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TRANSCRIPT OF PROCEEDINGS

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**THE HONOURABLE T. PAGONE QC, Commissioner
MS L.J. BRIGGS AO, Commissioner**

**IN THE MATTER OF THE ROYAL COMMISSION
INTO AGED CARE QUALITY AND SAFETY**

SYDNEY

3.10 PM, THURSDAY, 13 AUGUST 2020

Continued from 12.8.20

DAY 86B

MR R. KNOWLES SC appears with MR P. BOLSTER as counsel assisting

COMMISSIONER PAGONE: Yes, Mr Knowles.

MR R. KNOWLES SC: Thank you, Commissioners, I appear with MR PAUL BOLSTER. I wish to acknowledge the traditional custodians of the land on which we and Commissioner Pagone meet, the Gadigal People of the Eora Nation. And for where Commissioner Briggs is, the Ngunnawal People, as well the traditional custodians of the lands on which witnesses appear today and tomorrow and to pay my respects to their elders, past, present and emerging.

At this hearing, Commissioners, you will evidence about accommodation as the setting in which aged care services are received. Although aged care services are received in people's home and other community settings as well as in residential aged care facilities, people often think of residential aged care when they think about aged care. By dollars spent, subsidised residential aged care is the Australian Government's largest targeted strategy to support older people. However, while most money is spent on residential aged care, the majority of people stay at home for their whole lives. Around one million people receive aged care services in their homes or in other community settings, but only roughly 200,000 receive those services in a residential aged care facility.

What accommodation is best for a particular person will depend on individual circumstances, including the person's likely needs in future. Accommodation should, nonetheless, promote ongoing engagement with services and community. It should also be adaptable to potential consequences of ageing, such as reduced mobility. So far as possible, accommodation should enable people to maintain autonomy and agency over their lives as they grow older. That should be so whether a person owns or rents a house, lives in social or affordable housing, or lives in residential aged care. If a person receives aged care services, whether in residential aged care or in private or public or community housing, the physical environment can and should promote the quality and safety of those aged care services.

Commissioners, the Royal Commission's terms of reference authorise you to inquire into matters relating to accommodation. Paragraph (c) refers to:

The future challenges and opportunities for delivering accessible, affordable and high-quality aged care services in Australia, including in the context of changing demographics and preferences, in particular, people's desire to remain living at home as they age.

That paragraph clearly contemplates consideration of the availability and design of accommodation other than residential aged care that is suitable for ageing in place and receiving aged care services. Paragraph (b) of the terms of reference refers to:

How best to deliver aged care services to people with disabilities residing in aged care facilities, and the increasing number of Australians living with dementia.

Building design principles, whether for residential aged care or other accommodation settings, and whether for people with disabilities or living with dementia, or for older people more generally, affect the way in which aged care services are delivered. Lastly, paragraph (f) refers to:

5

How best to deliver aged care services in a sustainable way, including through innovative models of care, increased use of technology and investment in the aged care workforce and capital infrastructure.

10 Counsel assisting and staff at the Royal Commission have prepared a series of seven draft propositions for consideration at this hearing. These draft propositions are directed to possible ways in which the accommodation needs of older people, particularly those receiving aged care services, might best be met. The draft propositions relate to, first, coordinated government planning for suitable
15 accommodation for Australia's ageing population; secondly, incentives to increase the supply of private rental accommodation that is best suited for older people to age in place and receive aged care services; thirdly, increased funding for social and affordable housing that is best suited for older people to age in place and receive those aged care services; fourthly, development and implementation of national aged
20 care design principles and guidelines for, among other things, accessible and dementia-friendly design; fifthly, expansion of capital grants programs for construction projects for residential aged care facilities that meet those aforementioned national aged care design principles and guidelines; and, sixthly, promotion of assessable dementia-friendly small homes models of residential aged
25 care; and, lastly, changes to the National Construction Code or other regulatory frameworks to require accessible and dementia-friendly design in new or substantially refurbished residential aged care buildings.

30 The draft propositions are chiefly concerned with improving access to suitable accommodation for ageing in place and receiving aged care services, whether that accommodation is owner occupied, privately rented, social and affordable housing or residential aged care. In this context, ageing in place is used to mean growing older in accommodation of one's own choosing. Greater access to accommodation that improves quality of life and maintains social connectedness is also vital.

35

Tomorrow, Commissioners, nine witnesses across three panels will give evidence. They will be asked to consider, among other things, the draft propositions relevant to their respective areas of expertise and experience. Today, after this hearing, two direct experience witnesses will give evidence from the United Kingdom about their
40 experiences of co-housing in London. All witnesses will give evidence by video link. It is otherwise anticipated that, at the conclusion of this hearing, we will request that you, Commissioners, make a direction for host-hearing submissions.

45 There are three broad topics under consideration at this hearing. Tomorrow, each panel of witnesses will focus mostly on one of those topics. The topics are, first, the development of and timely movement into accommodation suitable for ageing in place and receiving aged care services; secondly, better supply of social and

affordable housing suitable for ageing in place and receiving those aged care services; and, lastly, changes to physical design of future residential aged care buildings.

- 5 Each of these topics is concerned, at least in particular, with the suitability of accommodation for ageing in place. Accessible design is a matter that is integral to the suitability of accommodation for ageing in place. It ensures that accommodation remains suitable for people if, as they grow older, they have a new disability or experience age-related mobility problems. Housing should be designed to be readily
10 adaptable over a lifetime.

The Liveable Housing Design Guidelines were first formulated in 2010 and continue to set standards for accessible and universal design in Australia. The guidelines have been developed by Liveable Housing Australia, a partnership of community and
15 consumer groups, government and industry. They do not have binding effect. Under the guidelines, though, there are three performance levels for accessible housing: silver, which focuses on the key structural and spatial elements that are critical to ensure future flexibility and adaptability of the home; gold, which provides for more generous dimensions for most of the core liveable housing design elements and
20 introduces additional elements in kitchens and bedrooms; and the highest level for accessible housing, platinum, which provides for more generous dimensions again for most of the core liveable housing design elements and introduces further additional elements for features, such as living rooms and flooring. And it's the platinum level which is described in the Liveable Housing Design Guidelines as
25 being better accommodated for ageing in place.

It is not clear how widely the Liveable Housing Design Guidelines have been adopted in residential aged care or in other accommodation settings for that matter. In 2010, the National Dialogue for Universal Housing Design representing
30 government, housing industry and community sectors set an aspirational target for all new housing to meet at least the silver performance level by 2010. In 2015, the Australian Network for Universal Housing Design concluded that voluntary adoption of the Liveable Housing Design Guidelines had failed and estimated that, by 2020, less than five per cent of new housing would meet or exceed the silver performance
35 level.

