

***Eric Tolliday Units***

***Acknowledging the Past, Recognising the Present  
and  
Creating a Future Together***

**A Discussion Paper**

Prepared by the Community Engagement Reference Group for the Eric Tolliday Units,  
which was convened by the Capital Works Steering Committee of Bellarine Community Health.

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## 1. Recommendations for BCH Board's consideration

The Community Engagement Reference Group (CERG) recommends that the Bellarine Community Health Board consider this paper and make decisions as follows:

- To resolve that the ETU's be redeveloped and operate as affordable housing under the Retirement Villages Act, 1986.
- To accept the intention and definition of affordable housing as proposed in this document.
- To resolve that the re-development includes at least 6-8 two-bedroom units, with the balance (8-10) being one-bedroom units.
- To resolve that all 16 of the units be available for residents who would pay affordable rent and do not pay any ingoing contribution.
- To resolve to separate the capital costs to redevelop the ETU's from the operational costs.
- To consider and determine whether the operation and maintenance of the ETU's are either under a BCH entity or in partnership with another not for profit community retirement village provider.
- To resolve to prioritise the redevelopment of the ETUs and then consider a separate, staged redevelopment of a community facility, if capital is available.
- To consider access to the gym and/or other relevant areas for communal activities by the ETU residents.

## 2. Introduction

The purpose of this paper is to articulate the proposal that Bellarine Community Health develop the Eric Tolliday Units, located in Nelson Road, Point Lonsdale, as affordable housing.

This document has been developed by, and represents the views of, a Community Engagement Reference Group (CERG) for the Eric Tolliday Units (ETU'S) convened by the Capital Works Steering Committee of Bellarine Community Health (BCH).

Members of the CERG are: Moyneen Curtis, Jennifer Hocking, Jacqui Pierce, Michael Grout, Michael Scott and Sue Wasterval. Two BCH staff, the Community Engagement and Development Manager and the Capital Works Manager resourced the Reference Group.

This document was discussed and considered by the BCH Community Advisory Group on 2 September 2020.

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Following adoption of the above, it is recommended the Board request the CERG to explore the future development of the ETUs with the community. We note a separate communications strategy and material will be required for this purpose.

### 3. Background

BCH is the largest community health services provider on the Bellarine Peninsula, servicing all ages. BCH is also a registered provider for the National Disability Insurance Scheme, the Transport Accident Commission and Department of Veterans Affairs clients. In the past, BCH provided residential aged care at three locations (in Pt Lonsdale - Sims Lodge and Coorabin, in Portarlington - Ann Nicol House) but has now withdrawn from this sector. BCH continues to offer a range of services to aged people, predominantly in their homes or at BCH centres and via the Residential Villages Act at the Eric Tolliday Units.

Funding from the Commonwealth Department of Social Security combined with philanthropic grants and community fundraising enabled the construction of 8 self-contained units for the aged and disabled on the BCH Nelson Road, Point Lonsdale site. These eight units were officially opened in 1982. The units were named in honour of Mr Eric Tolliday (deceased) who gave over thirty years of service to the community as the Foundation Treasurer of the Queenscliff and District Memorial Hospital Society, and as honorary Treasurer Emeritus of the Queenscliff and District Community Health Centre. Funding for a further 8 units was received in 1983 and these units officially opened in April 1984.

A decision of the past Board in 2015 was to cease leasing the ETU's. At that time the Board was pursuing an alternate land use through an agenda of multistorey units to be built on the land currently occupied by both Coorabin and the ETU's.

In 2018 the BCH Board decided to redevelop the ETU's and work towards leasing the units. This paper is the next step towards achieving this goal.

### 4. Definition of affordable housing at the ETUs:

- Affordable housing offers housing that is appropriate for eligible Australians on moderate to low incomes. Affordable housing is considered by the CERG to be affordable if it costs less than 30% of gross household income.
- This housing aims to provide residents with safe, secure and sustainable accommodation to eligible people in the catchment area.
- It enables people 55+ (unless exempted) to remain living independently in their local community.
- The housing is provided under the Retirement Villages Act, 1986.
- In providing affordable accommodation to eligible people in the catchment area, the level of rent ensures the residents are more likely to be able to meet their other basic living costs.

