

Wintringham



RESPONSE TO PEOPLE'S COMMISSION INTO  
THE HOUSING CRISIS

APRIL 2024

BRYAN LIPMANN AM  
FOUNDER AND CHIEF EXECUTIVE OFFICER, WINTRINGHAM

# CONTENTS

PEOPLE’S COMMISSION INTO THE HOUSING CRISIS: WINTRINGHAM SUBMISSION .....3

    INTRODUCTION.....3

    WHO WE ARE AND WHAT WE DO.....5

    CASE STUDY 1: GLEN .....5

    CASE STUDY 2: ANGELA .....6

    AFFORDABLE HOUSING – NEEDS OF OLDER AUSTRALIANS.....7

    OUTREACH AND HOUSING SUPPORT SERVICES AT WINTRINGHAM .....8

    STATE AND COMMONWEALTH WORKING TOGETHER .....10

    FLEXIBLE BROKERAGE FUNDING .....11

    WINTRINGHAM HOUSING – SUPPORTED TENANCIES .....11

    CAPITAL FUNDING POOL .....12

    FAST TRACKED PLANNING AND BUILDING APPROVALS.....13

# PEOPLE'S COMMISSION INTO THE HOUSING CRISIS: WINTRINGHAM SUBMISSION

*Wintringham is a not-for-profit company that works to support, and house impoverished older people aged 50 and over who are homeless or at risk of becoming homeless. Wintringham operates in Victoria and Tasmania.*

---

## INTRODUCTION

Wintringham appreciates the opportunity to provide this submission to the People's Commission into the Housing Crisis.

Wintringham has a dedicated focus on housing and supporting older people who have experienced homelessness. To achieve this, we have developed a range of housing options and extensive support services including community aged care and disability, as well as a wide range of residential aged care services. Our model uses State and Commonwealth funding to provide care and housing to elderly disadvantaged citizens regardless of whether they live in country regions or metropolitan suburbs.

This submission will provide evidence about the impact of the housing crisis on older Australians, as well as recommendations for how to support people with histories of homelessness to maintain their housing and improve housing supply.

## Recommendations

- 1. Increase the supply of social housing**  
An urgent increase in the supply of safe, affordable, and secure long-term housing suitable for older people is needed together with a longer term plan that ensures the continued growth in supply.
- 2. Fund housing support**  
Appropriate housing support programs ensure longevity of housing for vulnerable residents. By ending homelessness, this makes the housing system more cost effective and results in cost savings in other jurisdictions (health, emergency services, community services, etc). Supported, long term and affordable housing in appropriate locations saves money.
- 3. Leverage Aged Care**  
Strengthen the linkages between Aged Care support programs and affordable housing. Effective support programs work with older people to ensure tenancies are long term, properties are maintained, and stops people returning to homelessness.
- 4. Provide brokerage**  
Provide brokerage funding to establish new tenancies and to assist tenants to maintain existing housing if at risk of eviction. When long-term housing is available, brokerage funds are essential to ensure new tenancies are successful.

**5. Provide supportive tenancy management**

Supportive tenancy management is required in housing where residents have experienced chronic homelessness. Capital funds should be allocated to specialist housing provider who can provide supportive tenancy management to those most at risk of homelessness.

**6. Establish a discrete capital funding pool**

This capital funding pool must be independent of the requirement to leverage external debt. This supports housing providers, such as Wintringham, who work exclusively with people who are financially disadvantaged.

**7. Fast track town planning and building approvals**

Develop a mechanism for fast tracking town planning and building approvals. An accelerated assessment process with transparent and clear criterion, such as economic value, policy alignment and public benefit can promote the faster development of appropriate housing.

---

## WHO WE ARE AND WHAT WE DO

Guided by principles of social justice, Wintringham has a single mission to provide dignified, high-quality care and accommodation to people aged 50 and over, who are experiencing homelessness, or at risk of homelessness and who are financially and socially disadvantaged.

Wintringham operates innovative and integrated programs that provide a continuum of care; ranging from extensive assertive outreach programs, social housing (862 units; all with housing support), in-home aged care (900+ packages), a registered Supported Residential Service (SRS), and eight residential aged care sites (352 beds), which are in receipt of the Homeless Supplement. With over 1000 dedicated staff, Wintringham supports over 3,000 clients each day in Victoria and Tasmania.

Our pioneering work with elderly people experiencing homelessness has received national and international recognition, including the United Nations Human Settlements Habitat Scroll of Honour, the “most prestigious human settlement award in the world” and to date, the only time the award has gone to an Australian organisation.