Mandatory building standards are set out in the National Construction Code. The Australian Building Codes Board is the standards-writing body responsible for the development of the Code. The Australian Buildings Codes Board is presently
40 looking at including general accessibility standards for new housing in the Code. It's considered various options based on performance levels in the Liveable Housing Design Guidelines.

In July this year, the Australian Building Codes Board published a Consultation
45 Regulatory Impact Statement. That document was prepared for the Australian Building Codes Board by the Centre for International Economics. The Centre for International Economics undertook a cost benefit analysis and reached the

preliminary conclusion that, based on the preliminary evidence gathered for the Consultation Regulatory Impact Statement, the costs associated with including an accessible housing standard in the National Construction Code are estimated to outweigh the benefits under the central estimates for all of the options tested.

5 Consideration of this proposed change to the Code continues.

We intend to ask witnesses tomorrow about what accessibility standards might be needed for various accommodation settings and how and when compliance with such standards should be encouraged or even required. Among other things, we proposed
10 in the fifth draft proposition, that national aged care design principles and guidelines should be formulated for dementia-friendly and accessible design of small home models for new residential aged care buildings.

I now turn to the first under consideration at this hearing. That is, how can the
15 availability of suitable accommodation options for older people be improved? That question begs other questions. For instance, is a national strategy for housing for ageing needed – such an intergovernmental strategy is the subject of the first draft proposition – and what ends would such a strategy achieve? Do existing
20 mechanisms, such as the National Housing and Homelessness Agreement already achieve those ends? The majority of older people in Australia wish to remain at home as they age.

In 2014, around 73 per cent of people over 65 years old lived in their own home,
25 with another seven per cent renting their homes privately. But projections published in 2009 by the Australian Housing Urban Research Institute, or AHURI, show increasing housing insecurity. Among other things, AHURI predicts that, in future, fewer older people will be home owners and more of them will be renters. According to that AHURI modelling, by 2031, over 200,000 older Australians will
30 be living in private rental housing and in need of assistance with one or more activities of daily living. There will likely be a need for some of those homes to be modified. However, private renters on low incomes have been found to be less able to obtain modifications to enable them to age in place.

Tomorrow, some witnesses will be asked how best to increase the supply of private
35 rental housing that allows for ageing in place. One option is government funding of an occupancy payment to supplement rent paid by older tenants in residents that meet accessibility standards. That option is at the core of the second draft proposition. For some people, the private rental market is beyond their means. They depend upon social and affordable housing. The supply of which has often not met demand. The
40 Australian Housing Urban Research Institute has conducted surveys of social and affordable housing providers, as well as residents. Those surveys shows there is a perception in both groups that there is a shortage of age-specific rental housing. The design of much existing social and affordable housing does not conform to contemporary accessibility standards like the liveable housing design guidelines. A
45 lack of accessible design affects tenants' ability to age in place and receive aged care services at home.

Not only is there a well-documented general need for more social and affordable housing, there is also a specific need for more social affordable housing that is suitable for older people to age in place. The third draft proposition is aimed at increasing funding to meet that need. The proposed means of achieving that aim is
5 through the national housing and homelessness agreement between the Commonwealth Government and State and Territory governments.

Around 1.3 million people received aged care services last year. Only 242-odd thousand of those people lived in residential aged care. Most people received aged
10 care services in their homes. That's consistent with evidence and information before the Royal Commission that people generally prefer to remain living in their homes for as long as possible. That preference is expressly acknowledged in the Royal Commission's terms of reference as well. The reasons for that preference include
15 maintaining independence, control and choice and, thereby, enhancing quality of life; wanting to remain a part of intergenerational communities; emotional attachment to a place of residence with memories of family life; a sense of financial security, wealth and status from owning a house; feelings of safety and comfort from familiar surroundings both in the home and in the surrounding local area; fear of institutional settings, particularly for certain groups, including those that have experienced trauma
20 or discrimination; and, lastly cultural beliefs that caring for the elderly is the duty of the family.

The suitability of a person's accommodation to the person's needs obviously changes over time. The physical design of a person's house bears on the safety of ageing in
25 place and the person's ability to maintain the home. For instance, unsuitable housing might expose a person to a greater risk of falls as well as injury, inability, and the prospect of unanticipated entry into residential aged care. The size and location of a person's house can also affect the cost of delivery of aged care services. Commissioners, you have previously heard evidence that people should start thinking
30 earlier about the ability of their homes to meet their future needs as they age. People should plan ahead. But that requires there to be available alternatives that might better meet their future needs. It also requires greater public awareness of those alternatives.

35 If alternatives exist and there is awareness of their existence, older people might be encouraged to downsizing or right-sizing at an earlier point in time. Such downsizing has two important consequences. First, older people are able to move to accommodation more suitable for ageing in place and for receiving aged care services. Secondly, larger houses become available for younger people and their
40 families. That might have broader intergenerational benefits. Dr Brendon Radford, policy and advocacy manager at National Seniors Australia will give evidence tomorrow morning about the benefits of downsizing and what obstacles are faced by people wishing to do so and how those obstacles might be reduced or removed.

45 You will also hear evidence tomorrow morning from Mr Simon Schrapel the chief executive officer of Uniting Communities. He will tell you about the U City development in central Adelaide. That mixed-use 20 storey development includes

six storeys of apartments specifically designed for retirement living and ageing in place. Access to services provided by Uniting Communities including allied health and in-home support services is also available to the occupants of those apartments. Mr Schrapel is expected to give evidence about, among other things, what might be
5 done to encourage development of more accommodation like U City for older people.

The final witness on the first panel tomorrow is Ms Peta Harwood from Brisbane City Council. We intend to explore with her how urban planning can improve older
10 people's connection to and place in community. We will ask her about what measures Brisbane City Council has put in place to encourage development of models of accommodation suitable for older people and how those measures might be adopted more widely across Australia.

15 Later this afternoon, Commissioners, you will hear from Ms Maria Brenton and Ms Hedi Argent who are members of Older Women's Co-Housing, or OWCH as it is otherwise referred to at times, about one particular innovative model of accommodation. They will give evidence about the benefits and challenges of co-
20 housing and how it is worked at New Ground, a collaborative housing model in London, England. They will reflect on the strong sense of community that exists at New Ground for members of OWCH.

