a one-stop shop and it needs to have the different services all working together. There is a model of this that has worked well in some instances in Victoria: the MARAM process. The problem is that, if you have experienced family and domestic violence and now you are facing homelessness and potentially have to leave your pets, leave your job and not be able to even log onto your Facebook anymore, that is an extremely traumatic situation. It is not good enough to expect people to go to five different websites and three different levels of government—only two in the ACT, but even so—to access all of them. It is not possible.

There is a coordinating role that services like ours need to play to make sure that people can access those services, and also so that they do not have to tell their story to all of those different parts, because even retelling the story can be traumatising.

MS LAWDER: You mentioned a program in a Victoria. What did you call it?

Ms Kirkaldy: MARAM. We can provide more information on that, if that would be helpful.

THE CHAIR: That would be great. Thank you.

MS LAWDER: At the end of your submission, you have some recommendations about OneLink. Has that been a recent experience or was it over a period of time? OneLink has been around for a while.

Ms Fraser: Thank you for your question. I have been in the ACT for the last three years and I have noticed it for the last three years. Stability and staffing—and that could also be affordable housing for staff coming to the ACT—and collective working, working together with other agencies, does need some revision and reflection of practices.

MS LAWDER: Are you part of Joint Pathways or some sort of group? Has there been feedback provided through that?

Ms Fraser: I believe there has been. However, when we are talking about those that you have mentioned, with vulnerabilities within our communities, we need to be better at that level. That is our referral portal for every agency.

Ms Kirkaldy: That, again, comes back to a trauma-informed process.

Ms Fraser: It must be trauma-informed.

MS LAWDER: You already said it in a different context—having to retell your story and how traumatising that can be.

Ms Fraser: It can be incredibly traumatising.

MS LAWDER: Thanks.

THE CHAIR: Thank you very much for your submission and for appearing before the committee today. You will be provided a copy of the *Hansard* in the coming days to check for accuracy. I think there were a couple of questions taken on notice.

Ms Kirkaldy: Yes, we did.

THE CHAIR: Feel free to get in touch with our committee secretary and provide those when you can. Otherwise, thank you so much for your time.

Ms Kirkaldy: Thank you so much.

Short suspension.

DWYER, MS LEAH, Director, Policy and Advocacy, YWCA Canberra
CRIMMINS, MS FRANCES, Chief Executive Officer, YWCA Canberra

THE CHAIR: We welcome friends from YWCA Canberra. Before we begin, I remind you of the protections and obligations afforded by parliamentary privilege and I draw your attention to the privilege statement on the table. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Dwyer: I have read and understand the privilege statement.

Ms Crimmins: I have read and understand the privilege statement.

THE CHAIR: Thank you. I should have asked the previous people, but do you have an opening statement of two minutes or less that you would like to provide?

Ms Crimmins: Yes, we do.

THE CHAIR: Please, take it away.

Ms Crimmins: I would like to begin by acknowledging the traditional owners and the custodians of the land on which we gather today, the Ngunnawal and Ngambri people, and pay my respect to elders past, present and future, as well as acknowledging any Aboriginal and Torres Strait Islander people who may be in the room or online with us today.

Thank you for the opportunity to be here. YWCA Canberra provides a range of frontline community services, including housing support; emergency early learning placement; and food relief to women, children and families across the region. We are well positioned to give insight into the impact of the current economic cycle on the community.

Firstly, it is important to note that, for a cohort of our community, the cost-of-living pressures today pre-date the fallout of COVID-19, successive interest rate rises and escalating inflation. This is not a new crisis for many of our clients. For those Canberrans on low and fixed incomes, relying on welfare payments or working in low sector wages, poverty crisis and impossible choices between paying bills or going to the doctor are daily realities.

We are talking about it now because multiple overlapping economic factors mean a broader section of the community are now affected. Canberra's high discretionary capacity, strong incomes and unique metropolitan layout—which means there are no regional areas to buffer costs—worsen the disparity between comfort and stress as the cost of housing, early learning services and everyday items are generally higher across the board. People on low incomes are acutely aware of this.

We make this case not to belittle or undermine the impacts of inflation or punishing rate rises on Canberrans with more comfortable incomes but, rather, to highlight that

for this cohort the harsh reality of this economic cycle will eventually subside. For those on low incomes, however, they will not.

In 2021 our survey of over 1,200 women revealed how Canberrans were managing at the time, with the economic fallout of COVID. Even in 2021 we saw nearly half of the respondents say they were cutting down on discretionary spending, accessing their superannuation or selling valuables to make ends meet. Of the respondents in private rentals or with mortgages earning less than \$75,000 a year at the time of the survey, 40 per cent told us they were either financially stressed or in financial crisis. At the time, services like ours were provided with emergency COVID-19 relief funding which gave us greater scope to distribute assistance like fuel and grocery vouchers to people who came through our doors.

Over the past 12 months the surging demand on our services has reflected those early days of COVID-19 before emergency measures were put in place. For example, the Mura Lanyon food pantry has seen a 50 per cent increase in demand over the last 12 months. Typically, users of this service are older women in receipt of the age or disability pension, but what we are seeing now is an increase in the number of younger families and men in regular employment. We expect that, as winter approaches and energy consumption and bills increase, and the full impact of interest rate rises is felt, the demand will continue to increase.

A chronic undersupply of housing amid significant population growth is adding immense cost and vacancy pressure for renters which eventually flows to other housing options such as affordable or social housing. For this reason, we support policy initiatives such as the Missing Middle campaign and calls for more social housing across the board.

We support the aims of the ACT Parliamentary and Governing Agreement to deliver 400 additional public housing dwellings and 600 affordable dwellings by 2025, alongside the Australian government's Housing Australia Future Fund, which is estimated to deliver around 500 social houses to Canberra. These targets will go some way to offsetting supply issues.

Canberrans in overcrowded dwellings applying for countless rentals or on waiting lists are relying on the ACT government to deliver on these targets, and we urge that the building targets for these two separate measures set by two different levels of government are not conflated. The ACT government's build target for public and affordable housing must exist separately to the federal government's housing investment in Canberra, effectively delivering more than 1,000 dwellings that are desperately needed.

With more people living in Canberra than the estimate prior to the 2021 census, there is a pressing need to review longer term policy agendas, such as financial relief measures and concessional programs for families and individuals.

We welcome questions from the committee. Thank you.

THE CHAIR: Thank you both very much for appearing and for your submission and for your opening statement. I will start. I acknowledge that there was a lot in your

submission about housing, like there was in many other submissions, but you did make one point in your submission that was unique: the cost barriers for children accessing community sport. I am quite interested in getting a bit more information from you about the voucher schemes et cetera that happen in other states and what evidence you have around young people that want to play sports who cannot because of financial barriers for their parents, and what kinds of interventions the ACT government could implement to make sure more kids are playing community sport.

Ms Dwyer: I am happy to take that. In terms of evidence that we might have, it is not necessarily something that we would collect. There is anecdotal evidence out there and reporting out there about the cost of sport to a child, which might be upwards of \$200 or \$300 a year, depending on the sport that you want to do.

When we made the comment about the subsidy schemes, that was in reflection of what is actually available elsewhere in the country and has been available for quite a long time. New South Wales, for example, has a sporting subsidy scheme which is an entitlement for any child who is enrolled in a New South Wales school and is also enrolled in a sporting team or club.

We come at it from the point of view that children from low income families should not be necessarily precluded from the activities that children in other families might be able to do. The subsidy scheme at the moment is quite an obvious measure that would pick the ACT government up with the rest of the federation and would be something that ACT children could enjoy, along with their peers elsewhere.

THE CHAIR: Are there incidences where your organisation has supported the cost for women and their children to access community sport?

Ms Crimmins: I would have to take that on notice, but we do have a brokerage fund that, when we house women and their children who have been homeless, is available for a range of supports. That is led by the women and children who we are housing. If that is what they need and that is what the team identifies as a key element in their recovery and establishing them back into their community, that would be something that brokerage would absolutely be able to cover.

THE CHAIR: Is there a model in any other state or territory that most appeals to you that the ACT could replicate? I suppose one of the advantages of being the last cab off the rank is that we can match whoever is doing it best, right?

Ms Dwyer: The measure that I am most familiar with is the New South Wales government measure. I think it would be incumbent on the ACT government to do an assessment of what works elsewhere. For the most part, it is a fixed amount of money that is available to any child in the family. The New South Wales model is directly linked to the school system as well, so if you are enrolled in a school system you are able to access the funding when you are registered to a community sport. I would have faith that the ACT government would be able to do that analysis and come back with the best model. And you are right: we are the last cab off the rank.

THE CHAIR: Thank you.

DR PATERSON: My question is in respect of the recommendation to zone up our Z1 areas, and the Missing Middle recommendations to increase affordable supply. How urgent is it for these zoning changes to happen and what impact would it have on housing in the ACT?

Ms Crimmins: I would see these changes as being urgent, and it is not just about affordable supply; I would see it as an opportunity for social housing as well. It would give organisations like YWCA, who have blocks of land that are only zoned for single dwellings, to possibly deliver more dwellings within the same footprint to help fill the social housing as well as the affordable housing need. I see Missing Middle as covering all demographics and housing needs within Canberra.

DR PATERSON: Do you think that there would need to be mechanisms in place to accelerate the building on these blocks to get to that housing end point as quickly as possible?

Ms Crimmins: Any acceleration. It is a known fact that we just do not have the dwellings today. Our experience of building our own social housing on our block of land in Ainslie is the time delay. That has been a project that we embarked on three years ago. It will not be completed until the end of December, possibly January, depending on the supply chains. I think we should look at alternative models. I think we should look at some of the projects that we see going around that use pre-made modular houses, in terms of being able to rapidly assemble and deliver housing.

Ms Dwyer: On the mechanism question, it might also be worth reflecting on our contribution to the planning inquiry—some of the recommendations we made to that inquiry on where we believe social housing could be precluded from going through the ACAT appeal process. The need is so dire and the delay to providers and the eventual delay to people actually being tenants in a new house is so significant. There needs to be a technical mechanism where that process is streamlined for organisations that are actually trying to do the right thing and build social housing in convenient areas.

DR PATERSON: Thank you.

THE CHAIR: You noted the supply chain issues with building new homes. I preface my question around support for the Missing Middle campaign. In addition, do you think the government has a role in more stringent regulation of the private housing market? Do you think we are utilising our current stock adequately?

Ms Crimmins: I think there are opportunities to expand programs like the land tax exemption and allow privately held investment properties to be used for social housing as well as affordable housing. There are examples where a rental subsidy could be paid to allow community housing providers to rent in a social housing and income based rental model, as well as an affordable housing model, to increase supply immediately, in terms of being able to rapidly house people in need.

THE CHAIR: On supply, if the government were aware of a substantial number of properties—enough properties that were vacant for an extended period of time, for example, and withheld from the market—do you think the government has a role to

regulate and bring homes to market that are otherwise sitting empty?

Ms Crimmins: Yes. I believe that there would be additional land tax that you would have to pay if you had an empty house—any levers that can work to bring more supply. I would fully endorse the success, to date, of the land tax exemption. What we are seeing with that program is that the people we were targeting were in the upper two income quintiles and it is really pushing into quintile 3. It is no longer affordable market rent at 75 per cent affordable rent. That is actually no longer affordable to people in the ACT in income quintile 2.

For the first cohort we were hoping to be able to house, that is now not affordable. We would be putting them in housing stress and they would be paying more than 30 per cent of their income to even rent at 75 per cent. So I think we need to look at additional levers that would help us bring that rent down so that we can start housing income quintile 2. At the same time, we know we need more social housing for income quintile 1.

Ms Dwyer: Also, if you are questioning the prospect of a vacancy tax, it would be interesting to know the number of vacant properties in Canberra, and also consider the possibility that, for the owners of vacant properties, the prospect of a tax might not be a disincentive to release the property. It could just be another mechanism for the ACT government to collect money and the properties will still be vacant as well. In terms of a regulatory approach, there is value in appraising the whole system as it is and having that kind of background analysis in terms of the properties that are vacant and adding that to the mix of what Frances was talking about with regard to the land tax exemption program too.

THE CHAIR: Thank you.

MS LAWDER: In your submission you spoke about a 50 per cent increase in visits to your Mura Lanyon food pantry, which is a bit alarming, but it is great that you can assist with that. How do you manage that increased demand? Do you get more donations? Do you get more grants? Do you limit the number of products people can take? How do you manage that level of demand?

Ms Crimmins: The funding we receive for that is from the federal government and that has been a fixed amount for many years, with just a small amount of indexation. We actively fundraise to increase the funding that we can put into the food help there. That is always a focus of our fundraising activities. It is what we focused on over Christmas. In terms of our supply, we only allow our members—and it is a free service; you do not have to pay—to come on a fortnightly cycle so that we can manage the number of people who need that assistance.

MS LAWDER: Do you have people approaching you and asking for more frequent access than fortnightly?

Ms Crimmins: I would have to get the exact data, but what the staff are telling us is that we cannot meet demand now. Where we used to get food from is also greatly shrinking as well, in terms of the supply of food that we might have been able to get from people who were donating, and goods and services that we offered through that

food hub.

MS LAWDER: Do you know if people accessing the food pantry are within a walking distance circle of the food pantry? From how far afield might they come?

Ms Crimmins: It is primarily people who reside in Tuggeranong. I would like to note that in that area there are significantly fewer food pantries than on the north side of Canberra, if you look at how many are available on this side of Canberra. We do not turn anybody away, but we do try to keep it for people who are in the Tuggeranong area.

MS LAWDER: Thanks.

THE CHAIR: I have another housing question—a bit of a right-between-the-eyes question. I wonder whether you would share my observation that Canberrans seem to want the government to do much more to overcome housing issues, but Canberrans also seem to be keen on opposing social and affordable housing construction in established suburbs. I understand that the YWCA has recently overcome that challenge. What advice would you give to the government, were it to adopt the recommendations of most of the submissions to rapidly build and buy more public housing? That would mean putting them in places where people live, and densifying. That comes with challenges. What advice would you have for the government to overcome some of those stigmas, for lack of a better word, about social and affordable housing tenants that seem to preface a lot of that challenge? I know, it is a big one.

Ms Dwyer: It is a great one. Go for it, Fran.

Ms Crimmins: There was the submission into changes to planning, in terms of priority housing needs being clearly established by the ACT government. If we continue going down the pathway that we are on now, where we have applications held up in ACAT for months and possibly longer, it is at extensive cost to everybody. I would like to put that on the table. It is not just organisations like YWCA; there is extensive cost to the government but also to the community that might be putting in that appeal process and needing to fund experts. We have to find a better way than that process. It is flawed. It does not work. Ultimately, I would say there are no winners. Even though somebody is awarded—“You are right, and you are wrong.”—there are ultimately no winners from this process. We need to see that social housing development is on a priority list and that we are meeting the standards that we set for building dwellings today—that they are approved and met. We just need to get these fast-tracked.

I still genuinely believe in community consultation. Everybody has a right to talk about what goes on in their community. But it needs to be a balanced need, and particularly for the people we are housing, whose voices are very rarely heard in these forums—that we are able to speak on behalf of people who possibly do not have the mechanism, the time and resources to put their own case forward as to why they should be able to live in established suburbs in the ACT.

THE CHAIR: So you would share the view that Canberrans, irrespective of household income and employment status, should be entitled to live in every suburb?

Ms Crimmins: Absolutely. I think what most of us would say is that we love living in Canberra. We should all enjoy the benefits of the community.

THE CHAIR: This is my last follow-up question. A lot of this has been concentrated on the planning reforms so that we can accommodate building more. We have obviously spoken a fair bit this morning about the pressures on the building and construction industry to build more. Would you support the government reassessing some of its targets and looking at purchasing more properties from the private market in order to meet those targets you earlier outlined?

Ms Crimmins: Yes.

Ms Dwyer: Yes. Anything that increases supply. I think it is also worth directing the committee back to parts of Fran's opening statement about the housing targets of the parliamentary agreement and the new targets of the Australian government, which is estimated to provide about 500 homes to Canberra. Our concern is that we do not want to see these numbers become conflated—that suddenly the 500 homes that the Australian government are committing to the Canberra region become part of the 600 homes that the parliamentary agreement would deliver on, which would effectively cut the number of homes by about 500. Something that we really want to highlight here is that it is really important that those two measures remain distinct and that, at the end of it all, we get about 1,000 new homes to Canberra.

DR PATERSON: You mentioned emergency early learning support in the opening statement. That has not come up much through submissions. What is the need out there for early learning support and childcare support?

Ms Crimmins: It is significant. The current funding program is providing emergency relief. We do not want to see this at all cut or eroded. We need to maintain access to emergency early learning and also include that for before and after school care, and it needs to be maintained. The initiative for three-year-olds also needs to be maintained as we continue to roll it out to be universal access for three-year-old preschool. As we progress and do further evaluations of this program, we know the first formative years, zero to five, are really vital for a child's development. The issue that we are facing is that there are not a sufficient number of community-delivered, not-for-profit delivered early learning places.

That has been a policy position of the government, that the three-year-old preschool and emergency early learning places will be delivered by the community sector. It is a policy position that we support. The issue is, however, that we are building more and more commercial facilities in all of the new areas of Canberra. There is going to be less community delivered access to early learning, which is going to severely impact the ability to provide places for children in this demographic.

DR PATERSON: In, for example, newer areas like Molonglo Valley, what would alleviate that, if they are all privately owned childcare centres?

Ms Crimmins: We need to go back to investing in early learning facilities by the government that can be managed by not-for-profits. I would also strongly endorse that

peppercorn leases for early learning centres run by not-for-profits are maintained and extended. When you look at the difference in terms of value for money and the price, we have embarked on a process that is now seeing some places in early learning in the region we operate—Conder for example—at \$170 a day. That is even with the policy changes coming from the federal government on what they are calling cheaper child care. It is not going to be affordable for the vulnerable, and there is accessibility. We need to maintain an investment in government-owned early learning centres that are run by not-for-profit organisations and the wraparound support that we can bring to that.

We are not just providing early learning. I will use our Conder centre as the example. We are able to provide holistic support for the child and the family. We have had many cases where an early learning educator has had early identification of family violence. We are able to provide a safe space for a woman to seek support through our domestic violence process. We are able to build pathways with the Conder Primary School, just across the road, and work with the principal to make sure that the child, or the children, and the family transition to their primary school years. It is a vital service that we need to maintain and make sure that it is accessible in all suburbs in the ACT.

MS LAWDER: In your submission you talked about how vital it is that specialist frontline services are adequately resourced by timely support in housing. I think it is your last recommendation. Are you talking in this instance specifically from your organisation's perspective about women or across the board?

Ms Crimmins: Across the board, knowing that the census and all of the data supports that most people who are experiencing homelessness are women, followed by children under the age of 12. That is the largest cohort that needs support. If we are taking a Housing First principle, that needs to be maintained for as long as the individual or family require it. That is what we need: support that can come in and out as needed.

The OneLink flexible support fund is something that needs to be maintained to allow us to meet individual needs. Every case is different. The flexibility of that support fund has been one that YWCA has utilised a lot. We are getting great outcomes for the people we are housing through the flexible approach of that funding.

MS LAWDER: Do you work with OneLink at all?

Ms Crimmins: Yes, we do.

MS LAWDER: Do you have any suggestions on how OneLink might be improved?

Ms Crimmins: I would strongly encourage commencing the commissioning process for OneLink—that would be the process that has been flagged to do co-design, in terms of the central intake—and that it be immediately prioritised. We need to move to that evaluation and co-design so that we can get a better outcome for the people we are trying to design for, and that is people who need rapid housing.

MS LAWDER: Thanks.

THE CHAIR: Thank you very much, Ms Dwyer and Ms Crimmins from YWCA, for appearing today and for your submission.

Ms Dwyer: Thank you.

Ms Crimmins: Thank you.

Hearing suspended from 10.59 to 11.17 am.

COPLAND, MR SIMON, Executive Director, Pedal Power

THE CHAIR: Good morning, everybody, and welcome back to the Select Committee on Cost of Living Pressures public hearing into our inquiry. Proceedings today are being recorded and transcribed by Hansard. They are also being broadcast and webstreamed live. Should anybody take a question on notice today, please utter the words, “I will take that question on notice.” It makes it easier for our committee secretary to follow up on that information after today’s hearing.

We are going to be hearing from Pedal Power. Mr Copland, welcome. I remind you of the protections and obligations that are afforded by parliamentary privilege and draw to your attention to the privilege statement. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Copland: I understand the agreement and can comply with it.

THE CHAIR: Thank you very much, Mr Copland. Do you have a brief opening statement or would you like to—

Mr Copland: Yes. I am happy to say something very briefly about our submission and what I wanted to present on today. What I want to talk about today is the cost of transport as part of the cost-of-living picture. We know that transport is a big and growing part of people’s budgets. For example, in 2016 ACTCOSS found that transport consumed 15.1 per cent of the average ACT household budget, and that number has likely increased, particularly given that the Australian Automobile Association found that transport costs have risen by \$75 per week recently, up to \$395.79. This is primarily driven by a reliance on cars as our main mode of transport. Four in five Canberrans drive to work, and cars are getting bigger and fuel is getting more expensive, so we have a huge cost impact from the over-reliance on cars in our city.

What I want to present is the alternatives to this. One alternative that we represent is cycling as a cheaper mode of transport. Bikes are obviously much cheaper to buy than cars, they are much cheaper to service and they do not require fuel, except maybe a little bit of additional food from increased appetites! What we are talking about at Pedal Power is that we know that there is a cohort of people who are what we call interested but concerned about cycling, particularly to work.

There was research from Melbourne, for example, at Monash University. They did a study and they found that 78 per cent of people in their study met this interested but concerned cohort of people. We are likely to see similar numbers in the ACT. They are people who want to ride a bike more often but are concerned about some of the issues associated with it, primarily safety concerns. We know that safety concerns are particularly prominent for women and other minority groups, and there are convenience concerns. Cycling routes might not be as direct or they might not have end-of-trip facilities or appropriate facilities.

We are advocating, as part of our submission, for increased infrastructure funding for cycling infrastructure as a longer term project to encourage more people to get onto bikes and, again, encourage people who are interested in cycling already to get onto bikes. We think this is a long-term cost-of-living thing that we can do to really reduce the costs of travel, of transport, in people's budgets.

In the short term there are other things we can do. For example, e-bikes are addressing a lot of these sorts of safety concerns and convenience concerns for lots of people, but the up-front costs are still quite high for some people to buy an e-bike. We are advocating for, for example, e-bikes to be put on the Sustainable Household Scheme, as a short-term fix for some people who might be able to do that and transition their transport costs to a more sustainable and cheaper alternative. I will leave it at that. I am happy to answer any questions.