### 5. Current status of the ETUs

Currently, all 16 units are one-bedroom. As a result of Board decisions, the units have not been re-let following vacancies in recent years. As of September 2020, only 2 of the units are occupied.

The current residents have a residential agreement with BCH under the Retirement Villages Act (1986).

The following only applies to the current ETU residents.

Current residents were required to pay a capital sum (now known as an ingoing contribution, which is a % of the value of their assets) and, at point of entry, were then granted a licence to occupy the unit and to use the chattels. The ETU are not serviced units and residents provide their own furniture and white goods. Residents are responsible for the payment of their own gas, electricity, telephone and water separately assessed against each unit. (Please note: no council rates are payable on this site as it is Crown Land and a public health facility.)

Residents also pay a maintenance charge each month towards the operating costs; this is payable for the duration of the agreement. This maintenance charge covers the cost of items such as the common area gardening, external maintenance, maintenance of communal spaces like BBQ areas etc.

On departure, current residents are required to pay a deferred fee calculated as 4% per annum of the ingoing contribution paid upon entry. This contribution is capped at 24% of the ingoing contribution. Deductions will also be made for any outstanding periodic fees and the cost to repair/damage to the unit or chattels that was not caused by normal wear and tear.

## 6. Background - assessing the need for affordable housing

- There is a demonstrated need for affordable rental accommodation on the Bellarine Peninsula.
- That the population growth in the over 55-year age group suggests that demand for the proposed style of facility will be strong.
- That there is an emerging (and hidden) need to provide for the needs of homeless women over 55 years.
- That private and for-profit Retirement Villages typically require a significant upfront capital commitment and various ongoing fees. Many of these private and for-profit models are beyond the means and outside the social/lifestyle choices of at least some of the expected residents of the ETU in Point Lonsdale.

## 7. What the above means for the place of the ETUs in the suite of housing options:

On the basis of a review of population housing tenure and other housing options the ETUs may attract and provide a feasible, affordable housing option for:

- those who have some assets, but limited income. (For example, people who may have owned their own home but find it difficult to manage and require support services to be able to continue to live independently.)
- people who have limited/no capital and require affordable rental accommodation.
- single people, couples or single people with an adult dependent or carer.

The CERG believes BCH, as a provider of affordable housing, has some significant points of difference:

- offers access to quality health, well-being and social support services adjacent to the residences.
- the location is highly valued, and in a convenient location.
- the site can be upgraded (to a modest degree) and is attractive and spacious.
- the ETUs can provide a style of accommodation that adds to the range of options available to older people, particularly those with lower income levels, on the Bellarine Peninsula.

## 8. Proposed Eligibility Criteria

### 8.1 In Priority Order

The following proposed eligibility criteria are a guide for BCH to use in the first instance whenever a vacancy arises at the ETUs.

- Residents will be
  - over 55 years of age (unless exempted under the Retirement Villages Act) or retired from full time work; and the spouse or partner of such a person.
  - an Australian citizen or permanent resident.
  - have the capacity to pay the rental and other required fees at a minimum of 30% of a government Aged Pension.
  - if the person is a non-Australian citizen, they must hold a valid Visa.
- Priority will be given to:
  - Residents of Point Lonsdale and Queenscliff (3225 postcode) first.
  - Residents of Bellarine townships with the greatest levels of disadvantage. On the Bellarine Peninsula, in order of greatest relative disadvantage: St Leonards, Indented Heads, Portarlington and Clifton Springs. (Note: source: Socio-Economic Indexes for Areas (SEIFA) measure the relative level of socio-economic disadvantage and/or advantage based on a range of Census characteristics.)
- People who can evidence strong, long-term, permanent links to the Bellarine Peninsula. (Examples might be: someone who has resided in the area for over ten years, someone whose family have resided here permanently/over the long term, and who are part of the 'care-giving' or social support for the person.)