Collaborative housing models, such as cohousing, can build stronger communities by supporting ways to share resources, pool skills and promote social connection.
25 While collaborative housing is not new, it still has little formal mainstream recognition in Australia. The evidence of Ms Brenton and Ms Argent presents a case for greater recognition. Indeed, in a recent report prepared for the Royal Commission by the National Ageing Research Institute, it was observed that:

30 *Cohousing involves residents in the design and management of their own communities. These models encourage social connectedness, reciprocal care and active engagement in community life for the older people residing in them.*

We suggest there is scope for government to promote and support the development
35 of these facilities through codesign with older people and consider how integrated person-centred care services could be co-located on site. Before leaving this first topic it is important to stress that a considerable majority of older people do presently own their own homes. Moreover, around 65 to 70 per cent of all home care recipients presently live in homes that they own are or purchasing. There is a need to
40 encourage people to plan for their older age and to consider downsizing, right-sizing, and relocating to types of accommodation that might suit their future needs better, whether that be in smaller homes or cohousing or collaborative housing or independent living units and other semi-supported accommodation. There should be incentives – or at least a reduction or removal of perceived disincentives for people
45 to make those moves as they grow older.

I have already referred to the second topic under consideration at this hearing, Commissioners, namely, increased availability of social and affordable housing that is suitable for older people to age in place and receive aged care services. The terms of reference apply to all older people, whatever their financial circumstances.

5 Insofar as they refer to people's preference to remain in their homes as they age, that preference should be a reality for all older people, whatever their means. However, there is evidence before you that that is not the case.

10 At Adelaide hearing 1 Ms Claerwen Little, national director of UnitingCare Australia, said that a lack of secure affordable housing was a problem faced by women accessing her organisation's services. In this context, she referred to a housing crisis and said that because access to home care packages depended on secure accommodation, that crisis had caused women to enter residential aged care prematurely. At Melbourne hearing 2, Ms Fiona York, chief executive officer of
15 Housing for the Aged Action Group, gave evidence that when people talk about ageing in place, they wrongly assume that everyone owns their own home or has safe housing. She said that:

20 *It's very difficult to be able to provide home care in the home whether it's Commonwealth Home Support or a home care package, if that housing is inappropriate, insecure, unaffordable.*

Ms York gave evidence that many of her organisation's clients, on moving into secure accommodation, showed a cessation in health decline and were less reliant on
25 specialist health care services and aged care. Plainly, housing insecurity affects people's wellbeing. There is also evidence of a relationship between housing security and availability of home modifications to allow ageing in place. If ageing in place at home depends on such modifications, older people living in private rental accommodation and social and affordable housing should not have less access to
30 them. However, the chief executive officer of ECH group, Dr David Panter, stated at Adelaide workshop 1 that:

35 *We are seeing more older people, particularly vulnerable older people in rental accommodation and we know from our experience there are huge challenges in getting landlords to agree to home adaptations, and all too often we are seeing older people at the annual turn of a lease being moved out of that rental property because the landlord will not pay to have handrails put in their bathroom.*

40 We will ask witnesses tomorrow what will increase the availability of secure social and affordable housing that is suitable for older people and in particular what will drive funding for development of that housing. That topic was the subject of a very recent report prepared by Industry Super Australia for the New South Wales
Community Housing Industry Council, entitled Fixing Affordable Housing in New
45 South Wales and Beyond. Mr Michael Lynch, who is executive director of Impact Investing at Social Ventures Australia will explain how social impact investment in social and affordable housing operates, and how that kind of investment might be

expanded in future to increase social and affordable housing in which older people can age in place and best receive aged care services.

5 The remaining witnesses on the second panel tomorrow work for service providers for financially disadvantaged people. Mr David Larmour is acting chief operating officer community for the Bethanie Group, a not-for-profit aged care and community housing provider in Western Australia. Ms Cathy Humphrey is chief executive officer of Sacred Heart Mission, a not-for-profit service provider for people experiencing homelessness and financial disadvantage in Victoria. Each of them will
10 share their knowledge of what accommodation problems are faced by people who access their organisation's aged care services.

Bethanie also provides residential aged care services to people who are experiencing financial disadvantage. We intend to ask Mr Larmour for his views on draft
15 proposition 4, which is concerned for expanded eligibility for capital grants under the Aged Care Act 1997, and the Grant Principles 2014. It is proposed that that eligibility for those grants should extend to construction of new and substantially refurbished residential aged care facilities that meet standards in the aforementioned National Aged Care Design Principles and Guidelines for Accessibility and
20 Dementia Friendly Design.

Before I turn to the final topic the subject of this hearing, I should mention the Australian Government's assistance with care and housing subprogram which is intended to assist people to remain living in the community as independently as
25 possible for as long as possible. At Melbourne hearing 2, Ms York said that hoarding and squalor are increasing for older people but there are limited specialist services, training and resources for carers to support clients facing those difficulties. It is likely that programs such as the assistance with care and housing subprogram will be even more necessary in future and may require expansion to meet demand.
30 We anticipate that in the course of the giving of evidence by members of the second panel tomorrow Ms Humphrey will tell you about the value of this assistance with care and housing subprogram which supports people who are experiencing homelessness to connect into specialist services and find appropriate accommodation.

35 I now turn to the last of the three topics the subject of this hearing, Commissioners, which is physical design of residential aged care buildings. With the three witnesses on the last panel tomorrow, we intend to test draft propositions relating to small home models of residential aged care. We will ask if principles of accessible and
40 dementia-friendly design for residential aged care should be promoted as the expected norm and if so, how this might best be done. These draft propositions and the evidence of the witnesses on the third panel will build on evidence already received by the Royal Commission at Sydney hearing 1 and other hearings about
45 small home models and accessible and dementia-friendly design in residential aged care.

Witnesses at Sydney hearing 1 gave evidence that a home-like environment with familiar furnishings together with smaller-scale and lower density living arrangements is preferable for people living with dementia. It's hard to see how it would not be a better environment for everyone. The evidence of those witness

5 emphasised that facilities with dementia-enabled design features promote better quality of life. On the other hand, sudden changes of physical environment, rigid routines, unfamiliar staffing in an institutional setting tend to contribute to poorer outcomes for people living with dementia, including causing distress, confusion and exit-seeking.

10 People living with dementia have been found to do better in a home-like environment. There is evidence that compared with traditional residential aged care, residents in a home-like environment experience lower admissions to hospital and there are reduced numbers and prevalence of bed-fast residents, catheter use and

15 pressure ulcers. People who do not have dementia can also benefit from a home-like environment incorporating dementia-friendly design principles.