THE CHAIR: Thank you, Mr Copland. I will start. Ms Lawder and I represent constituents who, on average, are furthest away from the CBD. Perhaps I am telling on myself here when I say the idea of getting on a bike from Gordon to the city on a daily basis might seem an insurmountable challenge, but I have had it put to me by a lot of constituents that they are interested in e-bikes for that very reason. Can you talk a little bit more about Pedal Power's approach to e-bikes and how you think e-bikes can be better encouraged or brought into the ACT?

Mr Copland: We are really supportive of e-bikes as an alternative for people. E-bikes also have the value that they do not take as much energy and provide assistance up hills. Canberra can be quite hilly in places. For people who do not want to ride the longer distances, they can really help people transition so that they can comfortably get onto a bike. We are seeing a lot of uptake of e-bikes and they are becoming far more popular for this exact reason.

Research is showing that this does not have an impact on people's health outcomes from cycling. In fact, some research that recently came out showed that people who buy an e-bike actually get more exercise from it because they spend more time on the bike. On a day when it is a bit rainy or you are a bit tired, you are much more comfortable still getting onto the bike. We are really supportive of this, particularly in talking about the kinds of areas that Nicole and you, Johnathan, live in. This can provide that extra incentive for people to be willing to hop onto a bike.

As I said in my little opening statement, one of the things that we think we can do to support that is to pop e-bikes into the Sustainable Household Scheme. We have electric vehicles in that scheme. There is no reason why a cheaper alternative—but one that can still have a bit of an up-front cost impact for some people—could not be something we put onto that scheme to encourage a more sustainable version of transport.

THE CHAIR: Have you previously advocated to the government to include e-bikes in the Sustainable Household Scheme, and what was the response?

Mr Copland: Yes, we have previously done so—my predecessor in this role. In our submission we pointed out that there was a negative response to that. In particular, the Chief Minister said at one point in time that he felt that the cost of an e-bike was not a

big enough imposition on people to be able to purchase it outright. We disagree with that. Some e-bikes cost about \$2,000 and, for someone who is on a lower income and may be looking at alternative ways to get around because fuel prices are increasing, \$2,000 as an up-front cost can be quite a lot. If we could put it into the Sustainable Household Scheme, that would give them the opportunity to pay it back and therefore have the opportunity to reduce their fuel costs and maybe replace them with repayments and have much lower costs down the track.

THE CHAIR: Thank you.

DR PATERSON: The argument has been put that the Sustainable Household Scheme is a swap-out scheme and people with an e-bike will not swap out their car; they will have an e-bike and a car. We have heard from other submitters about these low interest or no-interest loans that people are taking out. Some people are taking them out for car repairs, registration and things like that that are essential to continuing their employment, getting kids to school and that kind of thing. If you are faced with a situation of someone on a low income looking at a loan to support registration or repairs on a car versus an e-bike, do you still hold the argument that an e-bike is a viable discussion point for easing cost-of-living pressures?

Mr Copland: Yes, I think I do. On the first point, where you said it was not a swap-out, we recognise that lots of people are not going to give up their cars entirely. Some people definitely go down that path, but that is not most people. I have a car. I like to drive a car for longer distances at times. But it does not have to be an entire swap-out. It can actually be a swap-out for half of your trips or a third of your trips, and that swap-out can actually still have a major impact on people's budgets, on sustainability, on health. That kind of partial swap-out can actually have quite a big impact.

The research shows consistently, over and over again, that people, when they are asked, actually want to do that. They like the idea of doing that, but they face barriers to doing so. The cost of e-bikes is one of those. It is not the only one, so I do not want to get too bogged down in that because, of the requests, investment in infrastructure and having safe infrastructure is a core part of this.

A lot of people still will not get on an e-bike if they feel that they are going to have to ride down Northbourne Avenue with cars going by. That is something that we really want to focus on—that you need to have this as a package. The infrastructure is probably the biggest core piece of that package. This is one way that might help some people participate in cycling.

MS LAWDER: Continuing from Mr Davis's original question, if you live in Booderee Place in Banks it is about 34 kilometres from there to here. Google tells me that would be about two hours on a bicycle, and Google tells me that many e-bikes would not have the battery capacity to come here and then go home again in one day.

Are you having a bit of a blunt instrument approach? I do not think it necessarily suits everyone. I am going to buy an e-bike soon myself. I am not against it, but it certainly is not for everyone. Families have to do all those things on the way to work: dropping the kids off, getting shopping and taking the dog to the vet. Have you looked at the

uptake of e-bikes by geographic area and how popular they are by area of Canberra?

Mr Copland: I do not have that data on me, unfortunately. No, we have not, to be quite short. I do not have that. There may be others who have done so, but I am not aware of it in Canberra specifically.

On your other point, I agree and I will be quite frank: if I lived in Banks, I would not ride into the city every day. I understand that. Some people do, and we have people in our organisation who do. There are things that we can do to make it easier for those people. In parts of Europe they have invested in what they call cycle super-highways. I think one in London runs over 30 kilometres. They make it much faster and, even if people are not riding the whole length of it, they might be able to ride chunks of it.

There are other things we can do as well. We can create a more integrated transport system so that, if you live in Tuggeranong, for example, we can ensure that you can have good access right to the Tuggeranong town centre or to Erindale or somewhere similar, so that you can then hop on a bus or other forms of public transport. Having this strong integration is really important. It does not just have to be cycling. We strongly support increased investment in public transport as well, as part of this future, so that people can have this multimodal approach.

For example, I live Harrison, in Gungahlin. On a day like today, I rode in, but there is a good chance that, if it is raining today, I will put my bike on the light rail and head home. Having that option is really valuable for me because it means that, in some circumstances—if it is dark, if it is cold or if it is raining—I am able to do it. We see this as part of a broader picture. We are not advocating that tomorrow everybody needs to get on bikes and that is the only way. We recognise that that is not feasible for everybody. It is about giving people the choice to do it when they can and want to.

THE CHAIR: I have a quick supplementary on that. You mentioned a good example: getting your bike on the light rail. It is a future vision for Tuggeranong, but not soon, Mr Copland. What can the government do more of to encourage bike riders to use buses? There are the racks on the front, but they are not on all the buses. Do you mind exploring that a little bit more for us?

Mr Copland: The first thing would be to get racks on all of the buses. One of the problems with the racks on buses is that it is not necessarily very clear which ones have them and which ones do not. The majority of them do, but you do not want to turn up with your bike and the one bus that comes that hour happens to be one that does not have a bike rack on it. We really strongly—

MS LAWDER: Is it on the online app?

Mr Copland: It might be on the online app, but it can be a bit challenging for folks. One of the good things about the light rail, for example, or the rapid buses is that they come rapidly enough that you can work around it, but you do not want to be stuck in a situation of: “This is the one bus this hour and it does not happen to have a bike rack on it.” We strongly advocate for all the buses to have a bike rack on them. We can provide continuous education about how to do it. It looks really challenging. It is actually not. I have done it a few times and I have seen people do it, but it does look

challenging, so providing supports so that people feel comfortable putting a bike on those racks would be quite valuable.

Also, increasing the services of public transport is really important. I feel very lucky in that I live right next to the light rail and I get these kinds of frequent services. That should be available to everybody—a frequent public transport service or whatever vehicle you use. We think everybody should have access to that. It can mean you can ride your bike to the bus stop or to the town centre or wherever, and then you can hop on a rapid bus and you can feel comfortable that there is always going to be something there for you, so you are not waiting around too long or there is no bike rack on the bus.

MS LAWDER: I do not think you mentioned this specifically in your submission, but it may be implied in one of the others: ramping up efforts to encourage cycling and walking to school and discouraging driving, and end-of-trip facilities. Someone said to me just yesterday that they live in Bonython and work at a school in the Woden area, and they do not have any showers at their school. Is that the kind of thing that you mean in perhaps encouraging the ACT government to provide more end-of-trip facilities?

Mr Copland: Yes; absolutely. That is a really good example. I hope he does not mind me saying this, but my partner is a teacher and he has a desire to ride to school, and the biggest barrier for him is the shower situation at his school. That is something I think we face in a lot of buildings. You would want to be able to ride there, have a comfortable shower, and be able to park your bike somewhere safely as well. A lot of buildings do not have that. I have even spoken to members in this building who put their bikes in their offices or somewhere like that because they do not feel it is safe to park them anywhere else.

The ACT government has a new end-of-trip facilities code for new buildings, which we worked with them on, but it took five years and it was implemented only last year. It took five years for that to be implemented, and it is now out of date already. That is for new buildings, but then there is the retrofitting of buildings. Schools are a really good example of having good parking facilities, secure parking facilities—big cages—and showers. Those are the core things. Lockers can also be very valuable, particularly for teachers. We think about kids in that context, but we often do not think about teachers as well, and teachers should have these kinds of facilities available to them.

MS LAWDER: Thanks.

THE CHAIR: Mr Copland, what areas of Canberra would benefit most from upgrades to their cyclepaths?

Mr Copland: All areas would benefit in different ways. We are in a situation in Canberra where we have a unique geographical design in which we have big town centres which connect the city. Going back to Ms Lawder's question earlier about whether someone from Banks can ride here, we can think strategically about the best way to invest in our infrastructure, starting at the local level, in our suburbs, thinking about how people can connect to the town centres, how can they connect to their

schools, and how can they connect to local facilities: the local shops or the local health centre. The local facilities would be the best way to start this, and then, in the inner parts of it, there would be connections into the city as well.

I think we can all benefit in different ways. I do not think it has to be just an inner suburb thing. People in the outer suburbs can really benefit from this. I lived in Belconnen, which felt like the outer suburbs, when I was growing up. It has expanded beyond that. I rode a lot as a kid. We rode for transport as well as for recreation. Rarely would I ride into the city, but I would often ride to Belconnen town centre, so having those connections can be really important. I think every area can benefit if we are smart about our infrastructure.

THE CHAIR: In terms of prioritising, would it be fair to deduce from what you have said that, as opposed to into the CBD and out, the prioritisation for investment is from where people live to their local school and their local shops? Do you believe that kind of prioritisation would increase the number of people riding their bike?

Mr Copland: It is a good question. We would have to do a bit of analysis of that to think about where the missing links, as we call them, are. Missing links are the chunks of cycling infrastructure that do not exist. A single missing link can be the difference between someone riding or not riding, because if someone ends up being put on a road for 500 metres and they feel unsafe that could possibly stop them from taking the whole trip. We have some analysis of the missing links and the ACT government has, as part of the draft Active Travel plan, which has not been finalised yet, a proposed Active Travel cycling map. We would encourage, as a starting point, the construction of that map, because that has identified some of the missing links already.

We do not think that map goes far enough, but we could certainly start on that basis and build from that. It would be about identifying the missing links. You are correct: we have quite a few good trunk routes, as we would call them, that get us from, for example, Gungahlin to the city. I know that, for example, in Gungahlin I can get onto a trunk route and get to the city quite well, but then, if I wanted to go to the Gungahlin Town Centre, all the stuff in the town centre itself is really poor, so I end up at the edge of the town centre, and, once I get to the town centre itself, I am riding on a road. Some of that localised infrastructure is also quite important.

THE CHAIR: Thank you.

DR PATERSON: In your submission you talk about the census data. Fewer than three in 100 people cycle to work, but when you look at north Canberra it is 11 in 100, and you say it is down to zero in the areas of Gungahlin and Tuggeranong. I would argue that it must be pretty low in Murrumbidgee as well.

When you talk about missing links, is it a much greater issue than that? You have the inner north suburbs, where nearly four times as many people cycle to work. Whatever is going on there—light rail, public transport and bike paths—is obviously working really well. What is happening in the rest of Canberra in that people are not able to get to work?

Mr Copland: I could not agree with you more. There is an issue. Part of that is that

there is a distance question, in that, if you live in the inner north, it is easier when you are closer to your workplace, but—

DR PATERSON: Technically, suburbs in Murrumbidgee are an equal distance to the city.

Mr Copland: Exactly. Yes. I totally agree. When I am talking about missing links, I am not just talking about small chunks. I can talk about whole big things. If we look at a missing link, Adelaide Avenue is a really good example of a situation that could be quite dangerous for people to try and ride, and we have a trunk route that goes there, but it actually then goes through Yarralumla and curves around the lake, and it is not convenient for people to do that.

Safety is a core part of this, but it is also about convenience. People want to be able to get to work on time, without having to go around the kind of weaving routes that we have. A lot of the routes that we have in Canberra, while they are great, were designed at a time when they were thinking more about cycling as a recreation than cycling as transport. They often end up as: “Let’s take the scenic route around Lake Burley Griffin or around Lake Ginninderra et cetera.”

Part of the missing links question is: how do we get the most convenient routes for people, that are safe and segregated? You are right: from Woden, that is totally feasible; from all of Murrumbidgee that could be totally feasible. There are certainly areas where we should be putting investment so that people have the opportunity to do so.

MS LAWDER: In addition to the missing links, do you get much commentary from your members about upkeep or maintenance of bike paths?

Mr Copland: Absolutely; yes. This is an ongoing issue. The ACT government has a standard for roads—that 90 per cent of roads should be kept at good maintenance standards. We have been pushing for such a standard to be adopted for footpaths and cycling paths as well, and that has not been adopted.

We also know that the government, in Transport Canberra and City Services, has a long priority list of upgrades. There was an FOI at the end of last year and the list was about 560 projects. Some of them are very small; some of them are kilometres long. We have no real sense of how fast we are moving through that list. The thing is that whether 560 are going to be built in five years or 20 years is not very clear.

We know that maintenance is a big issue. It is about cyclists, but it is also about a whole range of accessibility issues. If you are walking, if you are elderly or if you are in a wheelchair, a lot of these maintenance issues will affect you as well. I am sure we all know of cracked footpaths and of footpaths with roots protruding through them. Increasing the maintenance budget for those is an integral part of the picture. You cannot just build it and then leave it. We need to have an ongoing maintenance budget to be able to ensure that things are kept well.

MS LAWDER: What about upkeep—sweeping mud and water and stones across paths?

Mr Copland: This is something that we get feedback on. It is certainly an issue currently on the on-road cycling lanes. A lot of stuff that gets swept off roads ends up on on-road cycling lanes. I had to ride on an on-road cycling lane for a little bit of my trip—

MS LAWDER: It is like riding on marbles sometimes.

Mr Copland: Yes. There is a whole bunch of stuff. Stuff goes on footpaths as well. Grass often grows onto the footpaths and they get narrowed down because of that, because it grows through the cracks. Last year over spring, when areas were being mowed heavily, we got a lot of feedback from members about grass clippings being left on footpaths, which could be—

MS LAWDER: Very slippery.

Mr Copland: Very slippery and quite dangerous. We would not do that for roads. We would not let grass clippings sit all over the roads, but we somehow do allow it—well, we should not, but on the big roads we would rarely see it, but we should not allow it on footpaths either. This was quite a common complaint we had last year.

MS LAWDER: Do you have any research, even anecdotally, of the people who give it a try and then feel unsafe? How many people might have tried but then said no to cycling to work?

Mr Copland: I would not have any stats I could give you on that specifically. We do get some anecdotes about that, but we get more anecdotes from people for whom it is the first step. That is the problem. But I do not have anything specific that I could give you on that.

THE CHAIR: There is a minute left, so I am going to get a cheeky one in, if you do not mind. A lot of other submissions have made the recommendation that the government should provide public transport for free, or at least trial it. Does Pedal Power have a position on this?

Mr Copland: We do not have a formal position on this. As I said earlier, we support increased investment in public transport. From our perspective, increasing frequency and increasing the amount of public transport is possibly a higher priority, but I would have to have conversations with people who have made the submissions about the arguments around free public transport to understand them more fully. From our perspective, our focus would be about increasing the frequency and increasing access to public transport, because we think that is a major barrier to people being able to use it. That would be our priority.

THE CHAIR: Tremendous. We got that in within the time frame. Mr Copland, thank you very much for appearing today and for Pedal Power's submission. A copy of the proof transcript will be sent to you after today to check for accuracies. I do not believe you took any questions on notice.

Mr Copland: I do not think I did—no.

THE CHAIR: Wonderful. We thank you so much for your time.

Mr Copland: Thank you for having me.

Short suspension.

ROBERTSON, MR JOHN, Chief Executive Officer, Foodbank NSW & ACT
LOFTUS, MR ADAM, Food Programs Manager, Foodbank NSW & ACT
GILBERTSON, MR TREVOR, Acting Assistant Director, Communities at Work
Social Programs and Lifestyles, Foodbank NSW & ACT

THE CHAIR: Welcome back, everybody, to this public hearing of the Assembly's Select Committee on Cost of Living Pressures in the ACT. We welcome witnesses from Foodbank NSW & ACT. I remind witnesses of the protections and obligations that are afforded by parliamentary privilege and draw your attention to the privilege statement. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Robertson: I do understand.

Mr Loftus: I understand the statement too and will comply.

Mr Gilbertson: I understand and agree.

THE CHAIR: Wonderful. Thank you all for appearing today and for your submission. I will kick off with questions and then we will move down the panel. The most striking thing in your submission was the increase in freight costs as a barrier to the long-term viability of Foodbank services. Could you describe to me, so that we can all picture it, what a Foodbank distribution centre in the ACT would look like, how such a facility could be established and what kinds of supports would need to be provided to get one off the ground?

Mr Robertson: Firstly, I will just touch on the freight costs. You can see the significance of that and the fact that we have seen massive increases in diesel fuel prices. The contractors we use to freight into the ACT are reflective of what the economy is seeing more broadly when it comes to transport costs. The costs we are incurring are not dissimilar to what the retailers are incurring, and those are all being passed on, which is creating the point of pressure.

In terms of what a facility would look like within the ACT, you would require a warehouse that would be able to accommodate in the vicinity of 100 pallets in that warehouse and you would need chill rooms and freezer rooms on an industrial scale, not what you are used to seeing in even a supermarket, for that matter, where you would look to store produce, in particular.

The produce that we receive is generally short shelf life. It is donated produce. We do not purchase what we get. So our challenge is always making sure that we can extend the life of the produce we receive and then turning it over pretty quickly. The produce arrives in industrial sized bins. They are called CHEP FB4 bins. They take about 500 kilos of produce, on average, within them. When they arrive, we quickly turn them over and ship them out the door. So you would need a reasonable size warehouse and you would need staff.

You would also have to put the systems in place. In our warehouse in western Sydney we are currently in the throes of rolling out a new enterprise resource program called Pronto, and we would need to be able to connect it with the warehouse that we would operate within the ACT. There would obviously be some benefits in terms of reducing some of the transport costs and also transport emissions, where we could ship directly out of the Riverina to the ACT, rather than all the way to Sydney and then back again. So there would be some advantages.

THE CHAIR: Okay; great. Would you mind painting a picture for us of what kinds of supports the ACT government would need to provide? What would Foodbank be able to do, were we able to provide the site or the facility? And how would you see that relationship being sustainable?

Mr Robertson: If we were to set something up, obviously we would look at ways that we would cover the costs of our workforce and some of those things as well, which is how we operate now. At the moment, within the ACT, the only thing that is covered by government are the transport costs, and they are only covered until the end of June.

There are conversations going on at the moment with CSD and the government as to what that would look like and how we might be able to progress that. The real challenge will be that if those transport costs are not covered, we will have to share those costs with the community partners that we work with within the ACT, and you can see the impact that would have the ability to deliver food relief to people within the ACT.

THE CHAIR: Of course. So, to get into this a bit further, the most immediate thing you probably need from the government is to identify a site for such a distribution centre to run?

Mr Robertson: The first point would be identifying something that could meet our needs and then it would need to be fitted out. The costs are not insignificant in terms of just palletising a warehouse and also putting chillers and freezers in. The operating costs of those chillers and freezers are quite significant, particularly during the summer months. You have got people coming in and out and doors opening, so you are losing a lot of your cool air. So the costs are significant in doing that.

If we were to progress something, we would obviously look to how we could partner and do that. Where government would cover some of that, we would look to go and find philanthropic organisations and others that might also help support what we do, which is part of how we operate now. We would also look at other ways that we could assist covering those costs, if that is where we ended up landing.

THE CHAIR: Tremendous.

MS LAWDER: On the freight costs, is all of your food donated?

Mr Robertson: No. Just for some context, I have been working at Foodbank now for 5½ years and, prior to that, in my former role, I volunteered with Foodbank for about nine years.

When I started working full time, about 90 per cent of the food that we distributed was donated and we purchased 10 per cent. That has now, in that five-year period, dropped to 60 per cent of the food we distribute is donated and 40 per cent of the food is purchased. We are anticipating that that is probably going to end in the next three or so years, where it will be a 50-50 split, where we have to purchase to try and keep up with demand.

MS LAWDER: Do you know why that is? Are the companies feeling the pinch and less willing to donate?

Mr Robertson: I think it is a combination of things. Our food comes from food manufacturers, the major retailers and farmers who donate. Farmers have had floods and the like. So that has reduced the amount of produce that we are getting. Because there has been less produce, the retailers have dropped the standards on their produce. So the produce that farmers would otherwise not have been able to sell and donate to us, the retailers have been taking. That has put additional pressure on us there.

In terms of food manufacturers, what we see now is that their scheduling is getting better. They have systems in place where, if they have got “best before” dates that are at a certain time, the retailers have an unofficial approach where, if there is not sufficient shelf life on it, they will not take it and put it into their retail outlets. In turn, that meant it would be donated. But the businesses are getting more efficient. They are scheduling runs and are getting better with what is needed at particular points in time. And so we are seeing less food donated.

We work with those manufacturers and try and encourage them to donate food where they can. Many do, as a part of their social licence—for want of a better description—and will make those donations. But, despite all that, we are seeing an increase in demand and a reduction in those donations, which is seeing that split moving.

MS LAWDER: Do you have a feel for how much of your food is donated from the ACT?

Mr Robertson: Very little.

MS LAWDER: Very little?

Mr Robertson: Very little. So, even if we had a facility here, we would still have to ship it in. A lot of our produce comes out of the Riverina. That is the food bowl. We have a full-time produce manager there who liaises with the farmers and builds those relationships so that, if they are harvesting a product and there is no market for it, they can donate it to us. Obviously, if we had a facility here, we would look at how we would split between here and what was needed across the rest of the state as well.

MS LAWDER: So how would having a warehouse here reduce the freight costs, if you have still got to truck the food in?

Mr Robertson: As an example, Woolworths have a distribution centre in Goulburn and so you would freight from Goulburn directly in here. From the Riverina, you would freight directly in here, rather than to Sydney and then back. So there would

still be costs but there would be opportunities to reduce the cost of that transport piece. Take, for example, the Goulburn distribution centre, where it comes to Sydney and then comes all the way back. You would only be freighting from Goulburn into the ACT.

