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**Q1**

Name of organisation

Ensemble Housing

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**Q2**

Your name

Dr Ange Ballard

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**Q3**

Position

Founder

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**Q10**

Respondent skipped this question

Describe the experiences of people struggling to access affordable and suitable housing in the context of your organisation's work.

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**Q11**

Describe the flow-on impacts of the housing crisis in the context of your organisation's work.

The flow on impacts of the housing crisis have actually created the opportunity that my organization represents. Ensemble Housing is a for purpose organisation developing a suite of programs that aim to support private rental housing solutions for certain cohorts, in particular for older women heading towards the housing cliff in the not too distant future. Any older woman over the age of 50 still renting privately is heading for that cliff, yeah it's in the private sector where the opportunities to lengthen the time of that journey towards the cliff can be found.

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### Q12

Describe how current policy settings impact housing affordability and access to housing from your organisation's perspective.

There's an organisational inability to think outside the box in government and in the not-for-profit community housing sector. Both those sectors and the policies and programs they are beholden to, have become part of the problem. There is little or no capacity in those systems for agile responses to crises. The fact that Consumer Affairs Victoria and Homes Victoria have very little relationship means that private sector renting is not fully considered when it comes to thinking about people's journeys and trajectories in housing. Big government has its own agenda and that's all they seem to be able to focus on. The housing system as a whole is a complex adaptive human system and yet we treat it like it's about bricks and mortar and trying to save people when they've already fallen off the cliff. Long range scenario planning is absolutely necessary as is methodological approaches in planning that can cope with the complexity we're faced with.

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### Q13

Describe what actions your organisation believes should be taken by governments to most improve affordability and access to housing.

Offer seed funding for a plethora of innovative in services outside the 'business as usual' government and not for profit sectors. Even this questionnaire shows how set in stone both the housing and homelessness sectors, including in government, have little ability to respond with innovative thinking and planning methods that recognise and have capacity to understand and work with what is now known as 'anthrocomplexity'. Working within anthro complexity requires multiple experimental approaches in order to see what can work in times of crisis. There are methodological approaches such as those now used by the EU commission for managing complexity in times of crisis. I suggest folks go have a look at that stuff.

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### Q14

Is there anything else your organisation would like to share with the Commission?

I'd like to see the commission fund a large process that brings the 'whole system' into the room and that works with all the lived experience that you've captured in this survey from others as well as all other housing system actors including the real estate sector. There is wisdom in the crowd and collaborative planning processes such as I refer to (specifically the complex facilitation and experience based mass data approach using Cynefin and SenseMaker would very quickly come to lots of options to trial and implement. Feel free to ask me more about this. BTW for transparency, Ensemble Housing (Mk2) is in its early start up phase. It is based in options and collaborative planning that emerged from doctoral research using complex methods and Cynefin Framework for sense-making and decision making - in urban planning and housing markets (UQ 2018). The research mass-captured rental experiences, self indexed by contributor in private and community rental housing systems.

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