The sixth draft proposition is directed to moving residential aged care to an accessible dementia-friendly small home model of accommodation and care. The

20 last draft proposition concerns the incorporation of minimum design standards for, among other things, accessibility and dementia-friendly design in all new and substantially refurbished residential aged care buildings. We will ask witnesses in the third panel tomorrow about whether and if so, how these proposed changes should occur. Mr Robert Pahor, director at Spowers Architects, has extensive

25 experience in design of residential aged care facilities and other buildings for congregate living. He will give evidence about what constitutes best practice and how it can become more widespread.

Adjunct Professor Stephen Cornelissen, group chief executive officer at Mercy

30 Health, and Mr Frank Weits, chief executive officer of ACH group, run approved providers of residential aged care, as well as conducting businesses that deal with other care services. Each of them will give evidence about how, for their respective organisation, any transition away from institutional models of accommodation has been managed in practice and could best be managed in future. That third panel will

35 conclude the evidence at this hearing.

Now, Commissioners, I ask the operator to bring up the general tender bundle index at this juncture, and the first page of that index now appears on the screen, I believe. I would seek, as is customary, to tender the tender bundle for the Sydney 3 hearing,

40 Commissioners.

COMMISSIONER PAGONE: Yes, exhibit 19-1.

45 **EXHIBIT #19-1 GENERAL TENDER BUNDLE FOR THE SYDNEY HEARING 3**

MR KNOWLES: Thank you, Commissioner Pagone. The first witnesses will be Ms Maria Brenton and Ms Hedi Argent of Older Women's Co-Housing. They're going to appear by video link from the United Kingdom, and we would seek a short adjournment to set up that video link.

5

COMMISSIONER PAGONE: Yes. All right. We will momentarily step down. We will resume as soon as we make that link. Thank you.

MR KNOWLES: Thank you, Commissioner.

10

ADJOURNED [3.39 pm]

15 **RESUMED** [3.49 pm]

MR KNOWLES: Commissioners, I call Ms Brenton and Ms Argent.

20

<MARIA BRENTON, AFFIRMED [3.49 pm]

<HEDI ARGENT, AFFIRMED [3.49 pm]

25

<EXAMINATION-IN-CHIEF BY MR KNOWLES

30 MR KNOWLES: Good morning for you Ms Argent and Ms Brenton. Ms Brenton, can I ask you, at the outset to state your full name for the Royal Commission?

MS M. BRENTON: Maria Brenton.

35 MR KNOWLES: Thank you. And Ms Argent, could you please state your full name for the Royal Commission?

MS H. ARGENT: Hedi Argent.

40 MR KNOWLES: And, Ms Brenton, you prepared a statement RCD.9999.0395.0001. And a copy of that statement will appear on the screen, the first page of it at least, in a moment. That's dated the 29th of July 2020. That's an eight-page statement signed by you. Have you had an opportunity to read your statement lately?

45

MS BRENTON: I have.

MR KNOWLES: Yes. And are there any changes you wish to make to your statement?

5 MS ARGENT: I suppose, just to further emphasise that it's a positive living model, not a care model.

MR KNOWLES: Yes. Thank you, Ms Brenton. Save for that emphasis, are the contents of your statement true and correct to the best of your knowledge and belief?

10 MS BRENTON: Yes.

MR KNOWLES: Thank you, Ms Brenton. I seek to tender the statement of Maria Brenton dated 19 July 2010.

15 COMMISSIONER PAGONE: That is exhibit 19-2.

**EXHIBIT #19-2 STATEMENT OF MARIA BRENTON (RCD.9999.0395.0001)
DATED 29/07/2020**

20

MR KNOWLES: Thank you, Commissioner. Ms Brenton, you are currently the Senior Cohousing Ambassador of the UK Cohousing Trust, a charity you helped to establish?

25

MS BRENTON: Correct.

MR KNOWLES: Can you briefly tell the Royal Commission a little bit about yourself; your background?

30

MS BRENTON: I am a retired academic. And I got into cohousing, because I got interested in old age. And I focused on women particularly, because they are the ones who are left mostly alone in old age on poor – on lower incomes than men. So I set out to do research on collaborative measures that they might be taking in different countries to address that issue. And I went to Holland, Denmark, the States and Canada, looking at various models. And the one I found that was most amenable to a translation to a UK context was the senior cohousing model, or what in Holland they call “living groups”.

35

40 MR KNOWLES: Yes. Thank you, Ms Brenton. Ms Argent, can you please tell the Royal Commission a little bit about yourself and your background?

45

MS H. ARGENT: Right. I've always been interested in community and in community support. I've, in my work as well as in my own personal life, I've sought to be a part of a community, a self-supporting community. And when I was left on my own, when my partner died 10 years ago, I looked around for a way to live that would fulfil that kind of desire. And it took me quite a long time, and I came across

OWCH quite accidentally. A friend of mine saw a notice in the library and said to me, “Is this what you are looking for; this sort of thing?” And I said, “Yes”. And I went along and I sort of, you know, got stuck there immediately and that was - - -

5 MR KNOWLES: So - - -

MS ARGENT: - - - before we moved in, of course. Yes. So that’s - - -

10 MR KNOWLES: And when you mention OWCH you’re referring to Older Women’s Cohousing. Yes.

MR KNOWLES: Yes.

15 MS ARGENT: - - - which we call OWCH.

MR KNOWLES: And when did each of you become members?

20 MS ARGENT: I became a member then, which is now nine years ago, and that’s it. And I was, you know, became part of that community. And, I mean, it’s important to stress over and over again that we formed the community and then found a site and moved in. But it was the social building of the community that was really very, very important at the beginning.

25 MS BRENTON: And I became - - -

MR KNOWLES: And, Ms Brenton, you were there right at the beginning?

30 MS BRENTON: Well, yes, right back in 1998. But when the group moved in, they made me a life-time member in recognition of the fact that – of all the effort I put in, although I do not live there.

35 MR KNOWLES: Yes. Can you say, Ms Brenton, why Older Women’s Cohousing was formed? I mean, you’ve alluded to it earlier that housing and accommodation problems, so far as you are aware, are particularly pronounced for women who are older.

40 MS BRENTON: Yes, indeed. In our country, we are still labouring, as I fear Australia is, under a sort of care or welfare model in relation to older people, as if they are objects to be looked after and “poor things”. We are trying to help the British system change from that “old poor” emphasis, which is so old-fashioned – it’s unbelievable – and older people don’t want it. Women, themselves, are 60 per cent of those who live alone after the age of 75. And that goes up to a higher proportion to 70 per cent in the 80s. So it is, as I said before, women who tend to live alone and, when their families leave the nest, then they’re quite likely to get a bit
45 lonely and isolated, particularly, if they’re in housing situations where they don’t know their neighbours. We wanted to address that problem.