MS LAWDER: Thanks.

DR PATERSON: How do you currently distribute in the ACT?

Mr Robertson: We have an online ordering system. You can order online with any of the retailers. Then there are our charity partners—and Trevor can talk about his experience and what they are doing here in the ACT. All our products are available for an online order and you can order what you want. We pick and pack in our warehouse—we use volunteers to pick and pack the majority of our orders in our warehouse—and currently they come down with our Roadmaster. They leave our warehouse on a Tuesday and they are down here on Tuesday night. They then get split up at the Roadmaster warehouse and are delivered to our various charity partners that we work with across the ACT.

DR PATERSON: Is there any limit on individuals? We heard from the YWCA and they were saying you are able to access it every fortnight but it is restricted. Is the access limited? Is there a limit on how often people can order from you?

Mr Robertson: Just to be clear: we do not do the frontline piece; we rely on organisations like Communities at Work and others that are in the ACT. They order and we deliver to them and then they distribute on the front line. That allows us to make sure that there is sufficient spacing—for want of a better description—into the area for that food to be distributed. Trevor, do you want to go into what you do?

Mr Gilbertson: Basically, the orders come online on a Monday for the following week. We have two staff in our two pantries who review what is available each week, because it varies from week to week, depending on the source of a product. They then place their orders according to what we can afford. Some of the product is free; some of it costs. So we buy what we need.

It is really, for Canberra, the only source of dry goods. Rescued food, which is fruit and vegetables and bread, comes internally, but for tinned food and long-life food the only source, really, for pantries in Canberra is Foodbank. Without that, we cannot survive. It depends each week on what they have got available. That does vary a little. Most of the core products are there all the time, but it does vary at times, depending on the season as well.

We place the orders on Tuesday and during the week there are other items added, which we get advised of. Then, depending on whether you need them or whether they are available and you have got money to buy them—depending on what the cost is—the orders are finalised on Friday. Foodbank then packages them on, I think, Mondays, it is freighted on Tuesdays and we receive it at all the food pantries on a Wednesday through Roadmaster.

Mr Robertson: Just to explain how we operate, through our fundraising efforts we

purchase 10 key staples-type products—and Adam can probably tell you exactly what they are. Prior to this financial year, our board made a decision that those products that we purchase, we would push through to our charity partners at 50 per cent of whatever it costs us to purchase. So we are conscious, in our fundraising, that all the charities that we work with are beneficiaries of that.

As we continue to increase our fundraising capacity we will obviously look to expand those key staples—the key thing being that it gives the charities and, in turn, the people at the charities certainty about when they come and what they will be able to access, which is really important.

The key thing about Foodbank and how we operate is very much the dignity piece. We do not tell people, “Here is all you can have and that is what is available.” We are very conscious of our charity partners. Trevor and others know what is needed in their communities and, in turn, they get to order what they want and the people then get what they need, rather than what they are given. A key part of what we do is making sure that people who find themselves in this situation still have a sense of some dignity, despite the circumstances they find themselves in.

MS LAWDER: Mr Gilbertson, you have two pantries?

Mr Gilbertson: Yes, one in Tuggeranong and one in Gungahlin.

MS LAWDER: Do you notice a difference in demand and the types of food? Is there a cultural—

Mr Gilbertson: There are two things. Our Gungahlin pantry is a bit smaller than our Tuggeranong pantry. Our Tuggeranong pantry has been operating for nearly 11 years and Gungahlin nearly 10 years. We operate five days a week. Our clients do not control when they may feel well or whatever; so we are available. Not all pantries can do that because it is dependent on manpower, but we are actually operating with our large volunteer workforce five days a week. Without them, we could not do the job we do.

There is a change in demographic. Obviously, as you would know, there is a younger composition in Gungahlin, whereas Tuggeranong is an older area. But we see all ages. Language is one of the bigger problems; probably more so in the Gungahlin area than it is in the Tuggeranong area. But in both areas we have a number of people for whom English is their second language. So we have to work a lot with visuals to support them in what they buy or collect from us.

DR PATERSON: When you are talking about the distribution and setting up a distribution centre here, what would be best serving the community—more community pantries in areas other than Tuggeranong and Gungahlin or a large-scale distribution centre?

Mr Robertson: I think it would be beneficial to have a substantial centre that would allow some of the charities to come and access it on a daily basis. In our facility in Glendenning, a lot of charities that are located within the Sydney metropolitan area come and collect. They get access to more produce. The produce does not travel well

but they can pick what is available on particular days and those sorts of things. So accessibility would mean it is easier to more frequently collect, if that is a more appropriate way.

For some of the local pantries—and, Adam, maybe you can add to this—storage is a real challenge. So ordering once a week is a challenge. Adam, you can probably add a bit to that.

Mr Loftus: Yes. We have 23 active partners in the ACT that we supply food to. As John just mentioned, they have got a range of sizes. Some of them are quite small, servicing a smaller client base. We do not discriminate, either. It is not just about dignity of choice with the products; it is also about dignity of choice in that people can choose where they go and where they feel comfortable.

As John pointed out, some of our partners will order and they will distribute that food in their two days or three days that they are open and they will need to order again next week. They just do not have the storage capacity, which is something that we see all over the place. Some of our larger partners do and can be open for longer hours. But there is a good spread of partners all across the ACT at the moment.

MS LAWDER: I just wanted to follow the train of where we were before, about cultural or religious differences. In the foods that you provide, do you allow for that—for example, rice and halal et cetera?

Mr Robertson: We do. For instance, we have a program where we work with a manufacturer that makes halal sausages and they match what we purchase. If we purchase a particular amount, they will match that as a donation. So we do those sorts of things—like with rice, pasta, chickpeas and all those sorts of things. We are very conscious of that. For years we have made Christmas hampers. In the last two years we have made Eid hampers—again, to reflect the diversity of need.

We make the point that need does not discriminate. We are always conscious of making sure that, as part of that purchasing plan that we have got, we are reflective of the diversity in our communities and that the need is being met, regardless of what nationality, what your ethnic origins might be, your religion and those sorts of things. We try and make sure that we have that diversity available to meet the need that is there.

MS LAWDER: I am not sure if Mr Gilbertson wanted to—

Mr Gilbertson: In our pantries we try to make sure that we have a lot of gluten free when it is available, but these sorts of products are hard to source. They are not as readily available. So a real challenge for Foodbank and for us is to source that sort of product, and also those other things like chickpeas. One of the things that Foodbank do is that they have a lot of vegetarian meat. So we always have vegetarian meat available in the pantry. They are some of things that we do. We are trying to be more diverse.

Interestingly, we find—and I think you were hinting at this earlier—that we sell more rice in Gungahlin and more pasta in Tuggeranong. That is a simple analogy of the

diversity of the population. Both are taken by clients, but rice is taken more so in the north and pasta in the south.

MS LAWDER: You talked about the percentage of households with mortgages who experience food insecurity. I am interested in the unmet need. For example, notwithstanding a warehouse in the ACT, do we need more pantries in the ACT and, if so, in what kinds of areas?

Mr Gilbertson: I could not speak on whether we need more, but I can speak on the demand. We are seeing quite a rapid increase in demand. On average—and it is going up this year—we are servicing over 500 households a week between the two pantries, and we are seeing a number of demographics. One of the new demographics is joint incomes and lower incomes not being able to meet need. We have gone from five memberships a week to 20 or 30 memberships a week. So we are seeing more people walk through the door virtually every day, and it is just growing.

Mr Robertson: For Foodbank across the ACT, we have seen about a 35 per cent increase in the demand over the last 12 months. We are sitting at the equivalent of 586,000 meals that we have distributed in the ACT. The important thing to remember with that is that, with the freight concerns and that kind of thing, we do have a few partners that are still waiting as well. So that demand could be even higher, but that is the demand as we see it at the moment.

THE CHAIR: Going back to the distribution centre, do you have any examples of where Foodbank has partnered with any other governments, local or state, to stand up one of these facilities? I am just trying to get my head around exactly what the ACT government could do and what would be expected of them, relative to your arrangements with other governments.

Mr Robertson: Where we operate now at Glendenning, New South Wales, it cost \$15.6 million to build. Foodbank owns this. There is a caveat over that because the New South Wales government kicked in, from memory, \$7 million or \$8 million towards that facility and we have to stay there for 10 years. If we were to sell it before that, the money would go back to government.

On a capital-raising exercise, we then fundraised the rest of that money to build that particular facility. Ultimately, for us, I think you would want a facility not on that scale but a similar style of arrangement in place where it is owned outright, with whatever caveats might be there, so that there is certainty about the future of the operation.

The risk with leasing somewhere and those sorts of things is a change in government, a change of budget priorities and those sorts of things somewhere and it gets ripped away. In my old job I used to watch that happen regularly. The other thing that attracted to me to Foodbank was that it is financially sustainable without government funding. But government funding allows you to do more.

So, ultimately, how you would stand this up, if we were to progress down this path, we would obviously look for a contribution from the ACT government and we would talk about how we might be able to fundraise—whether that is, as I say, approaching

philanthropic organisations or a community fundraising campaign—to stand that operation up. There would also be a fair bit of work in working out how the finances were going to work and who was going to put in what. But that would be how I would envisage something like that occurring.

THE CHAIR: Without getting into the depths of what would inevitably be an arrangement probably between you and the Treasurer, Mr Robertson, the ACT government simply providing the land, by the sounds of it, would not be enough; it would be a land plus a capital injection. But do you feel confident that you would be able to maintain the facility sustainably for the long term without government funding?

Mr Robertson: Absolutely. That is what we have done with our operation in Glendenning. We have a proven track record that we can run it, fund it and make it operate successfully. Obviously, we would apply that same business approach that we applied to our operation in Glendenning to anything that was put in place within the ACT.

We would not be back, knocking on the door for more money for the facility. We would take that as, “Okay, that is ours, and we have to operate it and maintain it,” and all those sorts of things.

DR PATERSON: In your submission you talk about the number of people who skip a meal. What is the process? How often do people skip meals to the point when they become a member? Did you say that you have to become a member?

Mr Gilbertson: In our pantries we have people who walk in that have not eaten for three days. We supply crisis workers as well in our pantries, but the first point of call is to do with the fact that they need food. Anyone who walks through our doors gets food. That is the number one priority. Then we need to understand what the other underlying issues are that they are in that situation. Our crisis support staff deal with that part of it.

But, yes, we regularly have people walk in who have had to skip meals. On Thursday last week a person walked in and he had not eaten for two days. We gave him food for the weekend and said he could come back this week for more food while we sorted out his other needs. We worked out what we could do to assist him and where he would need to go.

DR PATERSON: Do you think people are waiting too long—that they are getting to a major crisis point before they are accessing your services?

Mr Gilbertson: That is true. That actually happened through COVID. A lot of people suddenly were out of work and did not know where to go. One of the biggest issues is that people do not know where to go to get support. That is probably one of the biggest challenges. I know that that is being looked at currently here in the ACT through a food security program that is going on. That is happening at the moment. Communication is probably one of the big issues—how we get it out to people that there are places that can support them.

Mr Robertson: I think one of the big challenges to address—and I use every opportunity that is available, and I will use this one—is that there is a real stigma attached to reaching out. I think there is a requirement for everybody at all levels across our community to try to remove that stigma—in a similar way to what happened with mental health, where the stigma is slowly being removed and there is no shame in reaching out for help. We need to apply a similar approach to people reaching for food support and other supports as well to ensure that there is no shame in reaching out when you need the help and the help is there.

THE CHAIR: That is a perfect note to end on. Thank you very much, Mr Gilbertson, Mr Loftus and Mr Robertson. Thank you very much for your time today and for your submission. The committee really appreciate it. Thanks so much.

FEINT, MR JOHN, President, St Vincent de Paul Society, Canberra/Goulburn

THE CHAIR: We now welcome our witness from the St Vincent de Paul Society of Canberra and Goulburn. I remind you of the protections and obligations that are afforded by parliamentary privilege and draw your attention to the privilege statement. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Feint: Yes, I understand the privilege statement.

THE CHAIR: Thank you, Mr Feint. Do you have an opening statement?

Mr Feint: Yes, a brief one.

THE CHAIR: Please continue.

Mr Feint: The St Vincent de Paul Society Canberra/Goulburn welcomes the opportunity to respond to this inquiry. We commend the Assembly for establishing this select committee to examine cost-of-living pressures and further options to alleviate these pressures.

The society is a member based, lay Catholic organisation that has been assisting people experiencing poverty and disadvantage in the region since 1895, and in the ACT since 1924—coming up to 100 years next year. We operate locally on the ground, in people’s homes, and we see the impact of poverty firsthand. We seek to shape a more just and compassionate society by working to address the causes of poverty and injustice, with a focus on prevention and early intervention—a hand up to self-reliance.

Cost-of-living pressures are biting deeper into our community, forcing new and more people to seek our help. In the past six months alone we have witnessed more families come into the society who have one parent or, in some cases, both parents working. They are coming to us because they are unable to make ends meet. We are witnessing more people who own private housing coming to us. More younger women are asking for help. We have experienced, a bit like Foodbank, a 30 per cent increase in the value of assistance that we have provided in the last six months.

We recommend an increase in publicity for existing assistance programs that the ACT government and the federal government run; an increase in budget allocations to be made for homelessness services and food assistance programs; the delivery of more social housing options, including transition housing; and an increase in focused assistance for younger women at risk of homelessness.

THE CHAIR: Thank you very much, Mr Feint. I will start with questions and then we will move our way down the panel. The thing I found the most stark in reading your submission was the rise of young female-identifying people 25 to 49 years old who are accessing Vinnies’ services. What wisdom do you proffer as to why that may

be? Is the society doing a better job of appealing to that cohort or is there an increased demand uniquely amongst that cohort?

Mr Feint: Without doing detailed studies of these things it is very hard to understand. I guess we can relay the evidence in terms of our interactions. Personally, I work at a local level pretty well every day, as well as doing my president role, as a volunteer. Most of the people who ask for help are women. That has been the case for decades, but more women are asking for help, and we have noticed that younger women are asking for help.

I can only deduce that, in some cases, due to the stress in households, households are fracturing and young women are out by themselves and are trying to find a place to live. They are trying to find accommodation, they are trying to find food and they are trying to deal with life and all its intricacies, as well as getting work.

We are finding an increasing number of women at risk of homelessness—couch surfing in precarious accommodation arrangements or sleeping in the garage of another house. There are all sorts of ways you can define homelessness. It is not simply, “I don’t have a roof over my head at all,” but it is a precarious type of roof, if you could call it that.

That is as I see it at the moment. It is in fact an area that I would like to do some partnered research with one of our institutions in Canberra about or about that particular cohort in our assistance.

THE CHAIR: Noting that interest in doing further research—and no doubt you have talked to your colleagues across the country—is this rise in younger women accessing your services unique to Canberra or is this something the society is seeing across the country?

Mr Feint: I see it across the country. We meet regularly as a national council and I also chair the society’s brand marketing and fundraising standing committee nationally. This is an issue. In fact, we are highlighting aspects of this in our upcoming winter appeal nationally. It is an issue which we find right across the country.

THE CHAIR: Thank you.

DR PATERSON: I am interested in your recommendation around increasing publicity for these existing assistance programs. In the government’s submission, there is plenty. You are working at the coalface—as you said, in people’s homes. How do we get information out and make these assistance programs, grants and subsidies more accessible to people?

Mr Feint: We have a lot of connectivity now with the internet and people can find information, but often they are overloaded and not sure where to go. A lot of the people that we work with need help to guide them through that.

Ask Izzy, for instance, is a good resource. There are some really good resources. But it is also a challenge, when you are working in a voluntary organisation, to keep our

members up to date with all the different programs that are running at any one time. We are doing the best we can, or trying to do the best we can, because we do see that we have an important role, when we are sitting down with someone in their house, in referring them to the right place and in tailoring the services that we have to the right place.

I have certainly been talking nationally with my colleagues about better tools that we ourselves can develop to help support that interaction at the coalface. We rely a lot on the experience of those that go as volunteers, as members of our conferences, who always go in pairs—an experienced member and an “apprentice”, we say.

As you have said, there are a multiplicity of these things. I guess it is about a bit more effort in the way governments present their information on their websites to make them easier to navigate. We do a lot of work locally to advocate for people. If someone has a problem, we will go to the ACT government website or a commonwealth site for them and work our way through the process and try to find the answer. Quite often you get frustrated with the way the information is presented. Is it logical? From the user point of view, how can we find the right piece of information?

In qualifying that recommendation, I would say that there needs to be more investment in looking at the navigability and legibility of government websites for people to access that information—bearing in mind that a lot of people who are trying to do that are trying to do it themselves and are under stress and strain and they do not have their mind totally on the job and it is not an easy thing to do—or to make it easier for us, as intermediaries, to help them in that capacity. That is what I would suggest, as a constructive suggestion.

We are redesigning our own website along the same lines nationally to make it easier for our companions, as we call them—people that we help—to access our services and to get the right advice from us. So I am very much conscious of that, as well, for us.

DR PATERSON: Do you think some actual in-person training offered by the ACT government to community services around the assistance—

Mr Feint: I think that would be an excellent opportunity for organisations such as ours, and particularly the society, that go to people at their homes, that talk to people where they are at—to develop a relationship where we have that in-service training, as it were, on the programs that the government offers. To see us as agents of your programs, in the delivery of government programs, would, I think, be a positive advance.

MS LAWDER: I am interested in your recommendation about the provision and delivery of homelessness services. You also made mention, in a footnote, that, according to *RoGS*, there is an average waiting time of about nine months for social housing. Do you see instances where people become homeless because of the long waiting time for social housing and that, in effect, we are plunging people into crisis before we give them more assistance?

Mr Feint: Housing is a complex issue. Social housing is a very complex issue. The

society itself has its own housing company, Amelie Housing, which operates in the ACT, New South Wales and South Australia. We operate most of the government housing at Oaks Estate, for instance, on behalf of the government, and transition housing. People that we help into housing often have very complex issues. We have worked with the government on a trial basis on the Housing First approach. A shelter is one of the first things we worry about in terms of sorting out or working with people to build their own self-reliance and resilience.

You can always draw out worst case examples. I can also give very good examples. I would say the tenant liaison officers that work in the housing trust are doing a really good job. They are doing a tough job, and we work very closely with them. With our Street to Home program, we work a lot with those people on getting them to transition to their more permanent housing set-ups.

We see the absolute impact it makes when someone has something akin to a permanent roof over their head and how that person then blossoms. Out of that understanding, I can share with you a story. I like sharing stories. We were helping a fellow who had been sleeping in a car for three years. A lot of the people that sleep rough or in cars have relationship issues, mental health issues, health issues—all sorts of reasons. He had his car and his trailer neat as a pin—he was a bit OCD in that respect—and he was uncomfortable about living in a house with others. We found him a government house through the Street to Home program. He would only occupy the kitchen and the family room for six months because he could not cope with the whole space, but gradually he has grown to occupy that whole place and now he is doing his garden. He is now contributing back to the society through his own volunteering. We see that as a wonderful example of someone who has gone right through the cycle and thankfully come out the other end.

I do not know whether I have answered your question. I just hope to provide some insight into the issues we are confronted with, as is the housing trust, quite frankly. It is a shared problem for us to work with governments around housing people, and there is no simple answer. I am very pleased with the way the federal government's progress on this is going, with the current \$10 billion package. It could be more. It was something the St Vincent de Paul Society advocated as far back as 2018, and it is almost the same policy now. We are keen to increase our stock in the ACT, under Amelie Housing, if we can.

The numbers have to add up. The federal government have to come to the party with their contribution to maintenance and upkeep for each individual property. That could be a bit more, quite frankly, to make it more viable for us to do that. We are definitely in the social housing business and we want to stay there and work with governments in that respect.

MS LAWDER: I will go back to my question and perhaps rephrase it slightly. If a woman rang you today and said, "I have just left our home with three kids because of domestic violence. I have to sleep in my car tonight unless I can get some assistance," is it feasible that that person will be able to go straight into social housing or will they first go into a homelessness service?

Mr Feint: In the first instance, they would register their interest. There is the hub,

which is a great idea, which the government runs. Frequently, we put people up in motels and other temporary accommodation. It can be for a number of weeks. It depends on the circumstances of the person. We will advocate for them around getting some temporary or transition housing. We will look at whether there are options around hostel accommodation or something of that nature. It depends on the circumstances and the individual. It is easier in the ACT to do that than in the New South Wales parts of our region. In a lot of our rural towns there are not the options and we are much more frustrated in terms of what we can do to help people. We are certainly, with our resources, able to put people in motels and the like.

We are lucky that we have our shops that are doing so well. People love to recycle and they provide us with a very good revenue stream, supplemented by government funding. A lot of the assistance we provide through our conferences comes from the profits we make from our centres and shops. That includes paying for emergency rent and accommodation for people until they get on their feet.

THE CHAIR: Mr Feint, I noticed that in your submission you spoke a lot about, and the society seems to work a lot with, people who struggle with alcohol and drug dependency. You might be able to expand a bit more on the intersection between this cost-of-living crisis and people who are suffering with substance use issues and the kinds of very specialist supports that those people need at these times.

Mr Feint: Yes. We have recognised, as a society, that average conference members are not necessarily the best ones to deal with a lot of the complex issues of people. Drug and alcohol dependencies are one of those that often translate into complex needs, from the point of view of a companion. Our response is that we are looking to develop specialist conferences with volunteer people with professional qualifications, as well as members who want to work in that space, to take complex cases from our regular conferences across the ACT and to work with them on a case management basis.

I have been reviewing our model of service for how we work with our companions. We talk about a hand up. For many of our companions, it is a hand along. It is not just a one-off instance of help. It is not just providing what I call transactional assistance, which is food, and paying bills and utilities. It is a more relationship-based assistance, which is about building a rapport and a relationship—essentially coaching or helping people get a plan together to build their own self-reliance and resilience. That, to me, is certainly where the society has espoused it should be at.

Sadly, with COVID and the like, what has happened in the last little while has meant that a lot of our assistance has become transactional. We are trying to get back to more of that relationship-based assistance. That sort of assistance really benefits those that journey with these sorts of issues.

I would have to say that a significant number of the households that I have assisted have one or other form of abuse or addiction, or something happening in that household with some members of the family. It is very prevalent across our community, sadly, and so we deal with it. Of course, if that means spending your money on that, rather than food, people may do that. We have to work on balancing that back the other way and getting them support to deal with their addiction problems,

as well as supplying their basic needs.

THE CHAIR: Do you find it is more common that, when your companions, as you call them, your volunteers, build these relationships with people and learn that they are dealing with a substance use issue, Vinnies will refer that person to a specialist service or do you find it more common that the specialist services will refer their clients to Vinnies for some of the more, to use your words, transactional support?