---

## CASE STUDY 1: GLEN

Glen entered Wintringham’s services as an outreach client. He was in his late 50’s and homeless. He had been moving between hotels funded by homelessness services, and rooming houses.

Glen has a long history of homelessness and failed housing. Glen can recall that he had a Public Housing property over 20 years ago. While incarcerated for six months, Glen let his friend stay in the property to “help pay the rent”, unfortunately the friend caused considerable damage to the property leaving him with a debt of \$5000.

Glen then went on a cycle of reoccurring homelessness, going in and out of prison for mostly drug related crimes or sleeping rough. He believed that due to the damage to the property he was not eligible to apply for public or community housing.

Glen is a Stolen Generation survivor. He has experienced profound trauma and abuse. He has a history of being both the victim and the perpetrator of violence. He has a long history of incarceration. Glen’s physical and mental health conditions are complex and have been untreated for many years. As a coping mechanism Glen turned to alcohol and other drugs to numb the psychological and physical pain. Glen is prematurely aged.

Glen’s outreach worker supported Glen to identify his goals and priorities. The key goal being access to housing. Through arranging a debt repayment plan for the property damage, which now amounted to nearly \$12,000, Glen was able to access community housing run by Wintringham Housing.

Glen moved into a Wintringham Housing property with extensive on site supports. Since moving into his new home, and engaging with the support and recreation teams Glen has been able to achieve the following;

- His Disability Support Payment was finally granted. This relieved Glen of his job seeking obligations, which he was not able to carry out due to his literacy issues and his disability.
- Glen’s substance use was initially problematic when he first moved in. While under the influence, his behavior upset other residents and his decision making made him vulnerable. Glen was robbed on multiple occasions due to inviting strangers into his home that he had met on the

streets. Support staff have worked with Glen to help him learn how to establish personal boundaries, keeping his home a 'safe space'.

- Glen was charged with possession of cannabis last year and was linked into a Community Legal Service. Due to Glen's past criminal record, he ran the risk of being incarcerated again. However, advocacy from his Wintringham case manager and the legal service resulted in getting the charge turned into a small fine.
- Glen has reduced his AOD intake drastically and worked with support to establish ways in which he can keep himself safe and be respectful of his neighbors. Glen values his home and his relationships with both staff and other residents in the building.
- Despite Glen's social anxiety and reluctance to participate in group activities he has established himself in the local community and has built meaningful relationships with other residents.

Glen is reluctant to engage with external services outside Wintringham due to his previous experiences of discrimination, linked to history of AOD use, incarceration and homelessness. Many mainstream services have withdrawn supports from Glen, or not been able to adequately provide services due to his complex mental health needs and paranoia.

The gradual rapport building and consistent and collaborative approach from the support team has contributed to Glen's ability to maintain his housing. The ability to provide intensive 1:1 support has also meant that Glen has been able to engage with mainstream services, such as health services, in a way that was not possible in the past.

---

## CASE STUDY 2: ANGELA

Angela is in her early 80's. She was born in the Philippines and arrived in Australia just over 40 years ago.

Angela owned a property where she lived with her husband and children before the break down of the marriage. The family home was sold as part of the separation and Angela did not receive any money from the sale of the property.

Since leaving the family home, Angela had been living in shared accommodation with a young male for four years. The family members of Angela's housemate were moving into the property from overseas and Angela had to move out. There was no lease, and Angela had no security of tenure, there was no right to redress when Angela was asked to leave.

Angela was feeling very isolated and overwhelmed, and resorted to sleeping in her car with no other options. She went to the local housing office to apply for housing and she was not directed to attend the local homelessness service. Her sleep, overall health and wellbeing were severely impacted. During this time Angela was diagnosed with cancer.

Angela found Wintringham through the Care Finder program. She required surgery and treatment, but none of this could occur without stable accommodation. A social worker at the hospital suggested she call Wintringham for help.

Once connected with a Care Finder Angela was supported to access crisis accommodation through the homelessness sector and was able to commence treatment for her cancer. She initially declined the offer of a referral to My Aged Care for funded aged care services.

The Care Finder supported Angela with

- Follow up regarding Angela's housing application and advocacy for the VHR Priority Access application to be approved
- Nomination for a Community Housing property through Wintringham, which resulted in an offer of housing
- Transport to medical and housing appointments
- Setting up a new home, including application for brokerage to purchase a bed and fridge

Once settled into her new home Angela was able to open up and disclose other unaddressed issues. Angela had a range of more complex age related needs that she had not been able to raise when in housing crisis. She had outstanding legal issues that she had been ashamed to share.