MR KNOWLES: Yes.

MS BRENTON: To be somewhere where you knew all your neighbours and there were - - -

5

MR KNOWLES: And how many – sorry, Ms Brenton.

MS BRENTON: That's fine.

10 MR KNOWLES: Please continue. I don't need to interrupt you.

MS BRENTON: No, that's all right.

15 MR KNOWLES: No. I was just going to ask you, how many members does OWCH have and what's the sort of range of women that are members of OWCH?

MS BRENTON: It has 26 resident members in 25 flats, all self-contained and purpose-built. There are a further, something like eight non-residential members, who are potential members for the future and who interact with the community fairly frequently so that they also become potential familiar neighbours.

20

MR KNOWLES: What's the process for people to become a member of OWCH?

MS BRENTON: Well, I think Hedi is the best person to answer that.

25

MR KNOWLES: Yes. You've gone through that process.

MS ARGENT: Yes. Okay. Yes. And also, you know, the way we manage ourselves, we have several groups that manage various aspects. And one of them is the membership group, which is one of the groups that I formed. The idea, the aim, no matter how it's done, is really that the new potential member must get to know every one of us, and that every one of us must get to know that potential member. So the process is designed to achieve that. And potential members are asked to come along to a group meetings, task groups, management groups, practical groups, like doing some gardening together or cleaning the common areas together, or cooking, as well as the more sort of formal management groups. And it usually takes some months for them to become a non-resident member, because it takes quite a long time to get to know 26 other people.

30

35

40 MR KNOWLES: Yes. What's the age range of the members of OWCH?

MS ARGENT: 51 to 91.

45 MR KNOWLES: And where are you on that, if you don't mind me asking, Ms Argent?

MS ARGENT: I'm the one that's 91.

MR KNOWLES: Right. Now, the numbers, you say there's 26 members. Was that a deliberately – 26 resident members. Was that a deliberately chosen number?

MS BRENTON: Yes.

5

MR KNOWLES: Yes. Why is that, Ms Brenton? What was the rationale for 26 members, say?

MS BRENTON: I took the model from advice from the many groups that I visited in Holland where they wanted to be large enough to have choice, so you didn't have to ask everybody to coffee. You can't invite 26 people to coffee, so it's quite a handy number. It's also large enough to, in our case, to afford the expense of having and maintaining a lift, which we need. But it's not so large that you can't make decisions together and the group makes all its decisions as a group by consensus, which is quite a protracted process but a very thorough one at times. It can be difficult, even with 26 women, but you wouldn't want 56 women or 56 anybody. It's difficult, the larger the group gets.

MR KNOWLES: Yes. So I take you to say it's a balancing act and that's where you've struck the balance?

20

MS BRENTON: Indeed.

MR KNOWLES: Yes. Ms Argent, you're a resident member of OWCH. So you have lived at New Ground in Barnett in London, the OWCH community there, since people first moved in, in 2016; is that right?

25

MS ARGENT: That's right. Yes, 1 December, the first of us moved in.

MR KNOWLES: And OWCH was a website on which videos show the premises and the community. I don't propose to go to those now, but if I can just bring up, firstly, a couple of representations of the site, you will see the first document is RCD.9999.0449.0005, which is a plan – sorry, an architectural drawing. Pardon me.

30

MS ARGENT: Right.

35

MR KNOWLES: Do you both see that?

MS BRENTON: Yes.

40

MR KNOWLES: So can you just describe, Ms Argent, what the sort of buildings are that we see there, that are in colour, distinct from the rest of the drawing?

MS ARGENT: Right. Yes, I can. The pink houses – as you say, they're the different colour – they were built to be in keeping with the rest of the street, which is important for planning permission. As you can see, they're not unlike the other houses, but they are completely purpose-built with as much sort of green stuff in

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them as we could afford at the time and was possible at the time. There are – on the roof, we have electric panels, etcetera. You will see that the green is a lawn, which is the central part of our garden surrounded by very beautiful flower beds, which you can't see on this diagram. But that's kind of the community centre, as it were. It's
5 where we meet people. You can't really go out into the garden very often without bumping into somebody and having a chat. It's the kind of nerve centre of Newground.

10 MR KNOWLES: Yes. Can I take you to another document, which is.0004, which is the plan, the ground floor plan. Do you see that?

MS ARGENT: Yes.

15 MR KNOWLES: So, there, in the middle there is the green lawn that you have referred to. What's the space off to the left at the bottom left hand corner of that drawing?

20 MS ARGENT: That? Yes, indeed. Well, that's what we call, variously, our orchard, although it isn't really an orchard, but it's a vegetable garden. We grow a lot of our own vegetables, including a vast crop of potatoes this year, and it's all surrounding by flowers, so the flowers intermingle with the vegetables and there's a little pond for wildlife and a garden shed, which is more than a shed, it's sort of a garden room where we can sit and have a cup of tea. And the square things are raised beds for people who can't bend down very easily, but want to do some
25 gardening.

MR FORDHAM: Yes.

30 MS ARGENT: So it's a very lively place, as well as the – it's the work – it's the work end of the garden where we do all the heavy work.

MR KNOWLES: Yes. And, Ms Argent, at the top right-hand corner of the design there, you'll see a "common house". Sorry. Pardon me. Common house area in the
35 diagram.

MS ARGENT: Right.

40 MR KNOWLES: Can you just describe what the common house – and it will be enlarged in a moment – but what sort of purpose the common house serves?

MS ARGENT: Okay. Well, yes, you can see it has two other rooms going off it. The first one is a very large commercial-sized kitchen and the second one is an office. And the common house itself – the room – is where we have all our major meetings when we don't have coronavirus. At the moment we can't meet there. We
45 have our communal meals there. We have a communal meal once a week that we cook ourselves, of course. And any smaller meetings go on there. We have a film

club. We have a sketch club. People have an exercise club. They do all sorts of exercises. It's a room that we can all use for communal purposes.

5 MR KNOWLES: Yes. And in terms of the 25 apartments on the site, can you just explain what the respective ownership arrangements are for those apartments?

MS ARGENT: Maria, would you like to answer that?

10 MR KNOWLES: Yes. Perhaps I will ask you Ms Brenton?

MS BRENTON: Okay. There are – it's a mixed tenure development, which is not a very usual one in the UK. Of the 25 apartments, 17 are leaseholder's apartments. So they're purchased on the open market by individuals and they're owned by them. And the other eight are owned by a small housing association which is the landlord for eight women who are eligible for publicly subsidised rental units.