- People who can reasonably maintain themselves independently, including with paid support according to individual needs.
- People who are not Australian citizens or permanent residents in line with eligibility for My Aged Care funding.

## 8.2 Additional Priority / Criticality Factors to be taken into consideration when assessing eligibility

People who:

- are at risk of homelessness, particularly older women,
- are at risk of being relocated/dislocated from their local community,
- are at risk due to their age,
- are at risk of entry to aged care (for example, a younger person with disability),
- have access to family carer in the area,
- are at risk of disconnection to family, by having to move out of the area.

## 9. Who would not be eligible?

- People over 55 years and still in full time employment.
- People who require care 24 hours a day (unless exempted under the Act).
- People under 55 years (unless exempted under the Act).
- People with no connection to the local area.

## 10. Applying the Eligibility Criteria in Practice

Once closer to operational, the BCH ETU guidelines will need to be developed and include specific weighting for eligibility/entry and additional information beyond the scope of this document and of the CERG (for example the legal, financial and staffing aspects). Some examples of potential ETU residents in one- and two-bedroom options enable the following scenarios to be realised:



*Rachael is a younger lady with intellectual disability who was residing in Geelong with aging parents. She wanted to be able to return to living on the Bellarine. Disability specific housing options were not going to become available on the Bellarine Peninsula. She had lived here for 20 years and her two siblings who are both permanent residents of the Bellarine, and who are part of the 'future proofing' and succession planning for her care, once her aging parents pass away. The ETUs would be a good option.*

*An elderly couple with an adult son with Downs Syndrome will, if enabled to live in a two-bedroom Unit, have their son well established in the ETU community by the time they are no longer able to care for him. ETU community support will assist him to remain living in his local community when his parents have passed away.*

*A mum with MS who is over 55, (or has an exemption under the Retirement Villages Act), is trying to support her late teenage/young adult to finish high school or study at university. They need somewhere local and accessible to live so they can remain living together successfully. The late teenager/young adult is a carer for his mum. By being enabled to remain living together in a 2-bedroom ETU, they will support each other to achieve their dreams.*

*Colleen, aged 62, was an art teacher at a primary school. She was happy and healthy and went on bush walks in her spare time. Colleen became homeless in 2017 after being diagnosed with Non-Hodgkin's Lymphoma (a type of cancer) and undergoing intensive chemotherapy. She had not been able to work and had fallen behind in her rent. She was subsequently evicted from the property. In June 2018, she was on a priority list for public housing, but had not been told how long it would take to get this accommodation. In the meantime, she sleeps in her car (Keen 2018).  
A one-bedroom ETU would be a good option for a local person with similar profile.*

*A 71-year-old retired teachers aid, long time rental resident of the Bellarine, with grandchildren in Geelong and social links locally. Has chronic illness but wishes to maintain her independence. She drives and can care for herself; also uses physio and the gym at BCH; attends the medical practice. Her current unit is larger than needed and she is under some financial strain.  
An ETU would be ideal next step for this lady.*

## 11. Alignment of this ETU Proposal and Current Status

This proposal for affordable housing development at the ETUs will not impact arrangements for the current residents who will maintain current tenancy arrangements under the Retirement Villages Act 1986. The proposal falls within the agreed purpose of the crown land reserve on which the ETUs are situated in Nelson Road, Point Lonsdale.

In relation to local government planning requirements, a 'retirement village' is the current use, therefore no change of use would be required.

The CERG also notes:

- That affordable housing is within the aims and objectives of BCH to address disadvantage and support the vulnerable in our community.
- That affordable housing aligns with the original intent of the ETUs as outlined in the beginning of this document (section 2) and is considered by the CERG to be the most likely model to meet community expectations for this resource.
- BCH has previously considered proposals to restore the 16 independent living units to create a retirement village community for over 55's with access to facilities and supported by a range of medical and allied health services to enable ageing in place.
- BCH has previously considered proposals to create a space where the wider community can come together, to encourage resident interaction and to engage in other activities to improve health, well-being and social connection (in a section of the former Coorabin building). The CERG regards this aspect as a secondary priority to the refurbishment of the ETUs (provision of residential options).