Once housed Angela was ready to be referred to My Aged Care and has commenced a Home Care Package. This Package delivers daily supports into her home, ensuring she is able to continue her cancer treatment. She also now has a case manager who oversees her care needs and is supporting her to address her legal issues.

Angela is very happy to now be living in secure accommodation with people of her own age. She has been involved with the recreation program and has met other residents who were also born in the Philippines, which has provided her with great joy.

---

## AFFORDABLE HOUSING – NEEDS OF OLDER AUSTRALIANS

The 2016 census found that there were 134,000 people aged 65 years and over, paying rents more than 30 per cent of their income - an increase of 41.7 per cent in five years. The vast majority of those people are in need of affordable housing.<sup>1</sup>

The number of people aged 55 and over who accessed Specialist Homelessness Services in Australia increased by 37 per cent between 2012-13 and 2016-17, with more than half (56 per cent) of these people being women. Older people in the 55 - 74 age bracket were the fastest growing age cohort within the overall homelessness population, increasing by 55 per cent in the decade to 2016.

In addition, older people represent one of the fastest growing groups seeking assistance from specialist homelessness agencies, with an average annual growth rate of 8 per cent each year between 2011–12 to 2016-17 compared to 4 per cent growth rate for other specialist homelessness services clients.

Demand for single occupancy housing is high for the older cohort. Older specialist homelessness services clients were more likely to be living alone (59 per cent) when compared to the rest of the specialist homelessness services clients (29 per cent).<sup>2</sup>

---

<sup>1</sup> ABS Census, Estimating Homelessness, 2016, cat no. 2049.0

<sup>2</sup> Australian Association of Gerontology: Older Women who are experiencing or at risk of Homelessness, 2018

## **RECOMMENDATION 1**

### **Increase the supply of social housing**

An urgent increase in the supply of safe, affordable, and secure long-term housing suitable for older people is needed together with a longer term plan that ensures the continued growth in supply.

---

## **OUTREACH AND HOUSING SUPPORT SERVICES AT WINTRINGHAM**

Working with the older people who have experienced homelessness presents particular problems for service delivery as this group of people often present with premature ageing and complex care needs (physical, psychological and social), combined with a general reluctance to accept services. This reluctance derives from a strong sense of independence and a history of demeaning experiences with a range of health or community care providers.

Our model of care has been developed in direct response to these 'special needs' of our client group. Many clients who have been, or who are experiencing, homelessness arrive at Wintringham in very poor health, undernourished and frequently frightened or so 'battle hardened' that they are difficult to communicate with. In addition, it is quite normal for our clients to have had a very isolated life with little or no contact with family members.

Wintringham provides comprehensive services offering direct, face-to-face encouragement and assistance to access services, as well as advocacy and service coordination once assistance is in place. This form of Outreach and Housing Support also includes the ongoing ability to troubleshoot on the client's behalf when things may go off track.

Wintringham uses a Housing First approach. We know that support for this group is ongoing and lifelong and revolves around help to engage, coordinate and effectively participate with the services they need to maintain their health, safety and well-being. While the need for intensive levels of support waxes and wanes, the potential for assistance of this nature is ever present. Without ongoing and flexible support, older people can bounce from crisis to crisis, using increasingly large amounts of resources but never finding a long-term solution. They live neglected in our communities, in situations that are untenable until a crisis brings them to the attention of one or another emergency service.

The overall aim of Supportive Housing is to maintain the tenancy and improve the health and well-being of the client. As part of this process, the Housing Support Worker also aims to maintain harmony and build a sense of community for the client within their chosen housing. Some functions of the Housing Support Worker include service navigation and coordination of alternate support services (ie mental health, drug and alcohol, legal, financial and general health) in order to do this they may accompany a client to an appointment, facilitate transport or assist other service providers in their work with the client. Evidence supports the notion that support programs, alongside housing, are effective in sustaining tenancies.<sup>3</sup>

---

<sup>3</sup> Zaretsky and Flatau, 2015, AHURI: The cost effectiveness of Australian tenancy support programs for formerly homeless people [link here](#)

The interventions that maintain housing can be complex, or seemingly simple. The example below indicates how a simple problem can very quickly get out of control.