15 MR KNOWLES: And what was the rationale behind that break-up of the apartments, where you have 17-odd that are long-term lease or owned, and then the remainder being the subject of public housing arrangements?

20 MS BRENTON: The aim of the OWCH group, right from the very beginning, was that it should be socially and economically inclusive of women who couldn't afford to buy their own homes. The vast majority of older people in Britain do own their own homes, but there is a minority who cannot. So the group has always felt that, to be equitable and fair, they should hold out to include mixed tenure. The numbers eight and 17 were the economics of it. Those eight have to be subsidised in some way and we actually had to find the money through unusual means to build those eight flats, because government grants were not forthcoming.

25 MR KNOWLES: Yes. What were those unusual means?

30 MS BRENTON: Well there's a charitable trust called the Tudor Trust in London, which had brought me in several years before, because they got interested in alms houses. And I said, "You don't want to look at anything so old-fashioned. Look us." And they put money into our communication needs and our meeting expenses, and that kind of thing. When it came to the point where it looked as if we could not deliver eight flats, because government grants had all been cut, they stepped in and offered a substantial capital grant in order to make the whole thing succeed. So they put in 1.1 million into the scheme and the small housing association was able to borrow against that to finance the eight flats.

35 MR KNOWLES: Yes. Now, can I bring up page 0002, the photograph taken from that central lawn area. That's a photograph there from the central lawn area looking back to the apartments, Ms Argent?

45 MS ARGENT: Yes.

MR KNOWLES: Yes. And can you tell the Royal Commission why you decided to live at Newground? I mean, you've already referred to some of the reasons, when you first went along and met with people and responded to the ad. What are the range of reasons why you decided to live there?

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MS ARGENT: Well, I was getting older. And I thought it was my responsibility to make plans for my old age rather wait till I became decrepit and other people had to make arrangements for me. I never intended for other people to decide what I would do in my old age. And this is the way that we do it. I mean, we are all independent. We manage ourselves. Nobody tells us what – we are not done unto. We do it ourselves. We manage ourselves. And we are becoming old and staying independent. I think we are staying healthier than we would normally stay. And I think it's worth mentioning, under COVID pandemic at the moment, there are 26 of us. We make our own guidelines about how to behave and not one of us has got sick. So that, in a way, we stay in all sorts of ways. I think we make less claims on health services than we would if we were living alone. We make less claims on all kinds of social services than we would if we were living alone, because we are interdependent and mutually supportive.

20 MR KNOWLES: Can I just ask you about that, Ms Argent. You've referred to the approach taken in response to the COVID-19 pandemic. Can you go into a little detail about what the members of OWCH did and how they responded to it, for their own part and their community, and how they've continued to respond?

25 MS ARGENT: Okay. Yes, yes. We decided, right at the beginning, that we were not one household. We were separate households and that, therefore, we were not able to go in and out of each other's homes. If we met, we met in the garden, and we kept our social distance. Those of us who were old – older – those of us, I suppose, well over 80, did not go out. Other people did our shopping for us. When people went out, they strictly wore masks and gloves and they sanitised as soon as they came back in. We – twice a day, we have a rota, we sanitise the whole building, all the doorknobs, light switches; everything that anybody touches gets sanitised twice a day and still do in the morning and in the evening. And we have hand washing, masks and gloves available for us all.

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MR KNOWLES: Yes. How was it agreed on all of these processes that you have described; what was the process for actually agreeing it? Was it a meeting of all of the members at some point via Zoom or something like that?

40 MS ARGENT: We have an elected management committee.

MR KNOWLES: Yes.

45 MS ARGENT: And we kind of delegated to them to make the guidelines because it had to be done quickly and we couldn't get together. We got together on Zoom and we then agreed what the management committee suggested.

MR KNOWLES: Yes. So what you're saying is ultimately, though, there's a need for the community members to sign off on those guidelines proposed by the management committee.

5 MS ARGENT: Indeed, yes. We sign off on everything. Anything that is decided has to be signed off by the whole community, by consensus.

MR KNOWLES: How does that work; are there regular meetings, Ms Argent, at which things are decided in that way?

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MS ARGENT: Yes, in normal times – whatever they are, in normal times we meet once a month, all of us together, in the common room for a whole morning and that's followed by a pot luck lunch that we share, and that's where all these decisions are made; every single thing that has to be decided is decided there. Now – the proposals are made by various members or by various groups or by the management committee and those proposals are discussed and agreed. And they are not passed as an agreement until everybody is on board. If somebody blocks it, if somebody doesn't want to go along with it and wants to block it, they have to go away and form their own group to come back with a different proposal. And this can go on for some time. But nothing is decided until everybody is on board.

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MR KNOWLES: Thank you. Ms Brenton, can I take you to a passage in your statement which appears at the top of page 5 in paragraph 16 and that should appear shortly on the screen.

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MS BRENTON: It's okay. I've got - - -

MR KNOWLES: There we go. So you will see there a paragraph relating to design of New Ground and you have said there that:

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OWCH members chose both the site and the architects. They worked with the latter to design the building which has won eight architectural awards and is entirely age-friendly and accessible and therefore a last home, if so desired.

35 What particular design features of New Ground are age-friendly and accessible. I mean, you've mentioned a lift earlier. What other features of the apartment, the common areas and the grounds are age-friendly and accessible?

MS BRENTON: All the doorways and passages are extra wide so that actually every flat in the development would give access to a wheelchair user. All the bathrooms are particularly large and generous with lots of turning space. The accessibility and age-proofness of the building is probably at its maximum. In terms of cohousing, one of the features that we spent some time on was getting a light and airy building, lots of light, lots of big windows, and also circulation spaces where the members of the group would meet spontaneously rather than by arrangement. So there's a lot of casual meeting up on the site, just – it just happens. And that

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increases the social cohesion of the group as in fact did the participation of the group with the architects in the design.

5 And far more important was – than the actual design, lovely as it was, was the boost it gave to the solidarity of the group and its belief that what it had worked for so long was going to happen.

10 MR KNOWLES: Yes. Can I ask this question – arguably a somewhat sensitive question – but do any – you’ve said that the design in some ways seeks to cater for people who might begin to experience effects of dementia. Can you describe how that is so?