Mr Feint: It does happen. It does happen both ways. Our approach is that we do not just hand on people and forget them. They are still our companions. We will refer people, but we will touch base with people and say, “How did that go?” We might send them to Care for financial planning assistance. We have two financial planners that work for us in Canberra, for example. We continue the relationship with people by checking in with them.

We have a complex database of all our companions, so we can track case notes and track that relationship as we are going along. That is how we tend to operate. If that referral needs something else, we can help to facilitate another referral as well, to cover some medical costs or whatever is needed—travel to get specialist assistance or whatever.

One thing about the society is that we place no boundaries around how we help people. Each conference, under the principles of subsidiarity, can decide how it helps its companions, within reason obviously. We have had to increase the budgets year in, year out. I am in the fourth year of my presidency. Every year, our budget has increased for conference support, reflecting increasing needs year in, year out, even with the supplementation from JobSeeker.

THE CHAIR: In terms of alcohol and other drugs, when you come into contact with companions who are struggling and you refer them to a specialist service or rehabilitation service, for example, are you finding that they are always accepted and you are always able to get your companions into those programs?

Mr Feint: Yes. Mostly we can. It is not one of those areas where I have been getting any feedback that we are having difficulties. We work very well with those people. It is a bit like when people come and ask for help. You have to work with people for quite a while before they will take the step to say, “I am happy to be referred to a counsellor or to a rehab facility.” They have to accept that they have a problem to start with, and it often takes quite a bit of time for some of the people that we deal with. Mental health issues and substance abuse too often go together. They are complex cases.

We have a program called Compeer, where we have volunteers who companion our companions. They commit to 12 months to be a companion for someone dealing with mental health, which often involves substance abuse as well. They provide that direct companionship and relationship. They commit to being in touch with them and to being the person on the end of the phone if they need to call, for 12 months. Most stay on and keep doing it. It is a very popular program. They are matched by a psychologist to get the right person with the right person. That is another way that we are helping in that space. My comment would be that a lot of the time mental health

and substance abuse are in the same person, in the same family.

DR PATERSON: In your submission you talk about Samaritan House, a 13-bed facility that supported 79 men throughout the last year. We have heard in other evidence today of people going from homelessness into crisis accommodation and staying for much longer than they normally would. Is that consistent with your experience with Samaritan House at the moment?

Mr Feint: It is, yes, because it is harder for us to find places for people or for people to find the right situation to move to; hence our recommendation about more investment in transitional housing, which would be the type of housing that people would move to. I think that is definitely the case. We could do with more temporary accommodation for men and women, men and children, and women and children in Canberra, in this region, definitely.

It is, again, a product of mental crisis and housing crisis and costs that more people are in need of that, and it is also, sadly, a product of domestic violence, which is very prevalent in our community, in the cohort that we deal with and work with. We try to work with our companions staying at Samaritan House, to look at options. We do not kick people out on the street—that is not our business—but we work actively with people to find them more permanent accommodation. That is part of the process working at Samaritan House.

THE CHAIR: You just listed the four cohorts you support: single men, single women, women with children, and men with children, in that transitional housing period. Of those four, which is the area that you would say has the most demand at the moment?

Mr Feint: Women with children. I think it is a product of domestic violence.

THE CHAIR: Thank you.

MS LAWDER: Thanks. You have highlighted the number of women, and especially young women, who are coming to you now. For the past 10 or 12 years we have heard about the approaching tsunami of homelessness of older women. Do you think that tsunami is here and the next one is going to be younger women, or do you think it is a temporary blip?

Mr Feint: I am not familiar with detailed data. I can only speak anecdotally about this. We have certainly seen, over a long period, a lot of older women, single women, where loneliness is a big factor. We have a roster in our conference to call people. Every Monday night we meet and we have a roster to call, mostly women who are lonely in the homes and others that we have helped, to keep in touch. I hear from other conferences the same issues. I think we have already got a significant cohort of older women. Not all of them necessarily call us for help. It depends on how they are placed. We might only hear from somebody calling for assistance every six months, but, then again, if we are initiating the call, they are not calling us. That is good, though. We are maintaining that contact with them and I feel that is valuable for them.

I am worried that there is another group, younger women, who are going to be coming through in the same vein. We are actively trying to recruit more members to our

conferences to deal with that workload that we have. It is very busy in our conferences. To be frank, it is not the sort of work every volunteer wants to do. It can be confronting going to people's homes. You see quite a lot of things you do not really want to remember too much, but it is important work, and I am certainly committed and the members that do it are committed to it. Not many others are prepared to go to where people are and work at the coalface. We go out any day of the week, depending on the need.

MS LAWDER: You talked about older women and loneliness. Is that a long-term trend? Is it because of COVID or is it a long-term trend that has been exacerbated by COVID?

Mr Feint: Exacerbated by COVID. I think that is still an issue in some of the single men and women, older men and women, that we have been seeing for a long time. We have noticed that they have dropped back, in terms of their self-reliance and independence, because of COVID and that extended period. We did not stop contacting people over the phone and then from the front doorstep, through the gauze on the door. In the last six months, with masks on, we have been going into people's homes. People really appreciate the fact that you sit down in their lounge room again and can talk. It makes such a big difference—a different vibe, really—when you are talking to someone in that way. It will take quite a while to recover from that, I think. It has knocked a lot of people about.

THE CHAIR: Is there anything else you would like to add, Mr Feint, before we wrap up today?

Mr Feint: I just have a comment on the previous evidence from Foodbank, just to clarify that a lot of our conferences that provide food have pantries. We get some food from Foodbank, but we also get a lot of donations from local communities. I think that is one way that local people feel they can contribute to the work. We customise those to the needs of the individual families, depending on their cultural background and what they eat. When you get to know people, you get to know what they prefer and what to put in their hamper. There is no point putting stuff in that they will not use.

THE CHAIR: I really appreciate that. Thank you, Mr Feint, for your time. Thank you for your submission and thank you for all the work the society does. We really appreciate it.

Mr Feint: It was a pleasure.

Hearing suspended from 12.46 to 1.45 pm.

FRANKLIN, MS CARMEL, Chief Executive Officer, Care

THE CHAIR: Good afternoon, everybody, and welcome back to this public hearing of the Legislative Assembly's Select Committee on Cost of Living Pressures in the ACT. The proceedings today are being recorded and transcribed by Hansard and they will be published. The proceedings are also being broadcast and webstreamed live. When taking a question on notice, it would be helpful if the witness could say, "I will take that question on notice." It helps our committee secretary to follow up with you after today's hearing for that information.

We are now going to hear from our friends at Care. Carmel Franklin joins us online. Carmel, could I ask that you acknowledge the privilege statement, which would have been sent to you prior to today's hearing.

Ms Franklin: Yes, certainly. I acknowledge the statement that was sent to me.

THE CHAIR: Thank you so much, Ms Franklin. Do you have an opening statement or would you like us to go to questions?

Ms Franklin: I would not mind saying a few words first, please. I manage a financial counselling and consumer law service. We assist people who are experiencing financial stress, and we do it by reviewing their budget, providing advice on options that might be available to them, and negotiating on their behalf with creditors for payments or, where it is appropriate, waivers of debt. We also support people who are sometimes working through quite difficult decisions, which might include whether they need to sell their home or go bankrupt. Demand for the service has always been strong, though notably there was a reduction in calls during the COVID lockdown period, when the commonwealth and ACT governments provided additional support and industry provided more flexible hardship arrangements.

Our client group is primarily people on low or modest incomes and they are the ones hardest hit by increases in household costs. We responded last year to 1,329 calls and, to date, from July, we have had 1,066 calls for assistance. What we have noticed in recent months is that demand is increasing. In the January to March quarter this year, there was a 35 per cent increase in calls on the same period last year. We are receiving more calls from people who are working. Often they are in full-time work and are on reasonable incomes but are struggling to keep up with cost-of-living pressures. Around about 40 per cent of our clients are employed and 15 per cent of these clients are on incomes over \$80,000.

We note that rent, a mortgage or rates are probably the biggest concerns. Just as an example, in the first quarter of last year there were 11 who said their primary reason for calling was mortgage arrears, and that jumped to 34 in the last quarter. In terms of private rent arrears, there were 16 in the first quarter of the financial year and 40 in the last quarter. We also note that people are becoming more reliant on things like buy now, pay later schemes because they simply do not have the money.

We acknowledge that the ACT government has already done some things to try to ease pressures, like temporarily increasing the utility concessions and establishing the

rent relief scheme, and that comes into operation next week. We are hoping the ACT government will also join the commonwealth to raise the rate of income support, because we think that is grossly inadequate.

In the submission we were really focused on increasing the income threshold for concessions, in recognition that people on middle incomes are also struggling in the current environment; increasing funds that are available for grants; taking a more flexible approach to debt collection; reviewing the Targeted Assistance Strategy; and providing more financial counselling and emergency relief, because we are going to be at the front of the additional demand on services. Thank you.

THE CHAIR: Thank you so much, Ms Franklin. I will start with questions and we will move down the line. One thing I noticed in your submission that I wanted to pick up on is that you discussed expanding the eligibility criteria for concessions or grants programs to use the personal insolvency-based income threshold instead of pensions or healthcare cards. Would you be able to provide a bit more information on why this particular measure might be more suitable and exactly how that would work?

Ms Franklin: If you are not using a healthcare card or a pensioner concession card, you have to tie it to something. The reason we suggested the BITA—the base income threshold amount—is that, if people go bankrupt, it is determined that, if you earn less than that, you do not have enough money to make a contribution to your bankruptcy. It was a measure that was basically indicating that anything under that was going to make it more of a struggle to pay basic household costs. It was a suggestion that it needed to be tied to something and that the current pensioner or healthcare card was quite low. There are a lot of people who do not get those cards and are still struggling.

THE CHAIR: That does make sense. Are you aware of any other state or territory government that uses that base income threshold for eligibility for concessions, grants and the like?

Ms Franklin: No, I am not. I do not know if they do or not. I think governments tie it to different things. I am not sure if it is tied to this, but eligibility for the rent relief scheme, which starts next week, is higher than for the pensioner card or healthcare card. I am not sure where JACS got their figures from, but we did provide the BITA to them when they were considering it.

THE CHAIR: That is useful. Thank you so much.

DR PATERSON: In the recent online gambling inquiry by the federal government, the CEO of the Australian Banking Association gave evidence suggesting that half a million Australians are on a self-vetoed gambling block on their bank accounts. You mentioned gambling in your submission. What is the role that gambling plays in impacting people that you are seeing on a daily basis, in terms of experiencing financial hardship?

Ms Franklin: Financial hardship goes a lot with mental health, anxiety and stress; and gambling similarly plays into those same issues. As you would know, there is only a small uptake of gambling help, gambling support services. We have found an increase, and when people are really stressed and they are really not sure what to do,

gambling is one thing that they turn to. Sometimes it is because they are chasing losses or it might be an attitude of: “This might be the opportunity to get that big win and give us the money that we might need,” or simply a release of stress when there are a lot of stresses going on. We are finding that more people are coming to us to say that they have been impacted quite considerably by gambling harm.

DR PATERSON: Regarding the clients coming to you, is there any differentiation between whether they are impacted by poker machines or by online gambling? Have there been any trends in that that you have seen?

Ms Franklin: It is still primarily poker machines that we would see, but the trend is more online, and we definitely see that. I do not know if it is just who seeks help, but I would say that over 50 per cent is still from poker machines. Where people are gambling online—and you can lose a significant amount of money—they often say that they gamble on poker machines as well.

DR PATERSON: Regarding your clients, given that the poker machines were shut down over COVID, has it been since the venues all opened up again and life resumed that it has impacted those people experiencing financial hardship to a greater extent?

Ms Franklin: When the clubs were closed down, we actually found we had more people taking the opportunity to seek help because they were having a forced pause on their gambling activity. It helped some people to think, “This is the time, and I will try to do something about it.” We did get quite a few calls then. It was more people saying, “It is time for me to make a change.” More recently, more people are saying, “Help. I have been online and now I have masses of debt. I don’t know what to do.”

DR PATERSON: Your submission recommends cashless gaming and stronger regulations on poker machines. Are you able to speak to that?

Ms Franklin: Again, gambling is one of the really tricky areas. I know there is no silver bullet, but I believe that we do need quite strong regulation because it is a harmful product and I believe in consumer protection. I often compare it to things like payday loans. We have good consumer protections and we fought hard to get those.

We have a really powerful industry lobby group that is against any kind of further regulation, but, if you have a harmful product, you need to have protections in place. I think things like bet limits and cashless gaming are some of those things. I do not think any one of them is going to solve the problem, but I do believe that, if there is a range of measures and good access to support services, then it will go somewhere to help them meet the problem.

MS LAWDER: I would like to go to the part of your submission that talks about increasing the quantum of current concessions—for example, the utilities concession. It was increased to \$750 this year, with an additional \$50. You said that, given the likely increase in energy costs, it should go up to \$800. We heard this morning from the Minister for Water, Energy and Emissions Reduction. He believes that the increase in electricity may be single digit, although we would not be buffered from higher increases in gas. Do you know whether most of your clients are on gas or electricity or is it a general mixture?

Ms Franklin: Probably more electricity than gas, but the people who are on gas are the people who can least afford to transition away from gas. Possibly that is an issue of concern—that, as a smaller number of people are reliant on the gas network and that becomes more expensive, they are the ones who are going to be faced with the additional costs.

MS LAWDER: In your opinion, did the \$50 increase cover cost-of-living increases, including energy, or was it eaten up really quickly in the cost-of-living increases?

Ms Franklin: I think it was eaten up really quickly, but anything helps, and that is why we have suggested that it has made a little bit of difference. There is also the \$100 energy support voucher that people can get, and we have had a huge intake of those. Again, \$100 is not a lot of money, but it does make a bit of difference, especially if there are a range of supports in place. I know that the increase is only likely to be small, but we have hot summers and cold winters. Clients we see are probably more likely to go cold and risk health issues because of their fear of any increase in cost.

MS LAWDER: Is that across the board again or is it more older people? Do you know if there is a demographic difference?

Ms Franklin: Definitely more older people. I think—and I could be wrong—that it is a group that do not like to ask for help and do not like to be in debt, so, rather than having any risk of having arrears or not being able to pay their bill, they would probably rather go without heating.

MS LAWDER: In the same paragraph about concessions, you said that you assisted a number of people to access backdated concessions that they should have been receiving. Do you know the reasons people may be missing out? Is it just a lack of awareness or, as you mentioned, unwillingness, to seek help, perhaps?

Ms Franklin: I think it is also that, when people move, the energy providers do not automatically apply a concession when they get a new account or if they separate and start a new account. You do not realise that you need to let the provider know that the concession still applies. I think it is partly that the retailers need to do something about ensuring that happens, because it is far too common that we find people should be getting a concession and are not.

MS LAWDER: It is good that they can get it backdated if they discover it. Is there a cap to the backdating?

Ms Franklin: There is a cap. I think it is 12 months, but I am not 100 per cent sure on how far back it can go.

MS LAWDER: Okay. Thanks.

THE CHAIR: Ms Franklin, earlier—and correct me if I am misquoting you—you said something along the lines of people that you work with can least afford to transition from gas. I just want to unpick that a little bit. Is that because they do not

know about the government programs to support the transition or that those government programs are not adequate to meet the demand, or is it lack of personal appetite or willingness? What would you attribute that to?

Ms Franklin: Some of the government programs are not that good. They still require people to make a payment or people might be in private rental housing where they have limited choices. They cannot really move out of their private rental and the landlord is not really invested in it or it is not something that they can do. Where you have to make a contribution, there are some people who have no capacity to do it. I do think there is going to be a small number for whom the government will have to look at providing more assistance to transition out of gas. It is probably only a small number of people, but they are probably the people at the lowest end of the spectrum.

THE CHAIR: Do you have a view about what that kind of support would look like? It sounds like it would have to be very targeted and bespoke, but if there are people in our community who have gas and would be happy to get off gas but cannot afford to get off gas, what do you think a government policy solution for that cohort would look like?

Ms Franklin: It probably goes to the point about reviewing the Targeted Assistance Strategy. I think it could be a conversation that could be had as part of that. There is a cost to actually closing your gas connection. I am not sure, but it may be a couple of hundred dollars. People may need to have access to a grant because it is not only a transition to new products; you then have to close your account. Perhaps there could be a grant to be able to afford to pay that cost, for example.

THE CHAIR: That is useful.

MS LAWDER: I asked the minister this earlier. I think it goes to your point about whether some of the interest-free loans for sustainable energy are going to people who can already afford to purchase solar panels and other appliances. My thinking in asking that question earlier, which I will also put to you, is: if you have such little disposable income left after paying your other bills, even if it is an interest-free loan, you still cannot afford to take out that loan. Is that fair to say?

Ms Franklin: Yes; that is exactly right. I think that what the government has done has been great—it is great to have those loans—but we are seeing people who are in such financial stress that the loan is actually going to put more pressure on them. There will be a small number of people for whom there has to be some sort of grant, rather than just a loan. It is great to have the loans. Hopefully, there are also people who do not even need the loans and can do it, and are doing it because it is the right thing to do, but there is a smaller group of people for whom there is just no way. You can get a loan up to \$15,000, but there is just no way they would be able to meet the repayments on that. What the government does not want is to put people into further financial hardship.

THE CHAIR: I am sorry to pick at this, Ms Franklin, but I am just trying to work my way through to a solution. In the scenario like Ms Lawder articulated and that you articulated about a person that cannot afford repayments, the evidence we heard from the government this morning is that, on balance, over a period of time, moving your

home from two utility connections to one—and there are the cost savings when the ACT is able to cap electricity prices to a certain degree, in a way that we cannot for gas because of our contracts—would save the consumer money over the long term. I am thinking out loud here. Would something like that loan scheme but no repayments for the first 12 months or the first two years help, if the government’s point is right—that people will actually save money in the long term—but there is that intermediate period? Would something like that be a fix, do you think, to that point?

Ms Franklin: That would certainly help, because that is the thing: people want to save money in the longer term, but if they have to start making repayments immediately then they are not seeing those savings initially. I think that would go a long way to doing it. If you are on Newstart—and it is not an ACT government issue; it is a federal government issue—there is just not enough money to even think about making any changes at all. It is really about whether you can manage to put food on the table for the rest of the week. That is a really good solution to consider, along with any other supports that might be able to be put in place, like increased concessions, for example.

THE CHAIR: Thank you.

DR PATERSON: In respect of the mortgage repayment issue, with a lot of people going off fixed rates in the near future, do you foresee there being significant financial stress in the community and more house repossessions and those types of things occurring in Canberra?

Ms Franklin: Yes, and that is already starting to happen. There is the Consumer Law Centre as well, and they have a few matters at the moment that are house repossessions. It is coming off the back of the interest rises—10 interest rate rises in 10 months. There has been a one-month pause, and who knows what will happen after that. But it is also coming off the back of the banks and financial institutions having given quite generous provisions during the COVID period and they are now saying, “No more. If you can’t afford to repay then you need to sell your home.”

We are definitely getting more people making contact with us who are saying that they do not know how much longer they will be able to make their payments. Problematically for us is that they do not come to our service until they have probably already looked at a lot of other options and borrowed other money et cetera, so it is often quite dire by the time we see those people.

DR PATERSON: It is not good for anyone if people are experiencing house repossessions in the community, so what could the ACT government do to promote people to your service or other assistance earlier? What could we be doing better in that space?

Ms Franklin: That is a good one. We would certainly like to see people sooner so that we can look at what options are available and see whether there are other negotiations that we can do. My understanding is that there used to be a mortgage relief scheme in existence in the ACT, but there has not been for a number of years.

I want to go back to the Targeted Assistance Strategy. I think that it would be good to

look at things that were in place that do not exist anymore that perhaps we could reconsider. There is also a rent relief grant scheme that is happening next week. Is there any potential for anything with mortgages? I do not believe grants are any good when people have a few weeks before they have to make a hard decision, but sometimes they are useful if people are looking at making other changes in their life and it buys them time to make those other changes and then continue with their mortgage or whatever other arrangements they have.

That is probably a very vague answer, I know, but I think that we could look at a mortgage relief scheme and hopefully more traffic to our service. I am always reluctant to say “more traffic to our service”, given that we have to have the resources to support that.

DR PATERSON: Thank you.

MS LAWDER: There are longer term recommendations that you made. One was about a review of the Targeted Assistance Strategy. There was one that you mentioned from 2012, before all of our time here, and you recommended another. Your next one was about the website review to make it easier, especially for people with lower levels of literacy, to understand what may be available to them. Is your organisation willing to be involved in those types of reviews? What sort of pressure does it add to your service, with those sorts of government reviews that you want to contribute to, when you have limited resources?

Ms Franklin: I was actually on the Targeted Assistance Strategy panel back in 2011 and 2012, so I have clearly been in the sector for a really long time. I thought it was a really good process to go through. In terms of the website, that was when the assistance website was first introduced. I remember there being little icons for people who had low literacy. They could click on them and find out what was available. It looked different when I was looking it up recently. I thought it would be really good to look at those through the lens of plain English and people from culturally diverse backgrounds et cetera. Yes, there is always pressure when we are asked to do things outside of core business, but, really, this is core business for us—ensuring that there is accessible information for people about their options—so we would be very keen to be involved.

MS LAWDER: Thanks.

DR PATERSON: We heard from the St Vincent de Paul Society about the increase in the number of young women accessing their services. Have you experienced a similar thing? Is there a gender difference in who accesses financial counselling?

Ms Franklin: I listened to that. We definitely have more women. Probably two-thirds of our clients would be women—not necessarily young women. I think 25 to 45 is probably the largest age bracket across our service. A big reason is that there has been such a huge increase in the number of people who have experienced domestic and family violence and financial abuse. That has been, through the COVID period and since, the biggest increase that we have noticed, and that is why it is primarily woman that are impacted by that.

DR PATERSON: Thank you.

THE CHAIR: Ms Franklin, thank you so much for your time and thank you for your submission. The committee appreciates that. Is there anything else that you would like to add before we conclude?

Ms Franklin: No. Thank you for the opportunity.

THE CHAIR: Thank you so much for your time. Take care.

Ms Franklin: Thank you.

STONE, MR CHRISTOPHER, Policy and Government Relations Manager, Suicide Prevention Australia

LESLIE, MS ANNE, Policy Adviser, Suicide Prevention Australia

THE CHAIR: We now welcome our friends from Suicide Prevention Australia, who are also on Webex. Good afternoon, friends. Welcome and thank you so much for your time this afternoon. I remind all witnesses of the protections and obligations that are afforded by parliamentary privilege and I draw your attention to the privilege statement. Witnesses must tell the truth. The giving of false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Stone: Thanks very much. Yes, I understand and agree to those.