*When we were helping Phillipa establish herself in her new home, we found she had no idea how to budget. The greatest problem for her was the utility and phone bills which, although they come regularly, do not come each week. To help her manage this problem, we set her up with a Centre Pay account. This is an account which takes a specific amount of money out of the pension each week to meet bill repayments. Unbeknown to us, however, one evening, early in her tenancy, Phillipa received a phone call from a competing gas and electricity provider. Phillipa believed them when they told her they could offer a much better deal for her and agreed to take them up on their offer.*

*We first became aware of the problem when Phillipa showed us Final Notices and demands for payment. By this time the debt had grown to over \$800 – a sum Phillipa had no way of paying. We negotiated with the utility company to move Phillipa to a more appropriate scheme, to waive some of the payment and accept a long term repayment for the rest. Phillipa had tried to solve this problem herself, however when she had phoned the utility company she could not figure out how to negotiate the phone system, which was an automated one – asking her to ‘press 1 for ‘X’, press 2 for ‘Y’ etc., and had given up in defeat.*

A seemingly simple task, but an example of how modern systems can present seemingly insurmountable barriers. Without ongoing, long-term access to a support worker who has the ability to provide support when required, Phillipa’s tenancy would have ended, and she would have returned to homelessness.

Supporting older people in affordable housing is cost effective for community, as it prevents older people from reaching crisis points.<sup>4</sup> Without affordable housing, the cost of supporting the elderly becomes unnecessarily excessive. If someone cannot afford their medication, or good food, their health then suffers. Their chronic illnesses get worse, increasing the cost on overstretched health and medical systems.

The Lifecourse Institutional Costs of Homelessness for Vulnerable Groups study led by Professor Eileen Baldry followed the lives of eleven people and found that between them, they had cost State and Commonwealth Governments almost \$22 million in health, legal and custodial services. One of the research conclusions is that "the atomised and singular manner in which homeless persons with complex compounded needs are addressed by most agencies is extremely costly and counterproductive."<sup>5</sup>

Provision of affordable housing is key in improving health and wellbeing outcomes for older people who are homeless and works to save the government money. It is an inefficient use of resources when a community only responds to the crises in a person’s life.

---

<sup>4</sup> Witte et. Al., 2017, The case for last resort housing: Providing housing for homeless is cheaper and better for society <https://www.sgsep.com.au/publications/insights/the-case-for-last-resort-housing-providing-housing>

<sup>5</sup> Baldry et. al., 2012, Lifecourse institutional costs of homelessness for vulnerable groups <https://www.mhdcd.unsw.edu.au/sites/www.mhdcd.unsw.edu.au/files/u18/Lifecourse-Institutional-Costs-of-Homelessness-final-report.pdf>

**RECOMMENDATION 2****Fund housing support**

Appropriate housing support programs ensure longevity of housing for vulnerable residents. By ending homelessness, this makes the housing system more cost effective and results in cost savings in other jurisdictions (health, emergency services, community services, etc). Supported, long term and affordable housing in appropriate locations saves money.

---

**STATE AND COMMONWEALTH WORKING TOGETHER**

Wintringham's experience demonstrates that Aged Care support is essential in the maintenance of affordable housing tenancies for older Australians and results in savings for the housing provider, and more broadly for the community. In the reverse, suitable and affordable housing is required to enable provision of Aged Care services. Integration of Aged Care and affordable housing is essential: if separated, the result is poorer service delivery and less than adequate outcomes for our clients. The Home Care Packages (HCP), currently funded by Commonwealth Aged Care support are an excellent example of how Commonwealth funding can be utilized to support tenants and save the State Government money on housing support programs.

The State must work with the Commonwealth to ensure that there is a specialised response for older people who have experienced chronic homelessness. This response should be built on the principles of providing safe and affordable housing that is strongly connected to the Commonwealth Aged Care System.

The existing partnership between Wintringham and the Tasmanian Government provides an exceptional example of how well the two systems can integrate. With the capital support from the Tasmanian government, and ongoing care funded by Commonwealth Aged Care services, Wintringham is now operating a 40 bed Residential Aged Care service in Southern Tasmania, focused on housing older Tasmanians who have experienced social and financial disadvantage, as well as homelessness. This service would not exist without the partnership between the Tasmanian government, the Commonwealth and a specialist aged care provider, such as Wintringham.

**RECOMMENDATION 3****Leverage Aged Care**

Strengthen the linkages between Aged Care support programs and affordable housing. Effective support programs work with older people to ensure tenancies are long term, properties are maintained, and stops people returning to homelessness.

---

## FLEXIBLE BROKERAGE FUNDING

Flexible pools of brokerage funds are an essential component of ending homelessness.

