

TRANSCRIPT OF PROCEEDINGS

RE: BYRON SHIRE - SHORT TERM RENTAL ACCOMMODATION PLANNING PROPOSAL (PP-2021-3351)

HOMELESSNESS NSW MEETING

COMMISSION PANEL: DR SHERIDAN COAKES (Panel Chair)

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DR SHERIDAN COAKES: So good morning and welcome. Before we begin, I would like to acknowledge that I'm speaking to you from Gadigal Land and I acknowledge the traditional owners of all the country from which we virtually meet today and pay my respects to their Elders past and present. Welcome to the meeting today to discuss the planning proposal to reduce the number of days of non-hosted short-term rental accommodation in parts of the Byron Shire currently before the Commission for advice. My name is Dr Sheridan Coakes, I'm the Chair of the Commission Panel and I'm joined by my fellow Commissioners Professor Richard Mackay and Ms Juliet Grant. We're also joined by Stephen Barry and Oliver Cope from the Office of the Independent Planning Commission.

In the interests of openness and transparency and to ensure the full capture of information, today's meeting is being recorded and a complete transcript will be produced and made available on the Commission's website. This meeting is one part of the Commission's consideration of this matter and will form one of several sources of information upon which the Commission will base its advice. It is important for the Commissioners to ask questions of attendees and to clarify issues whenever it is considered appropriate, and if you are asked question and you're not in a position to answer, please feel feel to take that question on notice and provide any additional information in writing which we will then put on our website. If all members here today could introduce themselves before speaking for the first time and for all members to ensure that they do not speak over the top of each other to ensure accuracy of the transcript. We will now begin.

So thank you, Trina and Amy, for joining us this morning. We did provide an agenda of some of the areas we'd sort of, I guess, like to go through with you today. So on that note we've obviously had - been up at the hearing earlier on this week and we've heard a lot about the issue of homelessness within the Byron Shire so if I could hand over to yourselves that would be terrific.

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MS TRINA JONES: Thank you. Thanks very much. Before we begin, I'd also like to acknowledge that I'm coming from Dharawal Land today and extend to respect to Elders past and present. My name is Trina, I'm the CEO of Homelessness New South Wales. We're the peak body for homelessness in the State and we exist to build the capability of people and the capacity of systems and homelessness. I'm very grateful to be invited to provide our comments and feedback through this process today and extend our thanks to all of the Commissioners and those on the call from IPC.

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So following along with some of the outline of the agenda, if we might just start around our response to the short-term rental accommodation proposal. Overarchingly we support Byron Shire's short-term rental accommodation proposal of the 90-day cap

outside of the main centre because we fundamentally believe the councils should be able to set, you know, the limit as low as they like because they're the level of government closest to the community and have been working on this issue for a number of years alongside the community and understand the impact in a very live way, but if the conversation is between 90 days or 180 days, that's fine. Really what we would like to see is that that cap, and really just call out the fact that it's actually a toothless tiger, these caps are a toothless tiger because the data or the registration data is self-inputted from the user and we can't really rely on the user. I mean, it's a bit of an honesty box, like how much can we actually ensure that that will be enforceable and is actually - can actually be regulated. And so while we welcome any initiatives to reduce short-term rental accommodation, and we'll talk to some of the reasons why, we recognise that even with the cap how successful can it really be given that it's not wholly enforceable? And we know that some organisations like Airbnb and others kind of have mandatory requirements to input the stays per address, we do understand that, but we also know from the Council's perspective that that's not always even enforceable even when you have that. So the data's - you know, like I said, it's a bit of a toothless tiger.

So what we would call for is a move to where short-term rental accommodation is restricted to 90 days but it's also restricted to principal place of residence, making those properties, sometimes called hosted short-term rental accommodation properties, available only for 90 days a year and then we know that the other 275 days a year they're occupied by the primary residents. We feel this is much more in the spheres of the intention of short-term rental accommodation which was along the lines of, you know, living like the locals and being able to be amongst community, which has benefits for the broader community, but we also recognise that this reduces what's currently happening around the commodification of homes and this is the biggest issue that we want to talk about today.

30 So any benefits that we talk about in terms of, you know, the community benefits need to consider that, you know, when we think about how do we hold up our values, are they about the money that's made from tourism or are they about the ability for people to have a safe place to call home, because we know that we're not exaggerating when we say the impacts that is felt as a result of the proliferation of short-term rentals is actually resulting in local community members living in their cars and sleeping on the street.