Ms Leslie: Thank you. I agree with those requirements.

THE CHAIR: Thank you both for your time. I will kick off with the first question, then we will move along. There were many interesting things in your submission, and I thank you very much. In particular, I was really interested in your proposal for an online peer support platform for gig economy workers. Would you mind expanding on that a bit more—about how that might operate and how the ACT government could assist in both the development and then the implementation of such a program?

Mr Stone: That came out of some research that we conducted some time ago, recognising the fact that some gig economy workers are at particular risk and, at the same time, are difficult to reach with supports in the same way that people in more standard forms of employment are.

In many industries there are excellent programs of support available that help to prevent the risk of suicide. However, for this particular group at risk, those cannot exist because of the decentralised nature of the work. This proposal that we put forward was an attempt to address that and to provide the sorts of supports that might be provided through employers normally to this group, which formally does not have employers because of the legal set-up that there is.

The exact details of how it would work would obviously need to be worked out in collaboration with those in the industry themselves to make sure that it works for them. In terms of the design of it, lived experience would always be key to make sure that it is effective.

As a broad framework, that is its intention. The way it would operate would be to try and provide the sorts of supports that are needed for people in that area—things like advice on handling the range of different things that we know can lead to suicide, including, of course, financial pressures. Does that address your question?

THE CHAIR: It does. We know that many of those who participate in the gig economy are migrant workers and, in particular, young people—groups who are already quite hard to engage with services. What kinds of things would the

government need to be cognisant of in its design to make sure that we are actually getting in front of the very people that it would be designed to support?

Mr Stone: The involvement of lived experience in the design would be absolutely key. I will give as an example a program that we recently got up and running for New South Wales—the Doing It Tough website, which was specifically designed to get services to men. There is a range of research that indicates that there have been difficulties with getting services to men, for a whole variety of reasons.

What we have done is design a website which is a directory of services specifically around reaching men where they are and in a way that will work for them. That has been highly successful. A big part of that has been the involvement of men with lived experience of suicidal distress, so that we know what works and what does not, what resonates, what will be attractive, what will get them engaged, and avoiding those sorts of things that can turn people off.

I think the really critical thing is making sure that the design involves those with the sorts of lived experience that we would be reaching out to. That would be gig workers—particularly gig workers in the groups that you mentioned—and making sure that the design of it works for them.

THE CHAIR: Great. My last question is: are you familiar with other jurisdictions that have built any other kind of program or platform like the one that you have described, specifically catering for gig economy workers, or would the ACT be trying out something new?

Mr Stone: I am not aware of any. I would like to take that question on notice and double-check that, in the time since we have done this research, no other jurisdictions, particularly potentially overseas, might have done something. So can I take that on notice to come back to you? I will check back.

THE CHAIR: Of course; that would be great.

MS LAWDER: Leading into that recommendation, you talked about people engaged in insecure work being more at risk of financial distress. Do you have a breakdown, comparing the ACT to others? I am not sure, but do we have growing casualisation of our workforce in the ACT? We are bringing some into the public service, for example. I just wondered whether you are aware of state and territory differences or whether it is across the board.

Mr Stone: Obviously, I know more on statistics about suicide and suicide attempts than I do statistics about the gig economy, but my understanding is that one of the difficulties of supporting the gig economy is often the lack of data about exactly who is doing what and where. Anne, do you have anything that you can add to that?

Ms Leslie: No; that is exactly right. One of the big issues with the gig economy is that the number of workers operating in this insecure workforce is unclear.

MS LAWDER: Thanks.

DR PATERSON: We heard from Care financial counselling that, of their clients, about two-thirds are women. In your submission you say that the impacts of indebtedness can be dire and men are being more affected by suicide. How do you think we can get men to seek financial counselling services earlier to ensure that they are not absolutely at the end of their tether with the level of debt that they have and so that they can get the support that they need to move on with their lives?

Mr Stone: That is a really great point that you are raising there, in particular because, unfortunately, men are more likely to die by suicide with fewer past previous attempts. That means that it is really critical with men to get there as early as possible, as it is with anyone.

In terms of making sure that men are reaching out for support early on, as I say, it is about making sure that the design of the services works for them. Some of the feedback that we get from men who have experienced suicidal distress is that they attempted to reach out to services but did not necessarily get the sort of help that they felt like they needed. That can be an issue in some areas. So it is really important to make sure that the design of the services works for them. As anyone will tell you, the only way you can do that is by actually talking to the people who use the services and finding out what will work.

DR PATERSON: Further to that, financial counselling services are slightly different from seeking help from mental health services or health services, which we also know men are pretty bad at doing. Do you think there is another way that financial services could be marketed so that they would seem more attractive to engage more men who might be experiencing extreme distress?

Mr Stone: I do not mean to cast any aspersions on the services that are out there, but there is obviously always room for improvement. I think that there are ways that services can make sure that they are targeting men specifically and making sure that what they are doing is right for men—and indeed for any other groups.

One of the recommendations in our submission is about having financial services that are targeted for the groups that we know that are at risk. What I am saying about men also applies to many other groups—Aboriginals and Torres Strait Islanders, those with CALD backgrounds, and LGBTIQ communities. All of these communities have different barriers, different needs and different ways of responding. It is really important that we make sure that the mainstream services are competent for all of them and that we also have specialist services targeting that group to make sure that we are reaching out to those in need before they are in crisis.

DR PATERSON: With indebtedness being a risk factor for suicide, are there different life stages? For example, are young people who experience debt more resilient in coping with the level of debt and then, as people age, does it become harder and more depressing and then people have suicidal thoughts? Is there a sort of age trajectory in this?

Mr Stone: It is difficult to get precise data on that. Not to go into too much detail, but obviously suicide is a highly complex behaviour and it is influenced by a range of different factors. The research that we have that makes a clear linkage between debt

and suicide is correlational research. We also know that sitting alongside debt are a whole bunch of other factors that we know are related to suicide: homelessness, financial crisis, sometimes drug abuse. There are all sorts of different factors. It is complex enough to draw a line but to then add in other factors like groups at increased risk and ages at increased risk makes it very difficult.

What I can tell you anecdotally is that what we hear from a number of members is that there are particular risk factors for young people. Young people are more likely to have insecure work and they are less likely to have any kind of reserves. So, in many ways, young people would be one of the groups most at risk from debt and insecure work in terms of risk factors for suicide.

But this is something that can strike at any age. We also know that older people are at high risk of suicide, and they are also a group that can often have difficulty getting work because of ageism. So it is difficult to say exactly which ages are most at risk. What is clear, though, is that they are facing different challenges at different ages. Again, it is about making sure that we have services that are competent to deal with people at different ages in the same way that they are competent to deal with other different groups.

DR PATERSON: Thank you.

MS LAWDER: I read your bit about a suicide prevention act and the reference that South Australia have implemented one and that New South Wales Labor made a commitment to one, if it were elected—which it now has been. Have you heard any feedback about the South Australian legislation? Is it working as intended? When might there be a review? How is it going?

Mr Stone: I am really glad that you raised this. It was something that I wanted to make sure was discussed and highlighted here, because financial crisis is one example of the range of different factors that can impact suicide. Because a range of different factors can impact in a range of different areas, government can make decisions that either reduce or increase the risk of suicide, so it is really important that all parts of the government are actually keeping suicide firmly in mind. An act is a really good tool to do that, particularly because an act can mandate the different areas where government have to have a suicide prevention plan, which means that their decision-making factors into suicide prevention for not only their own workers but also for any citizen that they make rules for or interact with.

It is probably early days to be able to talk about results out of the South Australian act. It is still pretty new. We do know that in overseas jurisdictions, as we have pointed out in our submission, an act has been highly effective and has had a really good impact. What we are seeing so far in South Australia is promising early signs. That is probably the most I can say at the moment. But it is something that we are keeping close track of and gathering data as we can.

MS LAWDER: I think Japan and South Korea were others that you mentioned where there was a significant decrease after the introduction of a suicide prevention act. You also talk about financial strain as a contributing factor to suicide. On the first page you talk about the cost of living being one of the highest rated risk factors, but then you go

on to talk about financial strain. Do you mean cost of living or do you mean financial strain?

Mr Stone: Like I say, suicide is a complex behaviour influenced by a range of different factors and often these factors are interrelated. Obviously, increased cost of living can lead to increased financial strain. So we do mean both. Like I say, the research is often examining these things in combination because they do tend to co-occur. So I am not sure that I can exactly differentiate between those. What we can certainly say is that there is a large amount of research out there that has assessed the variety of financially related factors—financial strain, unmanageable debt, homelessness and things like that—and all of those pieces of research have shown a strong correlation with suicide and suicidal intent.

MS LAWDER: As you say, it is very complex. So it is not necessarily a causal factor. Is it a correlation?

Mr Stone: It is very difficult to say. With any particular suicide, it is impossible to say, “This thing is what led to it.” But what we can say is that, in a large number of suicides, there is an increased likelihood that financial strain of some form is in existence there. Drawing that straight correlational line is difficult, just because people are complex. I hesitate to say that X causes Y, but we know it is a factor. The research is very clear that it is a factor involved.

MS LAWDER: Thank you.

THE CHAIR: Without steering too much outside of this committee’s remit, I am struck, reading your recommendations, that the majority of them are for the federal government, sort of through us. I just wonder if, in our remaining time, you might speak to how you would like to see the ACT government lobby for some of the different things you would like the ACT government to lobby for and, like most things in government, prioritise them. Noting that our ministers and our executive probably have limited audiences with their federal counterparts, if they get one every six months should they use it to talk about regulating mortgaggers and lenders or should they use it to talk about regulating the buy now, pay later industry? Where would you imagine we would have the most impact?

Mr Stone: I understand that it is tricky. We have tried to give a balance to our recommendations with some things that can be done in concordance with the federal government, as well as things that can actually be done at the territory level. It is difficult to give an either/or in what we should be talking about, because, as I say, suicide is complex and all of these factors feed into suicide.

What Suicide Prevention Australia would really like to see in intergovernmental meetings and interactions is that both sides are highlighting the wide range of potential different government actions that can be taken to combat suicide, and that suicide should be a key priority for government in terms of those joint actions—whether that is joint funding or whether that is joint frameworks, because a lot of these things will require legislation at a national and territory or state level. I guess what our submission is trying to get at is the need for those cross-government initiatives.

THE CHAIR: That makes sense. You will have to forgive me; I would like a steer on a bit of specificity, if you would not mind. I am just envisioning a situation where one of our ministers has one question to their federal counterpart—you know: “You get one thing, ACT.” Of this list, in terms of impact on mental health and impact on suicide, where would we get the most bang for buck?

Mr Stone: That’s a fair point. In the context of the fact that we are looking at rising interest rates and, potentially, severe impacts out of that, our recommendation 1 sits up the top. Regulating mortgaggers and lenders to prevent any negative impact on borrowers is really important, particularly in a situation of rising interest rates. So I guess recommendation 1 would probably be at the top of the list.

THE CHAIR: I want to stress that they are all good recommendations. Forgive me for asking you to pick between them, but it is good to know in terms of priorities. Thank you.

DR PATERSON: I am interested in early intervention. Is that after someone has initially attempted suicide? Or is that late intervention?

Mr Stone: We in the suicide prevention sector refer to aftercare as the services that go to people who have made a suicide attempt. As to early intervention, we would like to see people even before they reach the point of suicide crisis—even before they are thinking of making an attempt. Early intervention is about removing the risk factors that could lead to them being in a situation of crisis—for example, financial strain and the difficulties that can come from cost of living. So, yes, that is where we would place early intervention.

DR PATERSON: In that aftercare situation, how intensively do you work with clients to support them? We have heard from other services about how, if it is domestic violence or homelessness, getting people across the level of assistance they can receive is really challenging because it is not where people’s heads are at. Can you speak to anything that you think the ACT government could do in the aftercare situation to assist you guys or services to support people to get back on track?

Mr Stone: I should clarify that Suicide Prevention Australia does not run frontline services. Our role is to represent those organisations that do, and we do have a huge number of organisations. We run various services, including a lot of the aftercare.

Aftercare, of course, currently exists across Australia in all jurisdictions, including in the ACT; however, at this stage it is not universal. The estimate is that perhaps 50 per cent of the people who are hospitalised end up seeing an aftercare service. There is a commitment at a federal level to go to universal aftercare, which is fantastic, and we know that the bilateral agreements that are currently being negotiated with all the other states and territories will help bring that up to the universal aftercare that we want to have.

Many of those aftercare services, by the way, are quite similar in some of their basic outlines. It is three months of high-level help, utilising a range of different methods. The research is that those first three months after a suicide attempt are a real danger

for a subsequent and potentially fatal attempt, so that is why the focus there. It is obviously important to have services that exist for people who have reached that point of crisis, as well as the early intervention. Did that address your questions?

DR PATERSON: Yes, I think so. Thank you.

MS LAWDER: In your submission you mention that only half of those whose lives are lost to suicide each year are accessing mental health services at the time of their death. We have some debates in our Assembly about the availability of mental health supports. Do you think more mental health workers will assist—although where they come from is another matter—or is it more a matter of help seeking, a combination of the two, or something else different?

Mr Stone: It is definitely true that more mental health workers would assist. That is certainly true. But I think one of the points that we always try to make is that suicide is really about much more than mental health. There are a number of different situations unrelated to mental health that can bring people to the point of suicidal crisis. What that means is that we not only need to have suicide prevention-specific services but also need to be addressing those other areas that could drive people to crisis, like financial distress, but also homelessness, drug abuse and a whole host of other factors. In answer to your question, yes, more mental health workers—and, as you say, there is a question there about where to get them from and there needs to be action on that—but at the same time we need to be boosting all of the other services that we know can help people avoid the risk of suicidal crisis.

MS LAWDER: Thanks.

DR PATERSON: I have a follow-on from the last hearing. Care mentioned gambling in their submission. We know that 10 per cent of the population experience gambling harm, and a major one of those harms is financial hardship. Do you see a correlation between gambling harm and suicide?

Mr Stone: We absolutely do. We have done some work specifically on producing a report that looks at the links between gambling and suicide. There is absolutely a link, and it is a link that perhaps goes beyond the purely financial, although it is inter-related.

There was a very sad story that I heard about a young man who had received workers compensation, having been injured at work, and then over the course of a week lost all of it to gambling. That young man was living with his parents. He was not in any sense in financial crisis. He was not going to starve and he was not going to lose his home. But simply the distress at realising that he had lost what should have been a massive nest egg to help him recover, that it was now gone, drove him, unfortunately, to take his own life. So, absolutely, gambling is a critical issue.

I should add, of course, that many people gamble recreationally at a low level and that can be an important part of socialising. We really are talking about the harms of gambling as a potential factor for suicide, but it is very definitely there.

DR PATERSON: Care's recommendation was for stricter regulation on gambling.

Their clientele was, for the most part, mainly experiencing harm from poker machines. Are there any particular regulatory levers or things that you think will specifically go to this issue of suicide prevention in the gambling space?

Mr Stone: There are a number of that can be done—things like regulation and a reduction in gambling advertising. There are a number of regulations that can be put in place to make sure that gambling on things like pokies is safer and less likely to cause harm. I am happy to provide the inquiry with a copy of our gambling and suicide report, which gives a number of recommendations along those lines.

DR PATERSON: That would be great. Thank you very much.

THE CHAIR: Thank you so much, Mr Stone and Ms Leslie, for your time and for your submission. The committee appreciates that. You will be provided with a copy of the transcript of today's hearing to check for accuracy. We hope you have a wonderful afternoon.

Ms Leslie: Thank you very much.

Mr Stone: Thank you very much for this opportunity.

Short suspension.

BLAIN, MS AMY, Ainslie Community Pantry, Inner North Pantries Network
SCHWARZ, MS CHRISTINA, Founder, O'Connor Community Pantry and Ainslie
Community Pantry, Inner North Pantries Network
ZIELKE, MS PAM, Pam's Pantry, Inner North Pantries Network

THE CHAIR: We now welcome our witnesses from the Inner North Pantries Network. I remind all witnesses of the protections and obligations that are afforded by parliamentary privilege and draw to your attention the privilege statement on the table. Witnesses must tell the truth. The giving of false or misleading evidence will be treated as a serious matter and may be considered a contempt of the Assembly. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Ms Zielke: I have read the statement and I do.

Ms Blain: I understand the privilege statement and agree to it.

Ms Schwarz: I also understand and respect the privilege statement.

THE CHAIR: Wonderful. I will kick off with questions, then we will move our way down the panel. I am interested in exploring how you have come to be a network. Over time, particularly through COVID, small street pantries have appeared all over the place in Canberra, which is wonderful. From my basic Facebooking and googling, you appear to be the only ones doing it in a very connected, shared resource kind of way. Would you be able to give us a bit of an insight into how that came to be and how you are able to better support people who rely on your pantries through that network?

Ms Blain: Yes; sure. We founded the Ainslie Pantry. Initially, it was a "buy nothing" group and we had members that were in need. Then Christina came along and said, "I am happy to put the investment in to build it for our community," which was really great because it took us through COVID. But then Christina moved to a different suburb and created the O'Connor one. We were lucky that, at the same time, the Braddon one was starting to pop up. Because we were really quite close, it made sense for us to support each other.

We also happen to be linked with the wonderful Pam, from Pam's Pantry. Pam has provided us with lots of nappies, toiletry packs, pet food and dog food. Pam's such a wonderful person and Lee, from the Dignity and Desire Pantry, is also very collaborative. We are all very collaborative and see it as: "These are our communities," and that is how we have stewarded them.

We are also different, because we sit in the community. Pam's is founded by her house and so is Lee's, and we wanted to be based within our communities. So it is community founded and managed and cared enough for because we did not want it to fall down to just individuals; we want the community to wrap around those three pantries.

THE CHAIR: I am interested in how that "wrap-arounding" works and how you go

about promoting the pantries and soliciting donations. They seem very organic and built up in the community. But, as with all good things, they risk being challenged by people with nefarious intent, I suppose. How do you maintain your volunteer base and maintain them sustainably? There are a few questions in there. Sorry; I was thinking out loud.

Ms Blain: It is incredibly hard work. I think we would all say it is unrelenting work. The Ainslie Pantry team probably has the strongest group of volunteers. Fundraising is an ongoing issue. Finding money to buy food is an ongoing issue, because those cost-of-living expenses are rising and the shopping is costing more.

Sitting within the community, you do have some poor behaviour. But you get that at any pantry and any food bank. We also think that that is an element of the capitalist system—where you have people who are not in need who are suddenly provided with something that is free within their community. But that does start to regulate itself over time. The community actually does a lot of the caring, loving, protecting and monitoring of them. Also, we are very resilient and resistant. Christina can probably give you a couple of quotes now on the impact it has had on her community in O'Connor.

THE CHAIR: I would appreciate that.

Ms Schwarz: We know the good outweighs the bad. That is what we go with in our volunteer team. In the O'Connor pantry we leave a little notebook so that anyone can write some messages. Here are some of them:

I have been on the streets for years. Thanks so much for your food and helping one keep warm at night.

God bless you guys.

I am starving but two-minute noodles are a lifesaver on a night like tonight.

I love that this exists.

That is the kind of direct feedback that we get.

Ms Blain: We have had a response to say that sometimes the food banks are hard to access due to their location, transport, opening times or not being available at the weekend, and that they feel judgement and shame, that dignity is eroded. We are seeing increasing numbers in our community who do not want to go and access a food bank. We see that this is fulfilling a vital service within our communities

On linking with others, we do struggle because we are unregistered and we are not a charity. so businesses and services do not particularly want to give us any resources or any food. But we know that we put food in and food gets taken. We all have different demographics. Christina's is very good at writing the feedback and keeping us going. Our Ainslie one struggles a lot because we have a very mixed population. We see Braddon as a very transitory group.

We feel that we are fulfilling a really vital service within our communities. I know

Pam does as well. We are seeing more people who have experienced domestic violence, and also grandparents in need. We cannot just ignore that, and we also cannot ignore that some people are saying to us that they cannot go and access a food bank because they may be not hitting the right criteria to access it or because of the energy and the time it takes to go and access a food bank. The one for Ainslie is down in Reid, and it is really difficult for people to get there. Having these pantries that have popped up in our community is a way of people being able to access them more easily.

Monitoring and accountability are always used as a reason why we are not given help and support. But we would say that we know we are reaching people. For those people it is a lifeline and it is absolutely vital that we continue to do it, rather than saying, “Well, we are not going to give you anything,” because we might get the occasional raiding or the occasional messing of a pantry. We all do daily checks on our pantries and fill them up, and the community is becoming more aware of it and will drop down donations. But, as with anything, it is a management issue that we do as volunteers, which is actually pretty onerous.

We have just stepped back from a fruit and veg arrangement that we had arranged through Pam, because the quality of the food that was coming to Pam was so poor. She was dealing with around 18 crates of food, and I think at one time we only had maybe 12—

THE CHAIR: It might be useful for those watching at home to get a distinction between what you do and what Pam does at Pam’s Pantry, if you wanted to expand on that a bit.

Ms Zielke: I am Pam’s Pantry. I started off as Craft Pantry. I do family day care, so I always had excess craft, and then I built it up to be a toy pantry, and then I built it up more. When families come and see me for toys, you get a bit of a bond. Then the conversation changes: “Can you help me get food?” or “Can you help me get clothes?” So I said, “Yes. Let’s see what I can do.” I started off with a little cupboard, and then someone around the corner donated a tin shed to me and I put all the toys in there. My carport is completely full. My husband loves his car; he just cannot park it in there.

I work with another lady. She works around the corner from me—Lee, from the Dignity and Desire Pantry. She has a lot of domestic violence clients. A lot of people who come to her are “in-betweens”. People often say, “You can get things from Centrelink.” No, you cannot get them ASAP, because you have to wait a certain time. So we just do the basics. We give clothes, food and formula for the children.

My pantry always specialised in toys, but now it is Pam’s Pantry and more. I am doing more behind the scenes. I am having more people coming for food. Like Amy was saying, I was getting food and I had 20 crates of fruit and veg. Out of those 20 crates, I got enough for 12. But the thing is, I have to dispose of the poor quality food. If you have a green waste bin you cannot put food products in there. So my garbage bin is so full, and then you have to dispose of it somewhere else.

I help Beryl Women Inc domestic violence group. I help them and three other pantries.

I got four crates, and I had to share that with five groups—and I could not. I was so disappointed with the quality. I do not know where else to go to. I can't go to the other places to get it, because everybody else has their little dibs there and they say, "Because you are not a charity, no, you can't get it."