15 MS BRENTON: I don’t think we set out to, but that happened. I mean, looking back in retrospect, I’m very glad it did because – and I have seen, in one of my careers, quite a number of dementia hospitals and it’s giving people wandering space where they are safe and secure. It’s of paramount importance and, actually, we achieved that without even thinking about it, probably due to the design of that site, as you just put it up on the screen. There is one point of access. So people come in and out of the one front door. And if there is a degree of confusion and people start
20 to wander, as can happen – it hasn’t happened but it can, then all you would need to do is put a keypad on that front door and somebody would be safe, would be contained.

25 MR KNOWLES: What other principles influence the design of the New Ground building, Ms Brenton?

30 MS BRENTON: Well, we got it as green as we could, but that was a question of affordability. So we had to trade off, really. We would have liked to go for a passive house design where – I mean we were constantly promised, actually, that the heating bills would be very low because of the high standards of insulation in the building. I’m not sure that promise has been delivered on but that’s what we wanted. We have also got quite a lot of downpipes to water butts. We would have liked some way of recycling grey water but that didn’t appear to be within the capabilities of the
35 construction people.

40 MR KNOWLES: Yes. Can I ask you this, Ms Argent: what are the arrangements in place for upkeep and maintenance of common areas? You’ve already referred to the fact that there’s a rota for cleaning and disinfecting during COVID times; what are the general arrangements that are in place otherwise? How are they agreed and worked out?

45 MS ARGENT: We have a cleaning firm come in twice a year to do a deep clean. Apart from that, we keep it clean ourselves. Again, we have – it’s a rota that various people are responsible for various bits of the building. I mean, for instance, I do the ovens, the hobs and the fridges. Everybody is responsible for something and we keep the place clean ourselves.

MR KNOWLES: Yes. And in terms of the maintenance that's done by external providers, and you just referred to a deep clean undertaken by external providers, how is payment arranged for those sorts of services amongst the group?

5 MS ARGENT: Right. Well, one of our policies, the procurement policy is that we have to get three estimates for anything that is going to be done outside that is more than £50. And so that's what we have to do. And there is a household group, for instance, and the household group would be responsible for getting those three estimates, forwarding it to the finance group, getting it approved, getting it approved
10 by the community as well, that this should be done and then go ahead and do it. It's – you know, it can be quite a process but it works.

MR KNOWLES: Yes.

15 MS ARGENT: And we do it, nobody does it to us.

MS BRENTON: And we set our own service charges. That's what I think you were getting at.

20 MR KNOWLES: That's what I was going to ask as well, Ms Brenton. How are the relevant expenses shared amongst the community?

MS BRENTON: The first thing we did was set up a procurement committee to set the policies for the finances of the group right at the beginning, and part of that was
25 agreeing the service charges which we have charged each flat by room space so the larger flats pay more than the smaller flats. Those service charges go towards everyday maintenance and long-term maintenance, and there is a buildings subcommittee which has in fact engaged a surveyor recently to do a long-term plan for the maintenance of the building. And that small committee keeps an eye on all
30 the maintenance issues that come up. They are funded directly from the service charges which have not so far, Hedi, had to be raised in three or four years, have they?

MS ARGENT: No, no. Again, there is another group that looks after the service
35 charges and so far it has remained the same. We think we may have to raise the charges in the next '21/22.

MS BRENTON: We also hire a management company, Richard. A management
40 company is hired by the group to do routine health and safety things like electric checks and that sort of thing on a regular basis, and the servicing of the communal area boilers and those sorts of things.

MR KNOWLES: Yes. And in terms of – you mentioned that those sort of expenses are allocated – or the payment for them is allocated depending on the size of people's
45 residences, how does it work for people who are in the public or social housing residences? What contribution do – do they make a different contribution to that

particular set of expenses than people who own their own or long-term lease their own apartment?

MS BRENTON: It's according to the size of the flat.

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MR KNOWLES: Yes.

MS BRENTON: They tend to be all one-bedroom flats. So those will be a standard amount, and some of it will be payable from public funds.

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MR KNOWLES: Yes. Can I ask you this: you said earlier that not only did the group have involvement in the design of the premises but also the location. How did you choose the particular location of the site at Barnet?

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MS BRENTON: When I finally found a housing association that would employ a site-finder for us, we set out a set of criteria against which a judgment could be made. So we wanted a site that was minutes from shops, banks, post offices, transport routes and that kind of thing. We were actually presented with, I think, a choice of 12 sites in London, which I and somebody else in the group plodded around and looked at all the way through different parts of London. And this was the one that met our criteria most nearly. It is two minutes from a busy high street, although you wouldn't know it. And it's on good transport routes.

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MR KNOWLES: Yes. In terms of the community at New Ground, there are a range of policies that are on the website, and one of them is the policy of mutual support, which I think reflects what you have said in your statement at paragraph 23, Ms Brenton, that each of the people in the community doesn't look after the other but looks out for them.

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MS BRENTON: That's Hedi's - - -

MR KNOWLES: Well, the policy, from the website states that:

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There is a group commitment to mutual support and that means that members undertake to offer reciprocal services and receive benefits in a spirit of neighbourliness. This is understood to mean one-off or short-term assistance for a range of minor contingencies but not long-term and regular personal care that more properly should be provided by professional or welfare services.

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Ms Argent, can you describe what are some of those one-off, short-term assistance examples for a range of minor contingencies that are referred to?

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MS ARGENT: Yes, yes. And actually, you know minor contingencies in that sense includes one woman who had a very serious operation at the beginning of last year and we also maintained – she maintained herself with our help, at home after the operation. So what would happen is we would have a rota of meals. We would cook for that person who needed help and we would take it in turns. We would probably

actually put up a rota on the notice board so that people could put their names down on it. It's voluntary, of course. And we would make sure that that person who was in some sort of need had food, had a meal once a day and had enough food to have breakfast, make drinks, etcetera.

5

We would be responsible – take responsibility for going in to see her, to make sure, several times a day, that she was okay. Now, if she also needed – which for instance this woman did, who had a serious operation, nursing care of some kind, we would not undertake that. And a nurse did come in twice a day to do things. And we would not expect to do any kind of nursing care for each other. But that doesn't mean to say that if somebody hurt themselves, one of us who is a nurse wouldn't come and do something.

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MR KNOWLES: Yes.

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MS ARGENT: It's all kind of – it's like living in a very small village where you know everybody and you know everybody's needs and you – you automatically see to them.