So we know - and you will have heard this from lots of people, I think it's important that we come back to just some of the functionality. But in the past tourism accommodation required a DA and now that that's actually exempt and requires - you know, it's basically that exempt model and you can just register. There's actually no

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ID required and any general address can be given, making it really difficult for councils to regulate. I actually heard an anecdote from a colleague that works in the council regulation side of things who just to test out the integrity of the system registered a very well-known town hall in the State under the name of Mickey Mouse and it was accepted. So there's something to be said for the registration process if no ID is required and any address can be given.

So it's something to look at in terms of how do we manage this and the unintended consequences, and I know that the original intention of reducing the red tape around tourism accommodation was under what was then the Affordable Housing SEPP, you know, which is now just the SEPP, but unfortunately the unintended consequences of that have had actually the opposite effect.

So in terms of the relationship between homelessness and short-term rental accommodation we know that in the case of Byron Shire the issue of short-term renters has been a topic of concern for several years and this would've been predating any changes to the SEPP because this was often an unregulated challenge for local governments already, and what was then referred to, you know, kind of as illegal accommodation, but of course was very difficult to enforce then and is even more difficult to enforce now.

The popularity of the region as a tourist destination combined with the lack of affordable housing options and the significant loss of housing through the impacts of disaster in the region has led to, what we would describe as, the perfect storm or crisis for people who are at risk or experiencing homelessness driving many people who are predominantly not determined or wouldn't be in the category of at risk of homelessness to the brink, and we know you've already heard stories of teachers sleeping in their cars and people who are trying to work in trades and other jobs, people who wouldn't traditionally have been in that situation have now no options and are couch-surfing and have no security of tenure and all the while this happened while we know that, you know, the Byron Bay area has a significant number of unoccupied dwellings, right, and so we have an increasing number of people at risk of experiencing homelessness. We know there's over 140 people sleeping on the streets and that just represents the tip of the iceberg, doesn't count for people who are couch-surfing, in crisis or are living in their cars.

We've got record low rental vacancies, at one point nine per cent and rapidly rising and high cost rents that are far outstripping the incomes of local people, many of whom who are significantly under pressure from the cost of living, the trauma they've gone through, the floods and everything that happened in the region and the long tail

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of COVID that has significantly impacted businesses and families all have pressures adding to the significant high drivers of homelessness in the area.

Recent data tells us that over 50 per cent of rental households are in rental stress and this has grown significantly in Byron in the 10 years since the previous Census. I think it's almost doubled-up from 23 per cent to 50 per cent and is well above the New South Wales average of 36 per cent, and like I said, further compounded by the unoccupied dwellings. So in simple terms, more people are at risk of or experiencing homelessness at a time when there's literally no housing available for them to go to, and the reality is that we cannot solve homelessness or prevent it without housing and that's a key driver. And so the relationship between the short-term rental accommodation, even if it is capped but we don't have a number on the total of how many can be active in the area, can have a significant long impact on access to homes and we need to make a decision as a society about whether our homes are commodities and we will allow a situation where people can sleep on the street in front of well-curated holiday lets while they sit unoccupied or we prioritise access to homes for people who live in community.

DR COAKES: Trina, just a quick question from me. So in terms of the data you quoted, the 140, is that within the Byron Shire?

MS JONES: Yeah, I'm referring to the recent street count that they did in 2022, I think it was 138 people but I think it's point in time and for all intents and purposes the street count that occurred recently we're expecting that to be up. So let's see but we are expecting that to be - to be up so that's even conservative and like I said, it's point in time and these numbers give us only the canary of the issue.

DR COAKES: Yes. And our understanding is that ABS data is soon to be released, is that correct?

MS JONES: Yes.

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DR COAKES: Do you have access to that data as an agency?

MS JONES: Yes, we will have and we're aware that that is coming out in, you know, the coming weeks. I'm actually a member of the working group there obviously under confidentiality but we are aware of their findings of that. So in terms of the homelessness, on that subject, you know, I talked to some of the challenges and international examples are responsive to the short-term rental accommodation really draws me back to some examples that are happening in the world around using the

primary case of residents as the kind of green-light way to do this work well because anything outside of that really becomes very difficult to enforce or regulate.