## 12. Differing components in the proposed ETUs

This section addresses two areas for Board decision: the mix of entry profiles and the balance of one- and two- bedroom units.

### 12.1 One or two bedrooms

Considering the Board's requirement that the ETUs be sustainable, the CERG has considered the merits of adding some two-bedroom options. There are 16 one-bed units presently and if capital funding can be secured, we recommend at least 6-8 two-bed units be developed. Anecdotal evidence (refer the vignettes, section 9) suggests these would be desirable, and offer flexibility and a diversity of residents. Further, we note: it is assumed that a higher level of rent may be charged for 2-bedroom units.

### 12.2 Entry Profiles

The CERG recommends that all 16 of the units be available for residents who would pay affordable rent and do not pay any ongoing contribution.

In the event that the financial modelling does not allow the above recommendation, the CERG recommends:

- 10 of the units being available for residents who would pay affordable/subsidised rent and do not pay any ingoing contribution.
- 6 of the units being available for residents who could pay an ingoing contribution, in addition to rent.

The CERG recommends that the financial modelling will guide this balance. We also alert the Board to the probable community expectations and that the affordable housing notion will be most welcome.

### 13. Financial viability

Financial aspects of the ETUs are the domain of BCH rather than the CERG. We note the need for sustainability and strongly recommend to the BCH Board that the capital costs of the redevelopment of the ETUs and operational costs be separately addressed.

Advice that the BCH Board has siloed, but not yet allocated, the balance of the BCH Health and Wellbeing Fund towards the redevelopment of the ETUs is noted. **[The CERG has since been advised that given the current financial status of BCH this funding is not actually available]**. The CERG believes this is likely to be appreciated by the community. Clearly, it will also assist in attracting dollar for dollar funding for the capital required for the redevelopment from State, Federal and philanthropic sources.

A further aspect of financial and operational viability for BCH consideration is whether or not BCH will develop and operate the accommodation themselves or look to outsource or have a partnership model.

Considerations include the mix of services BCH have, the continued commitment for the ETU's to remain as part of BCH core business, the financial viability, reputational risk etc. As this is an internal BCH matter, the CERG has no view in this regard other than to urge close consideration to alignment of objectives and intentions if this were pursued.

#### 13.1 Capital costs

Consideration by BCH needs to be given to how the capital will be raised in addition to the BCH funding that has been siloed for this project. The capital required will depend on the extent of works required, designs for the units and estimate of costs. It is considered that this is an internal responsibility not that of the CERG.

The CERG makes the following observations. We have discussed the principle of proportionality. This is a development of 16 units. It is not proposed that the ETUs compete with private businesses and they do not require the level or style of community hub facilities evident in many villages. A community room, community garden areas and an outdoor gathering space are

desirable. Many aspects of the units are established but advice is that some renovation and extension (for example, to create some two-bed units, increase accessibility and other compliance matters) is required. (For example: the CERG does not believe the exterior brickwork needs to be reclad as in some concept drawings presented early in 2020.) As previously suggested, the CERG believes the site, including buildings and grounds, can be upgraded to a modest degree and be very attractive and spacious and a valued attribute to the community.

## 14. References

- G21; “Addressing disadvantage through affordable social housing”, May 2016
- The City of Greater Geelong, Final Report, Social Housing Plan 2021-41, February 2020
- Australian Housing and Urban Research Institute; Paying for affordable housing in different market contexts, February 2018
- Housing Registrar, Department of Treasury and Finance, State Government, Victoria <http://www.housingregistrar.vic.gov.au/Homepage>
- Inquiry into the retirement housing sector, Parliament of Victoria, Legal and Social Issues Committee, 2017
- Older Women’s Risk of Homelessness - Background Paper, Australian Human Rights Commission, 2019