We see so many people. At Dignity and Desire, she can see up to 40 or 50 families a week—and then you add all the children on to that. That is a big, big group. I still want to do toys, but I am doing more. I still do my toys. I help at Christmas and I help at birthdays, because someone will say, "I can't buy any toys for my child for their birthday this week because we have to put food on the table." I have a really good resource, which is Roundabout. Roundabout helps me. Hannah is amazing. She has helped me out so many times. She has given me toys that she cannot use for her families, but I can use them for mine. That is the community group. That is how we work.

We also do toiletry packs. We go to motels and hotels and get all the little samples. Another lady and I plonk them all together and we send them onto the other guys and they just fly out. That means someone has a toothbrush to clean their teeth, particularly when people are having to live in their cars at the moment. So that is how we work. I would love to find a situation where I can walk into a place or a shop and they say, "We have got some really good fruit and veg for you," or "We have flour, baked beans, noodles and everything and we can give it to you. It's okay; we know you are not a charity, but we can help you out." That is what I would like to see, if there is a way we can do it.

THE CHAIR: Thank you, Pam. I could listen to you all day, but I got the first question in and my colleagues have not asked a question.

Ms Zielke: I know; I am a very passionate person—sorry.

THE CHAIR: That is okay. I will let Dr Paterson get a question and make sure Ms Lawder does as well.

DR PATERSON: Is there any way to sit as a subcontractor to a charity? For example, the community councils provide insurance, support and things for different community groups. Is there any way or idea to do this?

Ms Blain: I suppose there potentially is. I think we all come from the point of view that we have managed to operate for a couple of years without any bureaucracy or regulation. People were saying, "Where is your accountability if people are sick?" but we do not want to stop anyone in our community accessing stuff in our pantry. We care for them. That is specifically why we are there.

We do get donations from Share the Dignity. In some respects, some organisations accept that we do not have that formal charitable registered status and they are still happy to give us donations. We have tried different arrangements, but that seems to be a sticking point. People say, for example, "How can you make sure you are fairly distributing to people when you don't know who they are?" I think that people will regulate themselves. We do not tend to find many people taking everything. If they do, they kind of learn that that behaviour is fine. We will continue to put food in there and

they start to manage themselves.

We were all a bit worried about going down a formal route because we have managed to exist as something that the community has really nurtured and supported. But we would really love to have greater access to any support. When we drive around, trying to get these things, people say, “I’ve got donations; drive to me to collect it.” The burden is continually falling on our volunteers. They are amazing people. They do the baking and cooking and they collect the bread, for example, from different places. It is really hard. We do redeemables as well. That is something that sits within the community. Ainslie have got 21,000 cans. But it is really hard work.

Ms Schwarz: If we could make that connection with a local council—but, again, it is that load on our volunteers. We need someone who can do it. We need someone who has the time to invest in making that connection work and figuring out the bureaucracy and what is required to get that help.

Ms Blain: And there is the uncomfortableness of regulation and how are we operating when we are not regulated. But we have shown that we reach people. We have heard people say, “I would never let anyone else know that I am doing this.” It is quite heartbreaking, really. We have members who say, “I can’t go anywhere else; I have to come here.”

DR PATERSON: What could the ACT government do to better support street pantries?

Ms Blain: It would help to have the legitimacy with some of the other organisations so that we could be getting regular food from those bigger organisations. Also, I think there is a real power play that is going on. You start with the supermarkets, who then pass food on to the next organisation, who then pass it down. We are at the very end of the line, saying, “We are trying to feed people.” We have got into some arrangements where we have been so desperate to have nourishing food for people and, in some cases, at the end of the line, we will take the 14 crates of food waste. That could really sit with a supermarket, who could be paying someone to manage that food distribution so that we are not hitting food that is not consumable but is coming up to that.

We see it as addressing people’s food poverty, rather than food waste. That fits really well as a solution. The UK has examples where they have got food package bundles, or there is France and taxing people. The emphasis needs to shift. If the emphasis was on the fact that we are addressing people’s hunger, the supermarkets would have a greater onus. Rather than them saying, “Well, this is stuff we are just getting rid of,” we could say, “Actually, the onus is on you to pay for someone to make sure that you are distributing this.” Then it would not be us having to travel around or relying on other people who will pull arrangements and say, “If you are going to question the quality of the food and the condition of the food then you will not get it anymore.”

That is a horrible situation for us to be in, because the people who are in need of nourishing and care are those people who are less able to advocate for what they should do. We stepped away from this arrangement because we believed that it was not fair for the people who are really desperate. We are not doing a good job for them

by saying, “We will take anything for you,’ and then having to deal with the food waste.

I think there are several things that could happen. The “best before” date on food is a meaningless label. We could have supermarkets who pass food on. They know the amount and quantities that are going to hit that date and, if they are not going to sell it, they could move it on. They could pay someone to do that. They could pay for someone to deliver it. OzHarvest could have paid drivers, rather than relying on them driving around. The redeemable scheme could be extended. There are lots of different sources. We are looking at how we can get food and how we can get funding. We are happy to fit into those networks but we want it to be accepted that we are not going to monitor people and check what they are putting in their bags, because there is a lot of judgement and shame that comes with that.

Ms Schwarz: We cannot be a registered charity—it just does not fit with the framework or the model that we work with—but is there something that can be just under that that we could fit into somehow? I do not know the answer to that. With all the things that you have to pull together to be a registered organisation and the fees that you have to pay every year and the position titles that you require and so forth, we just cannot do that. But is there something else that sits below that that we could fit into?

Ms Blain: We have spoken before about period poverty. That is an obvious thing as well. The cost of sustainable period products is so excessive. If you could manage that through the food banks, through schools and through universities, that would be a real way of easing that initial cost.

MS LAWDER: Are you aware of any other scheme that gives you that “not quite charity” status? Have you seen that anywhere else, overseas or—

Ms Blain: No. Obviously, Share the Dignity know our arrangement and have said that they will continue to give us whatever we ask for. We do not get the re-usable products, but they are happy to pass other products through to us. No, I am not aware of that.

I think that when you have something that has been built and grown into the community it is going to look very different. It is hard, because we cannot give you the data, the monitoring and the information about who is using it. Chris has a huge notebook. We have Dickson College students, we have people who do not have English as a first language and we have people who are not literate—so we cannot expect them to be telling us how great it is. But the people we do meet are saying, “This has helped me get through.”

Also, people are travelling such distances, which is also heartbreaking. We have someone who comes from Turner and we have people coming from Hackett who are saying, “Can we have one in our community so that we don’t have to travel so far?”

Ms Schwarz: I think more and more are popping up because that option is not there. What we are doing is working—albeit quite onerous and difficult, but it is working. You see across the world that more and more street pantries are popping up for that

reason—to just fill that gap somehow.

Ms Blain: But the ACT is great in being progressive and working out how it happens and fostering that community aspect. Building Resilient Communities is about fostering these things that happen through community.

MS LAWDER: We just heard that Pam has a shed and a carport, much to her husband's dismay. What do your pantries look like? At first, when I heard about it, I was thinking about a little library kind of thing, But I imagine they are going to be much bigger than that.

Ms Schwarz: Generally, that is what a street pantry is—kind of like those little book libraries. For Ainslie, at the time, I happened to live just behind one of those iconic Canberra bus stops that was that not being used anymore. So some filing cabinets appeared in that bus stop.

MS LAWDER: I think I drove past that.

Ms Schwarz: It is on Majura Avenue. That has been there for a little over two years now. It has seen a few filing cabinets, but, still, the filing cabinets are there.

Ms Blain: They are a source of frustration. That anti-tilt function is a source of great frustration for people who are hungry.

Ms Schwarz: At the moment we have three of those filing cabinets, so it is quite decent and it holds quite a bit. On the O'Connor side of things I was lucky enough to get a few locals to pull them together and one, in particular, to actually make one. I can show you what it looks like. I will hold up a picture of it.

MS LAWDER: Great.

Ms Schwarz: It is stunning. It is so lovely. Someone has put little chairs and a plant there. A lot of the locals sit there on those chairs and they just relax. We put in a big door and a motion sensor light from Ikea that runs on batteries. So it gives light at night, for example. The pantries vary. I think one is going to start in Watson soon, which is going to look different again. I think it is sort of a pink cupboard.

Ms Blain: It is a pink filing cabinet.

Ms Zielke: Yes.

Ms Schwarz: So they vary. The traditional look is that sort of book library style.

Ms Blain: And the Braddon one is a little tiny cupboard which could truly do with some love.

Ms Zielke: Yes.

Ms Schwarz: They are small in scale. Our general hope is that more will pop up, even within one suburb, so that they are more accessible and small, so that they are just

giving that little bit to that small area.

Ms Blain: We are not intending to be the answer at all. We are just getting people onto the next thing so that they do not have to say, “I can’t afford petrol to drive to a food bank,” or “I can’t get myself around,” in particular on weekends.

Ms Schwarz: Yes, when most things are not open.

Ms Blain: It would be good to have the food banks and all of the services open on weekends. People contact us saying, “How am I supposed to get pads? I can’t work my life around accessing that.”

Coming back to your question about how we network, I think it is because we are all motivated by the fact that we do not want people to be suffering and we do not want people to be going hungry. We share our funding between us. We just did a fundraiser. Chrissie does not have a lot of funds, so she has taken more of the share and I will share it with Braddon, even though they do not have much of a team. Pam came in to say that she knows that our communities need that fresh fruit and veg, so we are just sharing it.

Ms Zielke: And now I have to try to source other ways, because I have stepped away. I have to find another way. It was hard. I will be honest, if it were not for Amy and her husband calling me up—

Ms Schwarz: Amy is the heart.

Ms Zielke: I hate seeing people struggle for food. I wear it on my sleeve. I did family day care for 26 years, so I have met families and I know families. I have seen families walk in my door—I worked from my home—and you can see the stress. I had children walk in my door and I have gone, “It’s okay, Mum and Dad; just go. I will sort them out. I will give you some nappies and I will give you some food.” I have seen it for a long, long time, so it is nothing new to me. I have always been a support person in the community. I always wanted to do something in the community. Now I have seen the opportunity and I want to give out more—especially when I was at my toy pantry. Now I am doing more behind the scenes.

I am grateful. I met someone at a food forum who had a chat with me and heard about the waste and gave me some money to buy a freezer so that we could do frozen fruit and vegetables. But that is not enough. It is still nice to have a nice crunchy apple or to have a strawberry. You cannot put frozen fruit in lunch boxes or anything.

I feel that I have let down Beryl Women’s group. They wrote a letter saying the women really looked forward to Tuesdays. Now I cannot do it. so I have to find another way of getting food to them. I know that I cannot save the world. I will take it on my shoulders. That is just my personality, and I cannot change that. I do not think anything is wrong with it. I am just grateful I have someone to pick me up every now and then and say, “You cannot save the world.” You cannot take the problems from the people who give you the problems, because that is where the problems come from—not from me but from them.

Ms Blain: And you are going to be focusing on a community garden.

Ms Zielke: We have not announced that yet, but that is going to happen soon, so that we can teach children how to grow. That was my other way, but you know what Canberra's weather is like!

Ms Blain: We will get there. There is also a really lovely link with community gardens and bringing those in around the street pantries.

THE CHAIR: I have another question. There is no way we are going to cover it in two minutes, but we will do our best. One of the things that I am thinking of is that people accessing food pantries appear to be from one end of the spectrum or the other. There are people at one end of the spectrum who are just starting to feel the pinch and do not self-identify or feel like they can go and access a service that is for people who are struggling, so they say, "I will go to the food pantry." Then there are people at the other end of the spectrum who might have been accessing services who might have complex needs—and that stigma and prejudice is compounded.

In that latter scenario in particular, but across both of them, as a volunteer-led organisation you meet these people and have conversations with them and you inevitably learn that they need so much more. As good as a pantry is, they need so much more than that. How does that work practically in terms of referrals or connections, or is it simply being at peace with doing your bit where you can and how you can?

Ms Blain: I think it is giving people that little break. They come and it is inclusive, accepting and non-judgemental and, if we meet them down there, we do not know if they are donating or accessing. We tend to say, "We are all just here." They will not know if we are putting things in or taking things out. We will have a conversation if they want to. But I think it is also that nice relief that they do not have to explain anything about their life or what they are doing.

There is, within that street pantry, a hierarchy of need. Others will say, for example, "Well, they are not in as much need as I am; they drove here." But we know when we hear those people's stories that sometimes they are not supposed to be driving or they are supporting a family in the community.

We do have signs up there about the food banks. There is a QR code at both of them. I think there are signs listing all the different support services. So we are signposting to where people may need to go. When there was a food relief network we had those things. We tried to have as many versions of it as we could to let them know that we were not providing that support.

It is light relief, I think. It is a relief for them to feel like: "No-one is going to ask me today about what is going on for me. It just means I can get some food." Most people will be accessing when no-one is around.

Ms Zielke: I have pamphlets. I know St John's and I always recommend other pantries so that we all know where the pantries are. I have contacted CatholicCare. There are ladies that help me with grandparents. I see so many grandparents. You

would not believe how many grandparents are taking their grandchildren on. They are having trouble accessing things. They can access a certain amount but then they get pushed back. Do you know what comes with the grandparents? Pride. They feel like they have let down the first child and now they are going to let down their grandchild, because they had to take them on.

I try and build my network. I retired from my family day care last year due to medical conditions. I do not know how I did it last year, working full-time. Now I have to pull back a bit again because I have a condition that is interfering with it. But I am trying to meet more people. How do I meet more people? How do I meet new people? How do I bring you out to my place and see me? I do not know that the connection is there.

THE CHAIR: Well, we are all here.

Ms Zielke: You are welcome to see me, because then you might be able to help me. How do I get more funding? Someone says, “You write on this paper.” I do not know how to do that. I will be honest; I am a hands-on learner. I prefer to be outside, playing with the sticks, the leaves, the rocks and everything with the children, rather than writing up a thing. That is not me. I am a goer. I will find things. I will talk to people. I am very good at talking to people. But writing—no. If you know anyone who can sit down and write things up so that we can get donations and so that we can share the donations—because that is one thing we are so good at.

THE CHAIR: You probably need to meet the people that work for us, not us. We are the doers and we employ writers.

Ms Zielke: Well, you are the people. You can introduce them to us and help us. If we could find some way of doing that, that would be awesome. It would be a big, big thing.

DR PATERSON: Donations from the container deposit scheme seem like a real opportunity for money. How do you do that?

Ms Blain: On a basic level, we either pick them up from people who let us know that they have some bags outside or I go around and see who has cans and pick them up off the street. We have two phone numbers that I have already got linked to two accounts—the O’Connor account and the Ainslie account—and we share that on social media often enough to try and drum up donations. Synergy is one of our workplaces that actually donates, but it requires someone in the workplace to gather those cans and to drop them off to donate to us. I do collect quite a lot of cans. But there are so many events that we could have where you could say, “Pick these charities.”

There is another idea in South Australia about putting little container trays around recycling bins so that people who are using that can put it there without them having to go through the bins. I would not go through the bins, but that is for people who are looking for that. Even at the end of your recycling bin, you could say, “I am giving this to somebody else.” It does not have to come to a charity. We know that people in Ainslie do go through people’s recycling bins. It gives them a bit of dignity to be able to say, “Actually, you can have this, as a way of collecting.”

But, yes, workplaces and schools everywhere could be doing that. You could expand that scheme to wine bottles and stuff, because so many people say, “I don’t have that, but I have wine”. I would collect anything. If there are, say, 21,000, it only gives you \$2,000. So it is a lot of cans for not a lot of money for the shopping. But it is all good. It all builds community and saves waste.

THE CHAIR: A good note to end on. Thank you very much. Thank you, Amy, Pam and Christina for your submission and for your time today. I am sure I speak for the whole committee when I say thank you for all the work you do in our community. It is very much appreciated.

Short suspension.

MONGER, MR BRETT, Chief Financial Officer, Legal Aid ACT

SCHILD, MR DEREK, Head of Civil Justice Legal Practice, Legal Aid ACT

THE CHAIR: Welcome back, friends, to the first of two public hearings for the Select Committee on Cost of Living Pressures in the ACT. Today's proceedings are being recorded and will be transcribed by Hansard, and they will be published. The proceedings are also being broadcast and webstreamed live. Should you take a question on notice today, please use the words, "I will take that question on notice." It helps our committee secretary to follow up with you after today's hearing, for any information.

We welcome witnesses from Legal Aid ACT. Before we begin, gentlemen, I remind you of the protections and obligations that are afforded by parliamentary privilege and draw to your attention to the privilege statement, which should be to your left on the pink paper. 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. Please confirm that you understand the implications of the statement and that you agree to comply with it.

Mr Monger: Yes, I have read the privilege statement and will adhere to it.

THE CHAIR: Thank you, Mr Monger.

Mr Schild: I have read the privilege statement and I will abide by that.

THE CHAIR: Thank you very much, Mr Schild. I will start with questions and we will move down the panel. The first thing—

Mr Schild: Chair, is it possible for us to provide an opening statement?

THE CHAIR: Of course it is. Thank you for correcting me. Please, an opening statement. I was getting too excited for my own good!

Mr Schild: Thank you very much. Thanks very much for the opportunity, Chair and committee members, for Legal Aid to make a submission and provide some evidence in this important cost-of-living inquiry. Our CEO, Dr John Boersig, is unfortunately on leave. However, he would have liked to have been here to give evidence himself in relation to our submission.

Legal Aid provides legal services to vulnerable and disadvantaged members of our community, those who are particularly affected by the rising cost of living. We are concerned about a gap in providing legal assistance to vulnerable community members who are unable to qualify for legal aid but cannot afford private legal representation. This cohort is a justice gap referred to as "the missing middle".

Legal Aid provides one-off advice, duty and minor assistance, and legal services to people in the ACT community in a range of areas, free of charge and without income eligibility or means testing. Legal Aid also provides ongoing legal assistance through a grant of legal assistance, where applicants meet merits and means test criteria—a

lawyer to represent someone all the way through their court or tribunal matter, whether in family violence proceedings, care and protection proceedings, tenancy eviction hearings, or mental health or guardianship hearings.

The means test has historically been set at 120 per cent of the Henderson poverty line. That is for a single adult with no dependants. The means test has not increased since 2015. This is despite significant rises in the cost of living and CPI increases in the last few years, so it is now below the poverty line. The means test threshold or the allowed income is \$411.49 per week. It is below the poverty line, at \$414.98 per week. A person living on the poverty line can now have too much income to get a grant of legal assistance.

The high cost-of-living increases over recent years have meant that the missing middle—that is, those who cannot afford a private lawyer but also do not qualify for legal aid—the justice gap, is getting wider. A client who has an income slightly above the poverty line simply does not have the means to engage a private legal practitioner for legal assistance. Being denied legal assistance in their complex legal matters can compound social and economic issues for people who are already vulnerable, particularly those at risk of family violence, older persons, people with disabilities, people from culturally and linguistically diverse communities, Aboriginal or Torres Strait Islander people, and children. Without a grant of legal assistance, tenants can be evicted into homelessness, victims can fail to get the protection of a final family violence order, and mums can lose parental responsibility for their children—all creating knock-on effects for the territory.

In the short term, this could be alleviated immediately by providing Legal Aid with funds to increase the means test threshold to 150 per cent of the Henderson poverty line—that is, \$622.50 per week—which would allow an additional 100 applicants to secure a grant of legal assistance. This would cost \$250,000 per annum and should be indexed annually.

In January 2023 PwC provided an independent report, commissioned by National Legal Aid, on the benefits of providing access to justice and found that every dollar spent on legal aid provided \$2.25 in benefits. Importantly, this includes avoided costs to individuals and governments. The proposal in our submission would efficiently reduce the justice gap and mean a client would not have to be on or under the poverty line to get legal assistance from Legal Aid.

I am happy to take questions now.

THE CHAIR: Thank you very much, Mr Schild. I will start and we will move down. The first and most obvious question is: in your estimate, how many Canberrans are missing out on access to legal services because of the current means testing?

Mr Monger: I will take that, Mr Davis. I will just have a look through my papers. I did the analysis and, based on the means test alone, it is in the order of low hundreds of people. That is just on the means test alone or the income test alone. Sometimes they fail the eligibility on means and assets or income and assets or income and other criteria that we have to apply to it, but, just on the income alone, it is a bit over a hundred per year.

THE CHAIR: What period of time was that measured on?

Mr Monger: From 2015-16, averaged to 2021-22.

Mr Schild: That means about five per cent of all applications are knocked back on the grounds of failure to meet the means test.

THE CHAIR: That is the five per cent that you argue could be catered for with an additional \$250,000?

Mr Schild: The additional \$250,000 would, we anticipate, allow approximately an additional 100 applicants to secure a grant of legal assistance at the current rates—that is, taking it up to 150 per cent of the Henderson poverty line.

THE CHAIR: Tremendous. Your research also shows that \$250,000 of funding to enable legal aid services would return \$562,500 annually in avoidable cost to individuals and government. Do you have the breakdown for individuals and for government of that cost-saving analysis?

Mr Monger: No, we do not. That was based on the benefit cost ratio of 2.25.

MS LAWDER: From the PwC report?

Mr Schild: That is correct—in the PwC report, which is a very recent independent and quite convincing report.

DR PATERSON: What you would see as important to implement now is an increase in that per annum funding of \$250,000 and then having it indexed each year after that. Is that correct?

Mr Schild: That is correct, Dr Paterson.

DR PATERSON: For those 100 or so people that you may be able to see, what would be the approximate breakdown of matters that they would have? Would you predict that 70 per cent would be family violence matters? Do you have any indication of where the legal need is?

Mr Monger: No, we do not, unfortunately. It is a figure that is based on how many refusals we do per year. The statistics I have at the moment do not categorise refusals by legal type, unfortunately.

Mr Schild: I can say that 40 per cent of our grants for legal assistance have family violence indicated in them, so if we are looking at what proportion it is likely to be, 40 per cent of those new grants would have some indicator of family violence, whether it is children being removed or family violence proceedings themselves.

MS LAWDER: You said an increase in the income cap for the means test will enable you to perhaps deal with 100 more grants of legal aid per year. How many do you currently assist per year?

Mr Schild: Last year we approved 2,632. We have not got the figures for the year to date, but that is roughly the number that we would anticipate approving this year. We receive, of course, many more applications than that, and they are refused—some on means, some on other grounds. Certainly, it is those on the means ground that are refused—people who are really, by any measure, in need of some financial assistance to actually get some legal representation—that we are talking about.

MS LAWDER: With the change over time—you are now using the Henderson poverty line—you are able to provide assistance to people, using discretion. Is anyone below that Henderson poverty line or do you have to use discretion in all your cases?

Mr Schild: Unfortunately, there are people who are below the Henderson poverty line who come to us for grants of legal assistance. If we use that discretion then someone else is missing out. One way of looking at it is that if we use that discretion and allow someone a grant of legal assistance then someone else who is in an even more financially impoverished situation is missing out.