It's very easy to determine if somebody is the primary residence holder and then cross-reference that with available data on the platform for short-term rental stays. It's very difficult if, as we know in Byron and other cases, those properties are purchased from overseas and are managed locally and/or those properties are purchased with the sole intention of being rented out, you know, 365 days a year on short-term rental or even worse, for only a summer period while listed empty for six months of the year. So these are some of the challenges and we know that you will have heard lots of examples but, you know, San Francisco is working on their 90-day cap for, you know, the primary place of residence and we think that that's a good model.

We support the model in Barcelona and in Tasmania that looks at a permit system but I think we also have to get some good baseline on what's enough, like what's the total amount, like what's an okay amount of these permits, and we also have to recognise that with a system like that people are inevitably going to feel like it's not fair because it will be first in, best dressed and that doesn't necessarily enable equality, you know, for the broader community and I think can create further fractions on this already fractious issue, which is why we think the most sensible approach would be that it's limited to people's primary residence only.

In terms of other potential, you know, recommendations for Byron Shire, we've recently launched our Ending Homelessness Together campaign and while this takes a State-wide lens, it absolutely has applicability to the Byron Shire area. We - in response to the growing number of people at risk of experiencing homelessness and who are actually experiencing homelessness as a result of disaster, you know, rising cost of living and an atrophying stock of social housing more broadly, we have developed an Ending Homelessness Together campaign paper that calls for three action areas and those actual areas, like I said, first and foremost, look at housing supply because we can't solve homelessness without housing, and what we're calling for is a target of 10 per cent social housing by 2050 across New South Wales. And just for some insight into that, the reason why we're calling for that is because that's what the evidence tells us we actually need when we look at the evidence done by research undertaken by Professor Hal Pawson from the City Futures Centre and others in our field that is where we need to get to to ensure that we have a safety net and enough housing available for people who need it when they need it.

At the moment you will all be aware that the social housing stock is atrophying in New South Wales. We know that across the State approximately 35,000 homes are approved to be built every year or built every year, residential dwellings. Of those 700

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are social housing properties, which is about a two per cent investment per year, with 57,000 households currently on the household waiting list, and at that current rate it will actually take about 80 years to meet, you know, enough housing for those people who are currently on the housing waiting list, or the households. And actually research by Professor Hal Pawson refers to that number as not complete and it's more likely to be approximately 144,000 people who would be on the list had they felt it was even worth staying on it, to be frank, because many of them just feel like it's pointless and they become significantly disenfranchised with the process and the system.

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That's why we're calling for that investment in housing and we're also calling for investment in frontline services. In the Byron Shire area services cannot keep up with the demand of people who are knocking on their door. Many of them are servicing way beyond their contractual investment and the money that they actually have for staff and keep to the doors open and to help people out of homelessness, with many in the area operating at over 30 per cent beyond their funded means and they just cannot continue at that pace and yet they're still having to turn people away who need support because they literally do not have anywhere to support them with or any people to support them. And at a time when even if you able to get support, what happens in the crisis system is what we call bed block, where people are supported, they're ready to live independently but there's nowhere to go because there's no affordable rentals, there's no housing to go to. And so all the while those more and more in crisis can't be seen while people are kind of blocking up the system. And so short-term rental accommodation, if that's mopping up 40 per cent of the rental market in the Byron Shire area, that is a significant contributor to the risk and experience and homelessness in the region.

DR COAKES: Trina, just a quick question from me. Just in terms of that housing, are there particular types of housing and accommodation that are most appropriate?

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MS JONES: Absolutely. You know, we would - we would strongly support mixed-tenure dwellings, you know, and this is best practice around the world and the way that people can respond to that is at local and State Government level by including inclusionary zoning. We've seen that recently in the headlines as something that we have strongly called for and we would be advocates for inclusionary zoning, not only on government land but on all land where there's units, you know, above 15 dwellings or more there should be an inclusionary zoning target of a minimum of 10 per cent.

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We know and all of you would be aware of international examples where that's more closer to 50 per cent, 40 per cent and it's working really well and can support, you know, what we would call social capital, strong and weak ties, to improve outcomes

for the whole community, and so we would strongly support that. We also support affordable housing levies and investment in social housing levies whereby the whole community is responsible for investing in that safety net. And we also know, you know, from the housing policy concept around filtering, that the investment in social housing, investment in the safety net has the biggest bang for buck on the impact of affordability across the private and rental market, which can actually support more people to have access to housing that's affordable. I'm not talking about capital AH, 'Affordable Housing' but broadly speaking housing that's more affordable for people and that's why we strongly support that and we strongly support investment in homelessness services to meet the demand. And while it's out of scope of this committee, it's important that we talk about those things go hand in glove and services need to be funded to meet the needs of people on the frontline because without that, more and more people will fall into beyond crisis, which has broad-based ramifications for the whole community and intergenerational trauma and poverty for families.