For people who are accessing the homelessness system for the first-time flexible funds can be used to prevent eviction or assist people to maintain their existing housing. This may be in the form of rent in advance, or funds to provide cleaning services while waiting on services to commence. Brokerage funds which can be used to overcome the barriers for that individual are required. The amount of funding spent on any one individual will vary significantly.

Brokerage funds are also critical in ensuring that a new tenancy can succeed. For someone who has been experiencing homelessness for many years, this may be purchasing the items they need to set up a new home. A warm bed to sleep in, a fridge, a couch.

### **RECOMMENDATION 4**

#### **Provide brokerage**

Provide brokerage funding to support the establishment of new tenancies and to assist tenants to maintain existing housing if at risk of eviction. Flexible brokerage funds are available for service providers to support people to maintain existing tenancies, prevent evictions, and ensure new tenancies are set up to succeed.

---

## WINTRINGHAM HOUSING – SUPPORTED TENANCIES

For clients who have histories of failed tenancies and who have complex support needs, a supportive approach to tenancy management is required. Tenancy management workers play a key role in helping vulnerable people to maintain their housing. These tenancy workers recognize the benefit of case management support and understand that when the two systems work together it can achieve the best outcomes for individuals.

The components of our supportive approach to tenancy management are:

- Time for tenancy management workers to spend with residents (explaining rights and responsibilities and relationship building)
- Use of plain English for tenancy agreements, documented rules and expectations
- Non-punitive approaches to breaches in the Residential Tenancies Act (RTA)
- Utilising the RTA as a tool to support residents, and encourage appropriate behaviours from residents and their visitors
- Responsive maintenance which quickly and effectively deals with any issues raised

A supportive approach to tenancy management results in reduced evictions. Although tenancy management workers have a different function to housing support workers, both work collaboratively to

highlight issues and barriers that may put a tenancy at risk. While supportive tenancy appears more expensive at an initial glance, there are economic savings for sustained tenancies, and reduced evictions.<sup>6</sup>

#### **RECOMMENDATION 5**

##### **Provide supportive tenancy management**

Supportive tenancy management is required in housing where residents have experienced chronic homelessness. Capital funds should be allocated to specialist housing provider who can provide supportive tenancy management to those most at risk of homelessness.

---

### **CAPITAL FUNDING POOL**

One of the most common funding models for Housing Associations, or social housing providers, is a model which relies upon these organisations to be able to repay debts. This occurs through a range of models where housing is provided to people in high, middle and low-income brackets. The high and middle-income housing is rented or sold to assist the housing provider to fund new buildings or repay debts.

This model is not suited to those organisations, such as ours, who work exclusively with elderly people who have experienced homelessness and are financially and socially disadvantaged. When 100% of our residents are supported by Centrelink, we have no high or middle-income earners who can pay a higher rental, which would enable us to repay loans. Therefore, Social Housing providers, such as Wintringham, can only build new properties with access to capital funding, or philanthropic grants. Wintringham Housing has many successful examples where the contribution of funding from a variety of sources has built housing which had ended homelessness. The downside is that these funding opportunities are few and far between.

To enable more older people to end homelessness, a dedicated capital funding pool is required to support social housing providers who only house people who are financially disadvantaged.

#### **RECOMMENDATION 6**

##### **Establish a discrete capital funding pool**

This capital funding pool must be independent of the requirement to leverage external debt. This supports housing providers, such as Wintringham, who work exclusively with people who are financially disadvantaged.

---

<sup>6</sup> Zaretsky and Flatau, 2015, AHURI: The cost effectiveness of Australian tenancy support programs for formerly homeless people [link here](#)

---

## FAST TRACKED PLANNING AND BUILDING APPROVALS

Wintringham recommends that consideration be given to the fast tracking of planning and building approvals in certain instances.

Social housing is essential social infrastructure; it supports local economies, reduces poverty and disadvantage, and reduces the cost burden of homelessness on other government services. The Land Use Planning and Approvals Act should be amended to give councils the ability to meet their local and specific community housing needs in the most efficient way possible.

A criterion, including economic value, policy alignment and public benefit, or similar, could be developed to support local councils to assess planning applications that align with their local need. The current methods are costly, and result in significant time delays. They enable NIMBYism and can lead to divisive confrontation between neighbours who are for and against a proposal.

With the need for affordable housing already desperate, we need mechanisms to support appropriate development within Australia that will result in high quality housing being built as quickly as possible.

### **RECOMMENDATION 7**

#### **Fast track town planning and building approvals**

Develop a mechanism for fast tracking town planning and building approvals. An accelerated assessment process with transparent and clear criterion, such as economic value, policy alignment and public benefit can promote the faster development of appropriate housing.