20 MR KNOWLES: How is New Ground designed in such a way as to allow for those external services, care services, to be accessed by people who live there. Is there - - -

MS ARGENT: Well, we have - - -

25 MR KNOWLES: done to allow for that?

MS ARGENT: Like everyone in the country, we have a right to access the health service. We have, like you have, I think, a very reasonable health service when the government allows it. And we have the same access as anybody else. We are all registered with a GP. There are two very local general practitioners with their own surgeries very near us. In fact, one is just opposite, and one is at the back of the building. We are all registered there. Our local hospital is really walking distance. It's half a mile away. It has an emergency room, an A and E service. And we use the health service as everyone else would except as I said earlier, I think we use it a lot less than we would if we were not living in this community.

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MR KNOWLES: Yes. Now, can I ask you, Ms Brenton, you've said in your statement at paragraph 12 that there are no other senior cohousing communities in the United Kingdom. Why do you say that's the case? What's the reason, in your mind, that you are the one and only in that regard?

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MS BRENTON: In a word, ageism.

MR KNOWLES: Right. Can you elaborate on that.

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MS BRENTON: I think I've already pointed out that we, I think a bit like Australia, are kind of stuck in the 19th century in terms of seeing older people as objects of care.

It's very difficult to get the relevant actors in the housing sector to address this different model of older people's independent living. There is a very strong streak of paternalism in our culture where older people are seen to need things done to them rather than be enabled to do things for themselves. We have – I mean the reason
5 why it took us so long was because we needed the cooperation and the support of local authorities, the planning authorities in different parts of London where we were looking for sites. And that was not forthcoming and it was a big struggle.

Around the country, it's compounded – that sort of paternalism and attitude is
10 compounded by the difficulties which I think are shared in Australia of getting land. I mean, the sitting on landholdings by the big volume developers is nothing short of a scandal. There are thousands and thousands of planning permissions that have not been enacted because they're waiting – they're just trying to keep their values up, their prices. So it's very, very difficult from one end of the land to the other to get a
15 site and it's very difficult to also overcome the natural understandable preference of local authorities to support family housing rather than older people's. They would rather older people's housing was somebody else's responsibility.

MR KNOWLES: What measures or incentives would you say each of you would
20 make cohousing options easier to pursue from your experience? Can I start with you, Ms Brenton?

MS BRENTON: Well, we had a brave stab at this just lately. The cohousing
25 movement – community led housing movement – got the government to put big funds, 163 million, behind community led housing initiatives, which included cohousing. So, up until March this year, a program that only started in 2019 ended for getting this 163 million disbursed around the country to help groups find themselves architects and developers, and whatnot; that has not been sustained. We've had 10 housing Ministers in the last 10 years. So there has been nothing in
30 the way of continuous housing policy in Britain that could stand up and say it was respectable, really. So if our fight to get this community-led housing fund is sustained – it had already spawned what I found in Holland 20 years ago – the beginnings of an infrastructure of support and guidance to groups like ours. So that you can call on an adviser – and I'm one – you could call on an adviser to help you
35 through what is rather a difficult process of getting planning, and all that kind of stuff, which most people are not very familiar with. But the funds have now been withdrawn and we are campaigning to get them reinstated.

MR KNOWLES: Ms Argent, is there anything you wish to add in terms of what
40 might make cohousing options easier to pursue?

MS ARGENT: Well, I think it's very much what Maria said. It's really, it needs to have a complete change of attitude towards ageing and old people. Ageism is the thing that really stops the development, of seeing what is it – what is it old people
45 actually want and what makes an old person an old person? You know, the whole thing is – it's like – it's easier and safer to put us away, really, somewhere; tuck us away somewhere and manage us and do it – do it all for us. It's easier, in a way, to

get rid of – they make us a problem, rather than, you know, quite a vibrant kind of part of our community here. We have to stop making old people a problem.

5 MR KNOWLES: Thank you, Ms Argent. Is there anything else that either of you wish to tell the Commissioners about best accommodation models for people as they get older?

10 MS BRENTON: That they should be in charge of them. Older people should be in charge of their own environments.

MR KNOWLES: Ms Argent?

15 MS ARGENT: Yes. I'd like to give you the example of one of the women who lives here, who is one of the tenants in the flat, in a one-bedroom flat who had lived all her life in a council house in a big council development and, as she grew older and the friends she'd had when she was young moved away and a lot of people died and she was left completely isolated. She didn't really know anybody any more. And she was totally miserable and depressed. And she heard about OWCH. And she joined us. And she became a member and she's moved in here. And she says
20 she feels like somebody reborn. She feels like somebody who has been given another life that she didn't even know existed.

25 MR KNOWLES: Thank you, Ms Argent. I have no further questions for Ms Argent or Ms Brenton, Commissioners.

COMMISSIONER PAGONE: Thank you, Mr Knowles. Commissioner Briggs, do you have some questions that you'd like to ask?

30 COMMISSIONER BRIGGS: I have a very simple question. For those people who are renting their houses or their flats, are those rents at the same level as they would otherwise pay for, for housing paid for by the government?

MS BRENTON: Yes.

35 COMMISSIONER BRIGGS: Or do you have a particular rate?

40 MS BRENTON: The housing association landlord had the option to retain the original what we call social rents rather than move to the government's new rents, which are 80 per cent of the market, which are, for very many people, unaffordable. So they are at the lowest possible rents and they are assured rents and they have assured tenancies. So they're very secure.

45 COMMISSIONER BRIGGS: Thank you. That's why I asked the question, to see how secure the arrangement was. Thank you both for your evidence, it's been terrific. That's it from me, Commissioner.

COMMISSIONER PAGONE: Thank you. Yes. Thank you both very much for getting up at what, for us, sounds at an early time, and giving this evidence. It's very helpful to hear of your experience in the UK. We are learning as much as we can about the best arrangements for people who are ageing. And we're delighted that
5 you've been able to assist us by giving us your time, your experience, which I know is not just the half-hour or so that you have been with us on air, but a lot of preparation time and before then. And so thank you both very much. I think it may sound odd to you now, but I must, as a matter of form, excuse you from further attendance, otherwise you might be picked up somewhere and dragged off to prison.
10 So I formally excuse you from further attendance. And thank you again for participating today.

MS BRENTON: Bye-bye.

15 COMMISSIONER PAGONE: Mr Knowles.

MR KNOWLES: Yes. Thank you, Commissioner. That concludes the evidence for today. I understand that the intention is that the hearing will resume tomorrow morning at 9 o'clock.

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COMMISSIONER PAGONE: Yes. We'll adjourn now until 9 o'clock tomorrow morning.

MR KNOWLES: Thank you, Commissioners.
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MATTER ADJOURNED at 4.37 pm UNTIL FRIDAY, 14 AUGUST 2020

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