DR COAKES: And just another question before I'll open to the panel, Trina, for some further questions but is there particular cohort groups - you know, we've heard a lot about women's homelessness, for example, I just wondered if you could make a comment on that and if there's any specific data you can draw on for Byron in that regard.

MS JONES: Look, I would say that while we don't have a demographic breakdown of the who, the trends are consistent across the State. We know that increasingly older women are at risk of and experiencing homelessness at significantly higher rates, and the policies in place prohibit support for older people to access that safety net even though that safety net is difficult to access as it is. You know, if you're an older person in poverty and you put your name down to access social housing waiting list you must wait till you're 80 years of age. I mean, that is a cruel policy.

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Considering the life expectancy of many people in Australia, you know, you're more likely to die, you know, particularly if you're experiencing significant stress and challenge, and the priority housing waiting list is, you know, a very complex challenge for government because ultimately there's just not enough housing to meet demand and so you're prioritising within the priorities and that is difficult but older people are excluded from that on the basis that they could potentially, you know, have access to economic participation but we know that that's just not the case in reality and many of the people who find themselves without access to housing don't have the means to access employment or if they do they're heavily discriminated against, and so it's a huge barrier for that group.

I would also say First Nations community members particular in the region are significantly impacted. We know that that group are grossly overrepresented in homelessness populations and demographics and we also know that there's just not the right service system in place to support them with very limited Aboriginal community control organisations actually needing responses which can impact people's ability to connect with services because they may not be culturally competent or safe for a community, and we also know that as a result of the stolen generation and, you know, removal of children, you know, there's a huge distrust with engagement with government and people fear that if they say they're at risk of homelessness or experiencing homelessness that they may lose, you know, custody of their children. So that's - these are huge barriers that we need to overcome.

So I would say those groups stand out but also, you know, getting into the demographics, people fleeing domestic violence is also the leading cause of homelessness, and as we've learnt from the Disaster Response Gender Centre at Monash University, impacts from disaster increase domestic and family violence and not just immediately after the disaster but up to five years beyond the disaster and more, and it can actually occur, you know, at a higher prevalence rate and impact groups, including those people who are responsible for being part of the response, you know, frontline service delivery agents under pressure, families under pressure can be significantly impacted by domestic and family violence and, therefore, the victims seeking support can often feel like there's a barrier because those people are presumed to be of high standard and credibility in the community. So there's a lot of factors to consider and I think that we have to be mindful that while we're talking about shortterm rental accommodation and it might seem this isolated thing, it is actually within this broader ecosystem of challenge that we must pull all the levers available to make homes and safe homes available for people in the Byron Shire because perfect storm of crisis has impacted the region and we will continue to see things get worse if we don't take action now.

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DR COAKES: Thanks, Trina. Any questions from Richard and Juliet?

PROF. RICHARD MACKAY: Yes, please, thanks, Sherri. And thanks, Trina, that's all very clear and very compelling. I'd just like to ask you - I mean, we've just spent most of the week in Byron listening to various representations including obviously from those involved in the short-term residential accommodation industry and bearing in mind that our brief from the Minister is partly about this planning proposal, these caps but it's also about the issue of long-term rental housing supply in Byron Shire. It was put to us that, look, when you actually look at the houses that are in the sort of short-term rental market there's quite a lot of them that are bought by people to be their sort of family holiday homes and they use them for various times in the year and

then put them on the market as rental - short-term rental in order to cover their costs and that if some caps were introduced or changed all that's going to happen is they're just going to have less income by leasing them out less because they're still going to use them for the primary purpose they bought them, being their holiday home, not - in other words, they're not going to return to the long-term residential market. And then it was also put to us that there's a chunk of the market that are, what have been called, sort of luxury properties, they're the thousand dollar a night ones and again what was said to us is, well, a thousand dollars a night, you know, even if it put it into long-term rental and take the rate down it's actually not going to provide housing for baristas or tradies or those - or the home - you know, or the 140 sleeping on the streets because it's just in another stratosphere in terms of the property values.