MS LAWDER: Regarding the allocation—you get this much in a bucket of money per year—do you say, “That gives us 500 a month that we can help,” or whatever the number is? How do you allocate the funding throughout the year?

Mr Monger: We do not have a hard allocation. We have a budget, if you like, of roughly how many we can service every month. When a grant is approved, we enter into a commitment for a level of money, but that money does not flow through until sometime later. The actual expenses associated with a grant of legal aid may be 12 months or 18 months after the event, when we approve it. We keep a very close eye every month on how many levels of commitment we have entered into and how many grants we have approved. We do not turn the tap off at a certain point each month.

MS LAWDER: Does that delay of up to 18 months cause you an issue? Could that be improved in some way?

Mr Monger: That is probably an extreme. There are some matters that take a lot longer—they are a lot more complex—and it is out of our control. This is not something that we can necessarily control ourselves. There is a court system that needs to be managed as well. There were some extremely complex cases recently. That pushes things out quite a lot, and sometimes it is the client’s situation, not ours, that delays things.

MS LAWDER: Did you say earlier that the means test includes assets or is it income?

Mr Schild: Yes, it does.

MS LAWDER: So for someone who may be asset rich but income poor that would rule them out—if they own their own house worth a million dollars, for example, but have very little money?

Mr Schild: The means test does allow for us to consider assets that are not accessible, as in not readily realisable. Our guidelines definitely allow for people who have assets that might be above what one might expect an applicant to have to receive a grant of legal assistance but otherwise meet the means test, if there are special circumstances, and one of those would be family violence, in particular, where they are at risk of or are suffering family violence.

MS LAWDER: Thanks.

THE CHAIR: I am struck by how modest and specific the request for \$250,000 is. A committee like this, with terms of reference like this, could have all manner of people asking for all manner of things. I would not mind a bit more of a breakdown of exactly how you would envisage that \$250,000 being spent. Is that wages alone for additional lawyers?

Mr Monger: We do legal representation on two fronts. One is we provide services by in-house lawyers. At other times, if there is a conflict or if we do not have capacity inside our business, we will refer it out to private practitioners. We refer out something in the order of \$2½ million every year to private practitioners in the ACT. That \$250,000 would go towards, roughly, another 100 grants of legal aid that would either be serviced in-house or referred out.

Mr Schild: We tend to take in more matters in-house than mostly other legal aid commissions around the country. We have a policy where matters are taken in-house so that someone has legal representation, but they do not necessarily have a choice to have a lawyer of their choice externally. If we can bring it in-house, we will do that. We consider that that is a cost saving to our funders and to the community, and if we can actually deal with that matter in-house, unless there is a particular conflict, those matters will come in-house.

THE CHAIR: Were the ACT government to, for example, accept your recommendation for an additional \$250,000 for legal aid and that was ongoing, year on year, and indexed, would it be more likely than not that Legal Aid would advertise for and recruit additional lawyers to meet that demand in-house? That is my understanding, Mr Schild.

Mr Schild: That would be more than likely. Yes.

DR PATERSON: We have heard a lot about your Tenancy Advice Service in the submissions, and about rental stress and issues around renting. Is there an increase in need for the Tenancy Advice Service? What types of issues are people coming to you with? Are there things that we could be doing, as the ACT government, to address some of those issues? Sorry, that was long.

Mr Schild: That is fine. The Tenancy Advice Service takes about 4,000 calls a year, which is a significant uptick on the provision of assistance through taking calls under its previous guise. We saw that demand certainly increase during COVID. It has not really let up following COVID, given that some of the emergency measures have been taken away. There is always the need to provide additional information to the community about changes and some of the recent positive changes for tenants that

come into play. Tenants need to know about those changes. They ring up and they make inquiries, so we are producing materials and educating the community about some of those changes as well.

We are providing a service now every Wednesday at ACAT—a duty service where we have one of our tenancy lawyers there to assist people who come in and may not have seen the service before getting a termination and possession order application and suddenly come to the tribunal, so that they can get some duty assistance and/or even representation on the day.

The service has a lot of termination and possession issues—that is, eviction and end of tenancy issues. We have seen a bit of an uptick recently in terms of the new changes that have come through, where no-cause evictions are no longer going to be a factor. There is some confusion around that, which the government has been addressing through education, and we are as well.

Other issues that arise are everything from bond disputes to repairs not being undertaken. We are coming up to winter, of course. There are heating and cooling issues. There is a lot that people are asking us about and that we are dealing with. But we have a team of really keen lawyers who are involved in that service. We need to increase the service. We would always welcome additional funding for specialist services like that. We can always do more. There is unmet need in the community. We receive that number of calls, and we have a tenancy advice clinic on Tuesdays, which sees 10 people every Tuesday. That is overbooked, so those appointments just flow into our normal civil appointment lists throughout the rest of the week. We have otherwise taken on those matters wherever we can. There is a real demand for the services that we provide through the Tenancy Advice Service.

DR PATERSON: Are there any legal changes, like the no-cause evictions and the caps on the rent increases, that strike you—changes that could be implemented; legislative changes that would assist in reducing the stress on renters?

Mr Schild: Yes. There are always additional things that could be legislated. We have raised on a number of occasions—and I am happy to raise it again—that we have some useful prohibitions, essentially, in terms of rent bidding, and there are a whole lot of other things that landlords are not allowed to do. There are some things that tenants are not allowed to do as well. But there is no enforcement of that, apart from a tenant going to ACAT.

For example, where rent bidding occurs, it is unlikely that a tenant is going to take that to ACAT, because they are not going to find out about it and they would have moved on and tried to find three other properties in the meantime before they got the matter to ACAT. There needs to be some sort of regulatory body that is able to enforce it—by way of fines, penalties, civil or what have you—for landlords and others. Of course, there are not a great number, but there are some out there who might be disregarding the changes to the law or what has been the law for a while. We see that as key.

In terms of rental bidding, we need to see whether rental bidding can still occur, even though it is not at the landlord's request, and how that affects things in the market,

with it being very tight. There are probably a number of other matters that we see that, unfortunately, I have not thought about too much before coming here today.

THE CHAIR: In instances where landlords are pushing the envelope or even breaking the rules, in your experience is that a lack of education on the part of the landlord, not being aware of what their obligations are? Perhaps, as I editorialised, they are pushing the envelope—they are aware and seeing what they can get away with.

Mr Schild: This is anecdotal and it is difficult to get into the mind of any party in legal proceedings. As I indicated before, there may be some who are not perhaps pushing the envelope, as you have said. Further education is useful there. Yes, there would be some out there who are not doing things deliberately, but I think that, with the tight rental market, there are a whole lot of issues at play and there would be some landlords who unfortunately do not look at the regulations, in terms of what they are getting themselves into with an investment property. There are actually a whole lot of rules and regulations that they need to follow to make life better for them and for the tenants.

THE CHAIR: In the instances that you have seen go through ACAT or that have come across your desk—realising that there is another person in this relationship and it is usually the landlord's letting agent, and I guess I will ask the same question about that category, about real estate agents—is there a lack of information and understanding about some of these new changes? I am trying to get from your perspective where the push-pull is. Is it agents trying to encourage their landlords to skirt the rules? Is it the landlords trying to encourage their agents to skirt the rules, in your experience? Is it a pretty even split?

Mr Schild: I think it would be difficult for me to land on that without further consideration.

THE CHAIR: That is fair enough. It was a cheeky question and you answered it like a lawyer. Well done, Mr Schild.

MS LAWDER: Towards the end of your submission you talk about addressing the justice gap in the long term, including indexation of funding using the labour costs formula specific to each state and territory, and, secondly, indexation of the means test. You make the point that CPI inflation in Canberra has been greater than the weighted average of all Australian capital cities for the past two financial years. The community sector generally is getting a lower indexation rate, I understand. Is there an explanation of what the indexation rate is? Is it just a number or is it tied to something?

Mr Monger: The funding we get is tied to the wage price index or consumer price index. Sometimes there is a lag, which can bite hard when inflation is increased and the poor old consumers have to wear it straight away. The funding and the arrangements we get are based on CPI—obviously linked to inflation, but it is not quite the same. The indexation we get is the wage price index and the consumer price index for different components.

MS LAWDER: In your submission it says:

... ‘indexation rates for ACT services have been relatively low in recent years’ in comparison to other jurisdictions. This is despite CPI inflation in Canberra having been greater than the weighted average of all Australian capital cities for the past two financial years.

Is it more than two years of lag? What sort of a—

Mr Monger: No. The lag is certainly not two years.

MS LAWDER: Do you know what the lag generally is?

Mr Monger: No.

MS LAWDER: You say a recommendation is that it “should be supported by indexation of funding using labour cost formulae specific to each state and territory”. You have said it is tied to the wage price index and CPI. Is that the Australian average, rather than the ACT average, which is higher?

Mr Monger: We get funding from both the commonwealth and the territory. The commonwealth funding is not based on ACT specific issues. The ACT government’s is.

MS LAWDER: Your ACT funding is based on the ACT wage price index and CPI inflation?

Mr Monger: Yes.

MS LAWDER: Okay. Regarding the indexation of the means test, which would ensure your efforts to provide greater access, have you suggested what that should be tied to in any way?

Mr Monger: What we are suggesting is that it is always 150 per cent of the Henderson poverty line. The indexation, regardless of specific indexation we would get, would be based around the Henderson poverty line, which I think—and I could be wrong—is based on Australia-wide statistics. We would try and link ours to the Henderson poverty line to keep that gap between those that effectively are on the poverty line and those that are eligible.

MS LAWDER: Thanks.

THE CHAIR: Thank you very much, Mr Schild and Mr Monger, for your time today and for your submission. We will provide you with a copy of the proof transcript in the coming days to check for accuracy. We thank you very much for your time today.

BERRY, MS YVETTE MLA, Deputy Chief Minister, Minister for Early Childhood Development, Minister for Education and Youth Affairs, Minister for Housing and Suburban Development, Minister for the Prevention of Domestic and Family Violence, Minister for Sport and Recreation and Minister for Women

VASSAROTTI, MS REBECCA MLA, Minister for the Environment, Minister for Heritage, Minister for Homelessness and Housing Services and Minister for Sustainable Building and Construction

MINERS, MR STEPHEN, Deputy Under Treasurer and Co-ordinator-General for Housing, Chief Minister, Treasury, and Economic Development Directorate

RULE, MS CATHERINE, Director-General, Community Services Directorate

GILDING, MS LOUISE, Executive General Manager, Housing Assistance, Community Services Directorate

LOFT, MS CATHERINE, Executive Branch Manager, Infrastructure and Contracts, Housing Assistance, Community Services Directorate

AIGNER, MR GEOFF, Executive Branch Manager, Client Services Branch, Housing Assistance, Community Services Directorate

THE CHAIR: Welcome to the final session of the first of two public hearings in the inquiry of the Select Committee on Cost of Living Pressures in the ACT. This afternoon we are joined by Yvette Berry, Deputy Chief Minister and Minister for Housing and Suburban Development, and Rebecca Vassarotti, Minister for Homelessness and Housing Services, and officials.

I remind all witnesses of the protections and obligations afforded by parliamentary privilege and draw your attention to the privilege statement. Witnesses must tell the truth. Giving false and misleading evidence will be treated as a serious matter and may be treated as a contempt of the Assembly. Please acknowledge that you have read and understood that statement.

Ms Loft: I have read and understand the privilege statement.

Ms Gilding: I have read and understand the privilege statement.

Ms Vassarotti: I have read and understand the statement.

Ms Berry: I have read and understand the privilege statement.

Mr Miners: I acknowledge the privilege statement.

Ms Rule: Sorry that I am not there in person, but I do not think you want my COVID in the room.

THE CHAIR: Thank you very much. Were there any opening statements today? We have a period of up to two minutes for an opening statement or we can go to questions.

Ms Vassarotti: I welcome the inquiry into the cost-of-living pressures in the ACT and thank the committee for the opportunity to appear. Continued increases to rents, interest rates and cost-of-living pressures, along with the prolonged COVID-19 pandemic and the ACT's growing population, are having devastating impacts on

Canberrans' lives, particularly those experiencing or at risk of experiencing homelessness.

We know that women and children escaping domestic and family violence, those who are enduring mental health and/or alcohol and other drug issues and those exiting institutional settings such as the justice criminal system are at the greatest risk of experiencing homelessness. But the current cost-of-living pressures are also impacting more and more people on low to middle incomes, with increasing numbers struggling to keep up with rental or mortgage payment increases, which is making more people fall into homelessness or experience an increased risk of homelessness. This is putting pressure on homelessness and social housing systems.

To tackle homelessness we have invested, and continue to invest, in support services, as well as exploring long-term solutions through the current commissioning process to prevent and reduce homelessness in the future. Some of the initiatives include the expansion of specific services, such as the Early Morning Centre and the development of the second Common Ground; additional funding of \$2.6 million in January 2023 towards crisis accommodation and wraparound supports; and increased service provision through the \$18 million investment to expand the specialist homelessness services capacity initiative, which is a commitment under the Parliamentary and Governing Agreement for the Tenth Legislative Assembly.

While these investments have contributed to a reduction in the rate of homelessness and the rate of rough sleepers in the ACT, there does remain significant unmet need. As more people experience cost-of-living pressures and housing distress there will be more demand for social housing and support from our homelessness sector.

THE CHAIR: Thank you, Minister Vassarotti. As there are no further opening statements, we will go to questions. Mine is just a clarifying one, because I do not know who it would go to. Which minister would be responsible for increasing the public housing portfolio? Where would that sit?

Ms Berry: The number of homes?

THE CHAIR: Yes, the number of homes.

Ms Berry: Me.

THE CHAIR: Fantastic. Minister Berry, could you update us on how we are going to reach our public housing growth targets?

Ms Berry: I can give an overview of where we sit at the moment and then ask Ms Loft to provide a little more detail, if that is required by the committee. As the committee knows, the ACT government has committed to renewing 1,000 properties to make sure that they meet the needs of our public housing tenants and are sustainable and more affordable to heat and cool, and to growing our portfolio by at least another 400 additional homes by 2026-27. I think that is the latest target, given some of the challenges with building supplies and building properties across the country at the moment.

Over the first three to five years of the Growing and Renewing Public Housing Program, 426 households have been relocated; 184 dwellings have been demolished for redevelopment; 477 end-of-use public house properties have been sold; and 112 land sites have been purchased from the Suburban Land Agency, as well as from the Asbestos Response Taskforce—some of the old Mr Fluffy homes. We have completed construction of 291 dwellings and we have purchased 103 dwellings from the market. That was up until December, so there has probably been a little bit of activity between now and then, noting that this kind of data is a point-in-time calculation and it changes sometimes daily, depending on where things are up to.

As Ms Vassarotti has referred to, we have completed the Common Ground in Dickson, which includes 40 residential units—one, two and three-bedroom dwellings—which provide a range of different options for housing, including affordable and social, as well as public housing. That is being managed in a partnership with Community Housing Canberra and the YWCA. It has been an incredible outcome for the families and individuals that have moved there. Minister Vassarotti and I have had the chance to have a conversation with some of those individuals, and it certainly has been life-changing for them.

As well as the housing program and building and providing more public housing and growing our housing stock, unlike other states and territories our priority has been to build on our social housing, publicly owned public housing and government housing in the ACT, rather than privatising or selling it off to community housing providers. Whilst community housing is an important part of providing housing across the ACT for people who need it, in the ACT we have prioritised ensuring that our housing stock continues to grow. Maybe you have some more up-to-date data, Ms Loft.

Ms Loft: Thanks, Minister Berry. The summary, to date, is that, of the 1,400, over 400 have already been delivered and we have over 700 dwellings work in progress. They are going to be delivered in the next couple of years. Since the stats that Minister Berry just outlined, we delivered another 21 in Dickson last month. You will see another 80 to 90 before the end of this financial year completed and handed over to allocations, which is an incredibly big year for allocations this year in handing over new properties. We also have over 130 acquisitions in the pipeline. That is either from the private market or where a developer has contacted us through our expression of interest framework, and we are purchasing house and land packages off developers. So there are another 130 in the pipeline, along with the 700 that we have got in the construction pipeline.

THE CHAIR: There are so many places to take that, so I am going to have to try and not be greedy and make sure that we move that along. Minister Berry, can I just get you to clarify the time frame for the 400 additional public housing dwellings, because my understanding of the Parliamentary and Governing Agreement was that there was a commitment to meet that by 2025?

Ms Berry: We provided an update to that in a statement that I provided to the Assembly, but I can ask Ms Loft to provide some information on the progress.

Ms Loft: With the delays in the construction industry, we had to delay the delivery of the construction by two years. That was announced in November last year. So, while

everything will be under contract by the end of the program—or we are aiming for the end of the financial year next year, so everything will be in the construction industry under contract—the construction times have doubled. A single dwelling has gone from nine months to 18 months.

While we are managing as hard as we can, the industry simply cannot meet that. And it is not a capacity issue; it is labour shortages and material shortages that have blown the program out, because of COVID and the construction global boom. So we delayed the delivery of some of the program by two years. The growth is realised at the end of the programs because of the sales and the demolitions that we have to do to have the land to build.

THE CHAIR: Accepting that, can you talk me through how, if at all, the strategy to purchase homes from the private market has been revisited when coming up with this new, extended time line and, additionally, if there was any work done to re-evaluate the rate at which properties that Housing ACT currently own were put to the market and sold? I take Minister Berry's point about these things being point-in-time data but, if we accept that we cannot build at the rate we thought we could, are we buying quicker or selling them less frequently? That would be the crux of my question.

Ms Loft: The sales is a quick, easy one. Yes, we have slowed down the sales program so that we are not relocating tenants unnecessarily. A lot of analysis has gone into this, right down to quarter milestones on all the construction projects. Most of them are already under contract, so it is not a matter of stopping those contracts. They have already started; they are just delayed. So, yes, we are slowing down the sales to try to match our revenue and expenditure pretty much on an even basis each quarter.

For the acquisitions, we have an acquisition strategy that matches our cohort needs and we revise that annually with Geoff Aigner's Client Services Branch. The preference is constructions because we can increase yield, but we build C class where we can, and we cannot always buy that in the market. So we definitely have an acquisitions program. We have introduced the expression of interest framework, which has gone through cabinet. That is as a direct result of the construction slowing down and being delayed. It is through that process that we have been able to secure these 130 that are in the pipeline already.

On a much smaller scale, this year we have some excess expenditure that is not getting spent this financial year in construction. We have actually flipped that and bought another 21 properties from the private market. So we are continually reassessing what cash flow we have, how we can cash manage, and what is available in the market that will meet the acquisition strategy and the tenant needs but not put in jeopardy the contracts that we have already entered into.

THE CHAIR: Of those 21 properties that you have purchased from the private market, are any class C adaptable?

Ms Loft: No; that is the problem—finding class C adaptable within the market. Before we inspect, we will have a look at the waitlist and what the requirements are. We are usually buying larger properties than what we are building—the four, five or six bedrooms—and then we send our Total Facilities managers in the program to have

a look and scope out what needs to happen and whether we can, for example, widen the walls to at least bring it up to silver or gold livable, if we cannot make it C class.

THE CHAIR: Of those 3,000-odd people that are currently on the public housing waitlist, do we know how many require a class C adaptable property or how could be appropriately housed in one of these properties that we are procuring from the private market?

Ms Loft: I am going to defer that question to either Louise or Geoff. I would also like to clarify that the 21 properties that I have just talked about are in addition to the existing program targets. So that is not the whole year's acquisition program; that was an addition. As a direct result of construction slowing down, we were able to be flexible this year in our capital program and utilise that capital to get an extra 21 properties. I just wanted to clarify the extra.

THE CHAIR: I appreciate that.

Ms Gilding: My colleague Geoff Aigner has joined us. He had an issue with his link when we were doing introductions. In terms of your question around the waitlist and the needs, Geoff can explain—

THE CHAIR: If you do not mind, Mr Aigner, I might just get you to acknowledge that you have read and understood the privilege statement.

Mr Aigner: I have read and understood the privilege statement. It is a long intro to say that I will have to take that on notice. What I can tell you, though, is that our applicants are pretty much in line with our existing tenant set. We know that in 50 per cent to 60 per cent of our tenancies there are people with disability. Not all of these need accessible properties. That is what I can tell you here, and we can get back to you on what is on our waitlist.

Ms Gilding: We could probably provide that de-identified. We know that we have about 150 or 160 people on that priority needs waitlist and, as we go through that assessment and allocations process, we get an understanding of what their needs are and then what the physical built form needs to actually be.

In terms of going and finding the exact data as to who needs what at the moment, I am not sure that we can take that on notice, given the resourcing required to actually get that at the moment. We are in the process of moving to an online, digitised process where we could press a button and give you that information. At the moment, it would require staff to go through and answer that question. I am going to be blunt: I need those staff allocating houses at the moment.

THE CHAIR: I do not want to make more work for you. You will have to forgive me; I am just trying to figure this out. If we made the decision to buy 21 more houses than were on our original list and we made that decision because we knew that there were all of these construction blowouts in our time frame, surely we did some analysis to ensure that those 21 properties would meet the requirements of people on that waitlist.

Ms Gilding: There is a process, particularly when we are specifically purchasing or acquiring from the market, where often we have got a particular applicant in mind for when we are purchasing that property. The situation we are in is that we have incredible demand. So whatever supply we have is going to meet that demand.

MS LAWDER: Can I just clarify: you are refusing to take that on notice?

Ms Gilding: I am not refusing to take it on notice. Perhaps we could refine what the actual question is, in terms of the workload required to go through and understand. If you wanted to know what type of house 3,000 people want, I would say that I do not have the resources to give you that in a timely manner.

THE CHAIR: That is not what I want. What I want is a better understanding of “we will not build less than class C adaptable,” which passes the pub test, I suppose. Do we have a trend analysis of not only the 3,000 people currently waiting but also the people that have been waiting for some time who require those class C adaptable properties?

Ms Vassarotti: I think this is one of the really challenging elements in both looking at the needs of people on the waitlist but also managing the stock in the long term. That goes to what Mr Aigner was talking about in relation to the key trends that we know about with our 22,000 tenants that we have within the portfolio. We know that around 50 per cent of them have a specific disability. We also know that they are ageing, and we know that there are mobility issues that are happening with ageing.

While we have made the commitment to build to class C for some time, for the balance of our stock, we know that the new stock that we are bringing in across the portfolio needs to meet the needs of clients—not only those that are on our waiting list but also those that are currently in properties that are meeting their needs now but we know that it is likely that they will not down the track. I think it is speaking to the complexity of understanding the needs of our clients. We know that it is absolutely the right decision to be building to class C wherever possible.