So I'm just sharing all of that with you because the panel is particularly turning its mind to whether in Byron capping residential - short-term residential accommodation is, in fact, just tinkering at the edges and what is actually needed is some of the stuff that you've talked about in terms of your endless - ending homelessness strategies, it's about the supply side. You know, if I could put it a bit more rudely, that the STRA thing, you know, might get the headlines but it's actually shallow window-dressing, it's not going at the heart of the problem. I'd be really interested if you could share some thoughts on that please.

MS JONES: Look, I'm really glad that you brought that up because these are the conversations that we are having all the time with our colleagues and Tenants' Union and our colleagues in Shelter NSW and others, and we get asked this all the time, you know, the unoccupied dwellings, you know, if we put them all back on the rack and we recognise that million-dollar homes on the vista cliffs of Byron Bay are not going to delivery their affordable housing outcomes that we need.

So we take that pragmatic and sensible approach and support, I think Shelter NSW agreed also that, you know, a no cap on luxury properties on the - you know, on the vistas of, you know, kind of coastline there is probably pragmatic because they are tourism, you know, residential, you know, dwellings anyway but I do still think that you need to have better enforcement and regulation around that because at the moment you have a two-tier class system with, you know, short-term residential lettings are a class asset now. If you can afford to have, you know, an additional home, not only are you subsidised federally through support, you're also subsidised by, you know, rent - you know, holidaymakers. And if you think about the bigger impacts of moving to a house-based tourism industry, it means that we may be less likely to have investment in hotels and hostels and, you know, regular motels, which also provide employment for local community. And so the more we expand the ability of tourism to be responded to by the - the existing residential dwellings, we are actually inadvertently

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impacting the potential investments in genuine commercial opportunities that can have broad-based impacts for the whole community around tourism but also jobs, because, of course, those Airbnb scenarios or short-term rental scenarios, while they may have a cleaner and they may have that, they don't have the same scale of jobs as what, you know, a motel or a hotel could have, and so that's one aspect of that conversation.

The aspect around, you know, the family with the holiday home and surely they could just rent it for the rest of the year, they're probably small really in the grand scheme of things. At the beginning of this conversation, maybe 10 years ago that's probably the conversation that was really at the heart of the matter, but now we know at the broad scale across New South Wales, particularly in coastal areas, the majority of Airbnbs are majority short-term rental accommodation, I should say, not pick out Airbnb particularly, are commercialised and they're purchased on the sole intention that they will be leased out and that actually the family benefit is secondary to the commercial incentive, of which case then the family has a further asset which is, you know, intergenerational wealth which further disenfranchises those on the lower income scales that can never possibly attain that kind of wealth and further creates gaps. And it's a big call but it does further create gaps in poverty and inequality.

So there is - that conversation, I think needs to be tempered with the reality that actually the holiday home is now (not transcribable) with supplement income and you get to go on holidays there. Yes. And so the conversation, I agree with you, is this is the window-dressing and the big elephant in the room that we all need to call out is that there is no safety net and supply of housing that's affordable in that region or across New South Wales and that's why we need investment in social housing because that's where we will get genuine outcomes to access affordable - real affordability and safety for people, but that will take time and that will take investment and that will take political will and in the interim if 40 per cent of properties are being leased out to short-term rental accommodation the pressure this is putting on at an already high pressure time is just not acceptable given the high rate of these in the area.

PROF. MACKAY: So could I attempt to paraphrase that back to you. Is what you're effectively saying, look, the big answer to the market failure problem to assist with the homelessness is, in fact, the supply side and regulation that puts social housing into the market but in the short term even though it's tend to not make a lot of difference regulating the short-term rental accommodation is something we can do right now, whereas the supply side is going to take a little longer and we should do what we can do now even if it's only a little bit?

40 MS JONES: Yes, Commissioner, that's exactly right, thank you, yep.

PROF. MACKAY: Thanks very much. That's really helpful and really clear.

DR COAKES: Juliet?

MS JULIET GRANT: Yes, thank you, yes, it's been fascinating. Is there an opportunity, do you think, to have sort of these - in some cities it's called a meanwhile use, so with the flooding and disaster response, you know, that we heard from STRA owners how they, you know, made their properties available as a temporary option, are there lessons learnt from that model that we could be employing, you know, while these houses are vacant or would that actually be helpful to adopt that sort of approach?

MS JONES: This, exactly like you talked about. Meanwhile use is, I think, a really good consideration and we recently made a submission to the Housing SEPP to look at and we strongly support any opportunities to put red tape around being enable to stand up meanwhile use in a rapid way to respond to issues, and so that might be either stand up of transitional accommodation or, you know, there are parts of the world demountable housing, and I'm not talking about pods, I'm talking about more community-based demountable housing that can be put together on land for maybe up to five years to stabilise communities while further housing is built and these are - you know, there's no silver bullet, what we need to have is mixed model responses for now, next and later, and the meanwhile use sits in that kind of now and next, you know, scenario.

We've seen good examples where we can have large-scale properties be kind of amended to become youth foyers. I'm not sure if youth foyers have come up in the conversation, but youth foyers are basically purpose-built independent living units or blocks for young people at risk or experiencing homelessness where they get an education first support. So they get access to their own property, they get a support worker and they get supported to do a trade or an education qualification, and this has demonstrated across the world to be the best solution in breaking the cycle of disadvantage for young people and supporting them out of homelessness because for a young person who's homeless they don't necessarily need a life term lease in a social housing property, they need support like they would've got in, you know, a family environment to enable them to live independently into the future.

So meanwhile use in those scenarios can be exceptional, and, you know, two to five years again is a good example. Where we've had what I would call head leasing of the private rental market in disaster, let's be frank, in disaster we use everything available to us to get the best possible outcome, and while that's great when you see everyone rally around that, we know what happened in Byron and Lismore was the people who

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got supported into those Airbnb - I should stop saying Airbnb, the short-term rental accommodation properties at kind of somewhat scale and at exorbitant prices. Like sometimes it was given for free by a generous owner but sometimes it was at exorbitant prices, let's be honest. Impacts those people because, yes, they can have that outcome which is excellent and correct but I also know that those people were then evicted ahead of the Easter break so that those properties could be leased out at a higher rate for tourists to the area. And so the short-term insecure tenure is a real challenge and that's why we're supporting the Tenants' Union cause more broadly across their Making Renting Fair campaign to get better broadly on the longer term rental market to get the - to get the rental market to be safer and more fair for people in general and have more rights, yep, to support people who are on the lower income.

DR COAKES: Thank you. Any further questions, Richard?

PROF. MACKAY: Not from me, thank you.

DR COAKES: No. Thanks - - -

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MS GRANT: Sorry, just one, I know we're getting past time but are there activities that Homelessness NSW is able to undertake to work with Council - I mean, the Council's obviously able to leverage their own landholdings and they have a thought process and a choice to make about what kind of product they put on their land. They, you know, traditionally the safe and easy option would be stock-standard dwelling houses but some more creative diversity of product whether it's co-living or, you know, the barista housing we heard about or some other form of housing. Do you run or are you aware of resources that could be directed to assist Council to help make those kind of choices?

MS JONES: We would absolutely be available to always speak to Council about those and I know our colleagues in Shelter more on the planning end of it and, you know, also on the people end of it often together work together to support by providing that advice and insight. But I think our biggest strength in support to Council is our network and what we try to do is leverage our network where we have opportunities because we represent over 190 members, many of whom are large organisations that have philanthropic investments to respond to homelessness, and what they need to enable them to innovate is land and capital investment.

They will often have the ability to, you know, retrofit a motel or look at opportunities to build, you know, transitional long term accommodation but the land is the biggest barrier, so if Council could work in partnership with those organisations which we

promote across the State then we can get them fabulous outcomes and any local government that's interested in that I'd strongly encourage them to talk to us.

MS GRANT: Terrific. Thank you.

DR COAKES: Lovely. Thank you. Thank you, Trina and Amy, that's been an incredibly informative meeting this morning, we really do appreciate your time and your input to the process, so thank you.

10 MS JONES: Thank you and thanks for your work on this, it's really important at this time, so thanks very much.

DR COAKES: And will you be also making a submission?

MS JONES: Yes. We'll put together a short supplementary submission on what we discussed today and some ideas that we think could be helpful in the thinking.

DR COAKES: That would be terrific. Okay. Thank you very much. Thank you for your time.

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MS GRANT: Thank you.

MS JONES: Thank you. Thanks very much. Bye.

MEETING CONCLUDED

[9.41am]