As with some of the other commitments that we are making in other portfolios, from October this year all new residential buildings will be meeting silver standard. That will change what is available in the market. That may shift what the opportunities might be in the future, because there will be a different standard across the standard builds.

Ms Berry: I think the request to Housing ACT from advocates from the disability space, like Disability ACT, is that all our housing stock is class C. We cannot meet that. We need to purchase, as Ms Loft has identified, houses that meet the needs of individuals and particular families. In some circumstances we build specifically to meet the needs of people who have complex disabilities. So the homes that will be built for them are quite specific to their needs. That is rare, but it does happen.

We are making sure that we get the Programmed people in to have a look at whether it can be modified in the future or what modifications it needs to make it more sustainable into the future. That is part of all the decisions that are made about purchasing homes. It is not a matter of just looking through the real estate and going,

“Let’s pop out and buy that house; it looks like a good deal.” It is complex management of our current stock and meeting the needs of our future tenants and our existing tenants with a range of complex needs.

DR PATERSON: We heard evidence this morning from YWCA, who raised a concern with our number of planned houses and the federal government’s housing plan. They wanted assurances that there would be no conflation between the two and that our number would stay at the delivery of 400.

Ms Berry: I can again absolutely confirm that our numbers will not go down. We have always said “at least”. If we can add more to that, within our own government’s priorities and budget commitments, we will. The federal government’s funding for housing across the country will be in addition to that—keeping in mind that it is a challenging space at the moment for construction for everybody, and that has meant that things are taking a little bit longer than we would like.

MS LAWDER: Can I just check where we got to with that question on notice?

THE CHAIR: I do not believe it was taken on notice.

Ms Gilding: Perhaps I could suggest what information could be readily provided. Would that be okay for the committee?

MS LAWDER: That is not my question.

Ms Gilding: May I make a suggestion?

THE CHAIR: Please make a suggestion.

Ms Gilding: We do have information about expressed demand that we see on the waitlist. So perhaps we could give you that information. We use that information to calibrate what we are building, which is why we know we need to build class C. We know that we have a greater demand from single people on the waiting list. Therefore, we build two-bedroom units, mostly, in terms of the major construction program; whereas we will potentially be spot buying or acquiring the larger houses. Perhaps I could take on notice to provide some information for the committee about what we are seeing in terms of the expressed demand on the waitlist.

THE CHAIR: I am happy for you to do that. But I am so sorry; I have to pick up on one thing you said, Ms Gilding. When I talk to constituents or people in the community about the public housing portfolio, it is often remarked that there is a crane in every town centre. This city does not appear to have an inability to build apartments. There seem to be many being built and many on the market.

If I am getting you correctly, you just said that, in the case of the two-bedroom apartments, for example, Housing ACT’s preference would be to build. I suppose at the root of all of my questioning here is that I cannot understand why, if there is a demand on our waitlist for those types of properties and the private sector appears to be building them at a rate of knots in every town centre—I can think of at least three in my electorate that are half empty—we are not buying them?

Ms Gilding: We do purchase some; absolutely.

Ms Berry: You might be surprised at where public housing is in the ACT.

THE CHAIR: I think you have made that point well in the Assembly before.

Ms Gilding: Sometimes they are not building class C. You find that some of those in the taller apartment towers are not class C. We are also very mindful that we have a client base that often is a cohort with high-end, complex needs. Sometimes those types of properties do not necessarily suit that client base.

THE CHAIR: I am pretty happy with you taking on notice what you can provide, based on our conversation.

Ms Gilding: Thank you.

MS LAWDER: Can you confirm for me how housing is allocated? There are 3,100 people on the list. If I get to the top, I am next to get a house. What if that house is a class C and I move into it, and the next person who now goes up to the top of the list has a disability and needs a class C house and the house that is available is not a class C?

Ms Gilding: That is a great question, and I am going to throw to Mr Aigner. It is not just about the length of time that you are on the waiting list. There is also a matching process that happens in terms of somebody's needs. We are very mindful of exactly that situation. I will get Mr Aigner to talk about the complex allocation process and how it happens and how we also want to provide choice to people as well.

MS LAWDER: I know it is complex, but be relatively quick, because I have more.

Mr Aigner: Okay; I will keep it short. It is maybe more helpful to think about this as a pool, rather than a list. We are always trying to allocate off the priority list first. One of our accountability indicators is that we are seeking to allocate 98 per cent of properties to people on the priority list within three months.

The pool sits inside the priority list. It is kind of like a game of Tetris in that we are trying to match bedroom entitlement, accessibility issues and area preferences and making that call with what we see coming through the vacant pipeline. So we would not have the case where we have allocated a C-class property to somebody who does not need it and left someone who does without one.

MS LAWDER: Thank you. Ms Loft mentioned needing to have land to build. I think we all know of examples in our electorate where there is vacant land. Public housing was knocked down opposite Wanniasa shops. There is vacant public housing near Chisholm shopping centre. There is some in Kambah near the Carleton Street shops, which you have only just started building on. Why is it taking so long and why are people not allowed to remain in those properties longer, almost until demolition is scheduled to begin?

Ms Berry: I think that is a good question. I can understand why, when people see the vacant blocks, they wonder why homes are not being built straight away or, when houses are empty, they are not being demolished straight away. I guess it is the process that Housing needs to go through to organise the contracts for demolition. The demolition contracts are not just for the house but for multiple properties across the place. I am sure that you can explain this better than I can, Ms Loft.

Then the contract for build is not just for that house; it is for multiple properties, so it is worthwhile for an organisation to do the build across the city. It is not financially viable to do one thing at a time. It is not in the builder's interests and it is not an efficient way for the government fund the build and the demolition of those properties. There would also be insurance risks in letting people stay until the end. There are issues around that as well. Ms Loft, could you take the committee through, once the person leaves the house, the demolition process and then the rebuild process and why it takes the time that it does?

Ms Loft: Yes.

Ms Berry: Oh, sorry; there are development application processes as well.

Ms Loft: At the moment, there are about 100 properties that are vacant and awaiting redevelopment. It is a number that we are really trying hard to reduce, and we did not expect that number to be vacant for this long.

Years ago, as Minister Berry was mentioning, we did look at separating the D and C contract and doing the demolition separate from the construction. We did a few, but it comes with risk. It comes with financial risk, but we also ran into issues where the builder contractor comes in. There were situations where there was still asbestos remaining and sometimes live services. It is very difficult to separate those and then to also package up demolitions to make it viable for contractors to tender for.

The largest problem comes from, again, the delays that we are having. The process actually starts well before a tenant moves out. We have a portfolio planning team that look at the portfolio as a whole and the long-term requirements and then individual blocks—for example, are they located next to another block? If we vacate one—and it could be vacated at the end of the tenancy, not necessarily by us asking a tenant to move—do we work with the tenant next door to relocate them so that, over the two blocks or three blocks, we could increase the yield? That design process happens long before a tenant moves out. Of course, once we submit the DA, often that design gets changed. We are facing more and more objections from the community, which is delaying our DA process a lot.

So any contracts that we have entered into we are revisiting now to see whether there are opportunities to separate demolition and construction, with tighter parameters. If we have already entered into a DA, we cannot separate before it gets to BA. With new vacancies that is something that we are prepared to come back and reconsider. At the moment, we are really working on those 100 vacants. We also have nearly 100 demolitions scheduled before the end of this calendar year.

MS LAWDER: So you have 100 vacant. What about empty blocks where it has

already been demolished? How many proposed dwellings are we talking about there?

Ms Loft: If there are vacant blocks, we would have a tender out for construction. That is normally a three-month process.

MS LAWDER: The one at Wanniasa has been vacant for three or four years.

THE CHAIR: More.

MS LAWDER: We have over 3,000 people on the public housing waiting list, yet we have hundreds and hundreds of potential properties that we are not allocating to people. We are leaving them in limbo and in homelessness services.

Ms Loft: I do not have the details on the Wanniasa property. I can take that on notice, specifically.

THE CHAIR: You brought up delays, so I have to ask this and maybe throw you a bone, because I have been a bit hostile. I care about this a lot, so please do not take it personally. In your previous answer you mentioned delays around the construction industry, but you also just mentioned delays in terms of people protesting the development essentially and using ACAT and other appeals processes. Could you proffer any wisdom for the committee about the rate of development applications submitted by the Commissioner for Social Housing that come up against community outcry and how much more that delays the process?

Ms Loft: We do have all of those numbers. We report on them quarterly through our governance steering committees. I do not have the numbers in my head; I am sorry. But I can provide them for you.

THE CHAIR: That is okay; we can do that on notice. For the committee's benefit though—and I will not hold you to a figure—could you give us an average? How much does the development of a social housing project, particularly in one of these sites—and let's use Wanniasa as an example—blow out if there is protest against the development?

Ms Loft: There is a certain site in Dickson that has been held up for 12 months because of this process. We are working and trying to redesign and renegotiate and come back. There are a lot of technicalities that we come up against, like all developers. We have factored those delays into the 18-month build, though. So when I said it was previously a single dwelling taking nine months and now we have programmed 18 months, we have put in contingency for these delays, because they are on the rise.

THE CHAIR: On that Dickson site, will we have fewer properties when it is finished than we originally planned to have?

Ms Loft: No, not the one I am talking about.

THE CHAIR: Okay.

DR PATERSON: On the recent announcement about \$2.6 million in homelessness services, what is that going to?

Ms Vassarotti: That was a really important injection of funds to look at the continuation of a range of services that we have supported. We have seen a significant increase in demand as well. That was primarily looking at supporting our modelling to continue its support of people who are reaching out to access homelessness services. It is to look at some particularly complex clients that we have been supporting through specific wraparound services and packages, and also to provide some additional support around emergency accommodation through mechanisms such as hotels, in circumstances where there is no other option.

That is where the bulk of the funding is provided. That will enable services to continue to operate until June 2023, when we will be working to finalise service arrangements through the commissioning process that we have been undertaking over the last few years.

DR PATERSON: That June point, in the next budget, is that when a new announcement of more funding—

Ms Vassarotti: As part of the commissioning process there are a range of processes being conducted right now. For a group of those services there will be an ongoing, new contract in place. For some services there will be an extension of contract, where we have been looking at additional work that we need to do with services, in terms of the particular needs. There are some specific areas, such as the central intake service, as well as provision of support for people with complex needs, where additional co-design work needs to occur. We are working with the sector in relation to that and will put in place some temporary arrangements, particularly for OneLink and other services, while we work through that co-design process. It will not be all finalised by 30 June this year, but we will have a much better understanding of the base level of services, moving forward.

DR PATERSON: We heard from different services today about people staying in crisis accommodation much longer than they normally would because there is no housing or it is difficult to get housing.

Ms Vassarotti: This is a real challenge, particularly for the specialist homelessness sector, and it is one of the things that plays out in some of the statistics and some of the reports that come through, such as the ABS data that came out recently. That was not actually reporting about rooflessness, but there was a significant proportion of clients who were being supported in emergency and specialist homelessness accommodation but were still counted as homeless.

We also see some data that comes through the government services report in terms of persistent homelessness. A lot of that is being driven by the fact that they define people as homeless who are being provided with support and accommodation through specialist homelessness services. They do not have a permanent home and so they are identified as experiencing homelessness.

It is a really significant challenge for us, particularly within the specialist

homelessness service sector, in terms of where there are sustainable exit paths around permanent housing. That particularly has increased over the last couple of years, as we see the extremely high rents in this city. If you do not meet criteria around income-based rent, there are really not many options besides the private rental system, which we know will just create that cycle again. The ability to identify permanent accommodation for people that are being supported through specialist homelessness services is a really significant challenge.

DR PATERSON: People are in crisis accommodation and then they go to temporary accommodation. Is there a middle gap between that and permanent accommodation?

Ms Vassarotti: They will primarily stay within specialist homelessness services for much longer. You would identify that they need that high level, intensive support.

DR PATERSON: Is there a look into different models of housing? We heard that, over COVID, there was more temporary accommodation offered, such as in caravan parks and things like that. Is there a look at different types of housing for—

Ms Vassarotti: We are always looking at the evidence base, in terms of the best way to support people who are experiencing homelessness. The reality is that the best approach is the Housing First model, which looks at, as soon as possible, finding a permanent home and then being able to put wraparound services around that. That was certainly the case in the first wave of COVID. A lot of the supports that were provided really looked at that Housing First model.

The surge of demand in the second wave meant that we had to resort to temporary mechanisms, such as looking at things like hotels. That is not, by any stretch of the imagination, the ideal, but we were in a situation. I remember speaking to officials and saying that, even with some of the options like caravan parks, there were so few options. We really look at the evidence base. The evidence base says getting people into a permanent home as soon as possible is the best chance that people have to stabilise their lives. That is one of the challenges that we have with people staying in specialist homelessness services or in a temporary arrangement for too long. People build their lives. They create connections within the community—social networks—and so we really need to get to that permanent arrangement. It has been particularly challenging over this period of time.

Ms Berry: Which is why the ACT government is so supportive of the federal government's National Housing and Homelessness Plan. In fact, every housing and homelessness minister across the country is working really closely with the federal government to develop initiatives around providing and supporting more growth in the supply of social and affordable housing.

This is not a personal attack on anyone in this space, but it is frustrating that we are having to go through a process federally where funding is ready to flow and it is being held up in the Senate by various other politicians. Despite some of the challenges that we are facing across the country with construction of homes—all homes—that funding will make a difference and will provide people with permanent housing. We in the ACT have been incredibly innovative and partnered with a range of organisations, like CatholicCare, for example, providing temporary accommodation at

MacKillop House.

During COVID we had to be innovative and we had to move differently and swiftly to provide accommodation to people, and particularly women. Housing, unfortunately, is gendered and does impact women more than others. We are doing what we can here in the ACT regarding building and growing social housing and permanent homes for people where we can. We have had a number of crises impact on our ability to deliver on that quickly. However, we now have a government that has made a commitment to provide some funding, and we are keen to get that rolling.

THE CHAIR: Minister Vassarotti, you are a minister in the ACT government. Minister Berry just said it was the ACT government's position that we support federal Labor's housing policy and that it was being held up in the Senate. Would you share that view?

Ms Vassarotti: I think the reality is that the commonwealth government has been out of the space for many decades, which means that we are far short of the social housing that we need to support the waiting list. The discussions that are happening federally are about how much funding we need. In terms of me looking at the waiting list on a daily basis, I think the 400 additional homes will make a huge difference for those 400 families.

We need so much more. We have a significant shortfall that has been decades in the making. The discussion federally is in terms of how we ensure that, both in this jurisdiction and across the country, we do everything we can to meet that shortfall, particularly around social housing, because there is no way that the territory budget is able to meet that shortfall. That is where the discussion is happening: how we ensure that we start to claw back the gap, what we are seeing in terms of what we need around our population growth and what the increased need is in terms of the issues that we face in the ACT. That is what the federal conversation is about.

MS LAWDER: The most recent census showed that our homelessness population in the ACT is now 1,777. There is an increase of 181 from the 2016 census. In the past five years, there have been 181 more people. What do you think are the reasons for that?

Ms Vassarotti: It is really important to put that census data in context. I do not want to be weaselling around it. The raw numbers have increased. In terms of the increase in population, proportionally the figures have actually decreased. In terms of our population, it is a story of improvement. However, I noted before that it is also about the idea of counting people who are homeless, not people who are roofless. More than half of that population that were counted were actually being provided with accommodation services by ACT specialist homelessness services.

MS LAWDER: They are still experiencing homelessness.

Ms Vassarotti: Yes, they are experiencing homelessness, but we are providing accommodation support, which is at higher levels than anywhere else in Australia. We are meeting more of that accommodation need, so it is actually a story of improvement.

What I will say is that census information was collected in the days before the second COVID lockdown. I am very conscious that, while it tells us a story of improvement, what we know is that, four weeks later, we had a huge number of households in the ACT that were in significant housing crisis. We had over 150 households that were in emergency accommodation. I am particularly conscious that the census data suggests that we have been doing better.

One of the most interesting things is that it shows the increase in the number of support services here in the ACT in particular. They increased significantly over that period because of some of the new services that we have been providing. It was a point in time that preceded a significant crisis in this community that impacted people around homelessness. I do not want to be crowing about that response, particularly given what people were experiencing a very short time later.

MS LAWDER: Does the ACT government collect any interim figures? Do we know how we are tracking now, compared to 2021, for example, with the changes in the cost of living? Are more people experiencing more risk of homelessness? How would we know?

Ms Vassarotti: Significant data is collected by specialist homelessness services and a range of services. There has been particularly good work—

MS LAWDER: AIHW?

Ms Vassarotti: There has also been some specific work around rough sleeping in particular. I might just look to officials to speak to the work that has been happening, so that we get a much better understanding. Rough sleeping is only one expression of homelessness, but it is one that we have been particularly focused on. We are trying to get a much better understanding of trends in a much shorter time scale than, say, the five-year time scale of the census.

Ms Gilding: I will be quick, noting the time. COVID actually gave us an opportunity to work very closely with those frontline services that interact with rough sleepers all the time, and to develop a methodology. It is hard to count rough sleepers because they have not necessarily interacted with the service system officially or formally, but we know that they have interactions through the Early Morning Centre, through the Roadhouse and through a lot of our food services. Working with those services—and we are very grateful for the time and the information that those providers bring to the table—we have come up with a methodology which gives us an indication of the number of possible unique rough sleepers, the number of confirmed rough sleepers, and the numbers that do not have clear names or cases, so we are looking at several different categories.

When we track back to August 2021, the census data comes up with the prevalence and we unpick that. One of those numbers is their proxy for rough sleepers. In 2016 it was 54. In 2021 it was 59. In August 2021 the rough sleeper methodology was 57. The methodology being used on a quarterly basis or on a regular basis here in the ACT is giving us a far better indication of the demand and what we are seeing on the streets. I think the latest statistic that we have at the moment is from February 2023,

so fast-forward from that 59. We have a number of confirmed rough sleeping cases. It is sitting at about 61.

Ms Berry: Ms Lawder, there is other national data as well. NHFIC does a report on the national housing situation, as well as the five-year data.

MS LAWDER: We have heard from a couple of witnesses today suggestions for the improvement of OneLink. I am not sure if anyone from your areas has been listening to the hearing today.

Ms Vassarotti: I did not hear the evidence, but some significant work has been happening around the centralised intake service. An evaluation of OneLink was done and publicly released mid last year or late last year.

Ms Gilding: I think it was longer than that. I have not got the date—

Ms Vassarotti: All right. A specific evaluation of OneLink has occurred. Also, through the commissioning process, the issue of the centralised intake service was a specific area of deep diving and really looking at that. When we came to the end of it, the last phase of the commissioning process, regarding the issue of that centralised intake service, there was a belief that there was a need to do some additional work in co-design. That work is happening with the sector. I think it has already kicked off. I might look to officials in terms of where that work is up to.

Ms Gilding: We are about to formally start that co-design for the intake. I suspect that will probably take four or five months to do, but we will certainly start to pick up on some of those suggestions and what we are hearing from the sector as part of that formal process.

MS LAWDER: Thanks.

THE CHAIR: My question goes back to a point Ms Lawder made earlier about a site in Wanniasa that is empty and a site in Gilmore, near the Chisholm shops, where a property has been vacant for a while. I suspect other members might reflect this too. When we talk to our constituents, they all want to see homelessness end and want to see more houses built. I struggle, as a member, to articulate what is going on. I wonder what work Housing ACT does to articulate to neighbours and the broader community what is going on. “Resentful” is probably the attitude I feel from constituents when they describe to me that they are observing not much happening, in the context of a crisis. I want to know how you are getting that message out there and explaining to people, in addition to what happened today, how things are happening.

Ms Vassarotti: Could I just make an initial comment? There are specific sites that you have spoken about. Certainly, on the tenant experience side, there are times when people believe that a property is vacant and it may not be vacant, or there are particular reasons why a property is not occupied at a particular point in time. That is very similar to what happens in the community more generally, in terms of people going to look after a relative who is sick. There might be a change of circumstance. The point has been made a number of times that public housing tenants are some of the most scrutinised members of our local community. People are able to express a

view about what is happening with a particular group in our community that does not happen across the community.

MS LAWDER: I think they were talking about it being fenced off.

Ms Vassarotti: No. That is more of a general point, but it goes—

THE CHAIR: I will not speak for other members, but I will say that it has been drawn to my attention by constituents that it is a very obviously empty house, boarded up and surrounded by construction fencing. We all, in this Assembly, would be able to explain a situation where a housing property is being held because perhaps someone is in custody—a whole range of things. I understand that. I am talking about when it is very clearly stated for a while: “We are about to build,” and people drive past it every day and that resentment starts to bubble.

MS LAWDER: Then they hear about 3,000 people on the waiting list for public housing.

Ms Loft: With the number of constructions that we have in the program, it would be very difficult to communicate past what our statutory requirements are. We operate exactly the same as any other builder or developer with our community consultation. It is in line with the planning regulations now.

THE CHAIR: How many different builders are you currently working with?

Ms Loft: There are 15 on the panel. We have a panel of builders that we work with, and there are 15, and there are different financial tiers. However, last month we did open it up and it is going to remain an open panel.

THE CHAIR: Basically, is that an open call-out to builders who think they can build us nice stuff to give you a call?

Ms Loft: It absolutely is. We go through an evaluation process, of course.

THE CHAIR: Of course. Ms Gilding?

Ms Gilding: I think there are between 90 and 100 active project sites. I have not got the dwelling numbers off the top of my head. There are many active sites as well. It is about understanding what we cannot see. It is a work-in-progress pipeline. There are 700 dwellings in that pipeline. We certainly try and get the stories out there. We are looking at differentiating: how do we tell that story to the people that care about it? We will absolutely take on board what you are saying about how it is a difficult message to send. We certainly have our channels. The usual channels tend to not get the right message out there, in terms of broadcast and general media. We certainly have a lot of the background and the information that we try and provide to people. How it is digested or used is often outside of our control.

Ms Loft: For the 700 that are in the pipeline, some of those are in DA and some are in procurement. There are 370 that are active construction sites. There is some good news specifically for Wanniasa, if you are referring to Langdon Avenue, Longmore

Crescent and Carr Crescent. The contractor took possession of that site in March. It went under contract in February and we will be delivering nine houses: a mix of two and three-bedroom C-class dwellings, forecast for completion in early 2024.

THE CHAIR: Perfect. What a great note to finish on. Thank you very much, Minister Vassarotti, Minister Berry and your officials, for appearing. I thank all of our witnesses and submitters for today's hearing. Thank you to the broadcasting and Hansard team for their support today. If any member of the Assembly wishes to ask a question on notice, please upload it the parliamentary portal as soon as practical and no later than five business days after this hearing. The committee will reconvene for its second day of public hearings tomorrow at 9 am.

The committee adjourned at 5.01 pm.