MOST people would associate boarding houses with low-cost housing for disadvantaged people including those on extremely low incomes, unemployed people, people with disability and elderly people.

The NSW Government has seized on boarding houses as part of the solution of boosting affordable housing stock.

As a result, a growing number of boarding houses are popping up across Sydney and surrounding regions.

So why are developers suddenly so keen to jump on the boarding house bandwagon?

A bedsitter in a boarding housing is much smaller than a normal studio apartment, so that a boarding house can fit more bedsitters than an apartment building.

Planning policy permits the construction of boarding house rooms as small as 12 square metres, whilst studio apartments must be a minimum of 35 square metres. That’s almost three times smaller, meaning you can build three times as many.

However, many of these new boarding houses are actually being marketed as “luxury studio apartments” with rents to match.

NSW planning policy can override council planning controls and allow for boarding houses to be built in most residential areas.

Land tax exemptions apply where a boarding house does not charge more than $255 per week for single accommodation or $423 per week for family or shared accommodation.

But even more lucrative for the owner is to forgo the land tax exemptions and charge what the market can bear.

A quick look online shows rents for boarding rooms at up to $500 per week, which is a far cry from “affordable” housing.

A final incentive is the lack of protections and the insecurity of tenure for boarders. Consumer protections are stronger for tenants in mainstream residential tenancies compared with protections for boarders.

Boarders don’t have leases for a set amount of time. A boarder can be evicted as long as they’re given ‘reasonable’ notice, but what is reasonable is determined by the owner. A boarder must be given four weeks’ notice of rent increases, but it can be increased as often as the owner likes.

Calling a development a boarding house means owners have a lot more flexibility and much less responsibility.

The growth in new boarding houses is clearly not providing the promised affordable accommodation to those in need. It has instead turned into yet another gift to property developers.

At the very least, the NSW Government should regulate boarding house rents to ensure these rents are truly affordable, as they were meant to be.
Letters

Response to William Griffith #7

THIS letter is in response to that of William Griffith (Letter to THE VOICE, February 2018) who is apparently quite content with his ‘couples pension’ and almost takes the tone that it is a privilege and not an entitlement.

I don’t know what age Mr Griffith is but I would like to remind him and readers that workers in past years actually paid for their future pension in their taxation. At the end of the financial year when employees received their Group Certificate the total amount of tax paid for the year was shown. In a separate section was shown what proportion of that total amount paid would go towards your future pension!

This pension fund over the years was gradually spent and that his weekly living is ‘manageable’, but when the need arises for house repairs or appliance replacement or indeed unexpected medical bills trouble is on your doorstep.

I for one experienced being a single mother (widowed) in the workforce when women were only paid 70% of a male wage irrespective of how hard they worked and were not encouraged to take superannuation, nor was there any Government assistance available as there is today.

Peggy Sransky
Port Kembla, NSW

Service of committal

I RECENTLY skimmed over the funeral section of Legal Aid’s Legal Topics for Older People Diary for 2018.

There is a glaring omission.

Committal is a cheaper way of interring a body. No family or friends are present. It’s what I would prefer as funerals are overrated and costly.

Barbara Wright
Busby, NSW

Driver’s License disclosure

I HAD a recent involvement in a minor motor vehicle
accident where I was not at fault.

The other party was rude and somewhat aggressive and requested my drivers license, I obliged, however placed my finger over my date of birth (D.O.B). He was not happy. The man also requested my phone number which I refused as it is an unlisted number.

He then phoned the police who asked why I did not exchange details. I advised I had with the exemption of D.O.B, as issuing this is divulging information where identity fraud can be created. I know of a case where this occurred.

I was advised I was not required to give a phone number and nothing more was said about D.O.B.

When I contacted the Police Assistance Line, I was told the D.O.B aspect bears investigation.

The authorities should investigate this aspect, it should not appear on licenses, police can access this on their data base if required.

We are continually being told to protect our personal details, yet here we are handing them out.

Name withheld
Fairfield, NSW

Stamp Duty
RECENTLY my wife and I sold our home and downsized to a single level smaller home in Sunshine Bay a suburb of Batemans Bay on the NSW South Coast. I am 75 and my wife is 71 years old. We are fully supported pensioners, relying solely on a couple’s pension from Centrelink.

At the time I calculated the stamp duty to be 3.7% ($20,575) applicable on the home we chose to purchase not far from our address.

I decided to send a message to the NSW Premier Gladys Berejiklian asking for consideration to review Stamp Duty applicable to pensioners when downsizing and received a reply that my message will be responded to by the Minister for Finance and Revenue.

I now ask that your organisation get behind the NSW pensioners and lobby the Minister to change Stamp Duty applicable to who are downsizing. Please note that I suggested that to apply it to land value only as far as I am concerned would be okay but to place this burden on the total market value is not fair.

Bob and Val Kolderie
Sunshine Bay, NSW

CPSA has campaigned on stamp duty relief, but has not been successful to date. It remains CPSA’s position that downsizing by seniors should be promoted through stamp duty relief.

(Ed.)

Tax credits
IT is with great dismay that I witnessed Labor’s policy to end the tax refunds on dividend imputation for every pensioner who has acted prudently under the existing rules.

I and my wife, stand to lose more than $700pa, upon which we relied to pay part of our Council rates every year. This is like a reduction on our Age Pension of more than $13 per fortnight each, money we cannot afford to lose, especially with the bank interest rates as they stand now.

We have been following the rules that the Australian Government set for us and it is unfair to change them now while in the middle of play, so to speak. In addition, this move hands over a life-line to the Liberals.

We the old low income earners will be the ones who suffer again? What does ‘we will look after the pensioners’ mean?

Steve Adamantidis
Quakers Hill, NSW

CPSA welcomes the federal Opposition’s announcement that under their proposed reform to dividend imputation, people in receipt of the Age Pension, Disability Support Pension, Carer Payment, Parenting Payment, Newstart and Sickness Allowance, will still receive cash refunds of dividend tax credits. For more information see pages 6-7. (Ed.)
Disability advocacy orgs refunded

AFTER sustained pressure, the NSW Government has announced they will continue to fund advocacy services for people with disabilities.

The $13 million in funding delivered to advocacy organisations was due to be cut in July this year, as state and territory responsibility for funding of disability services was transferred to the National Disability Insurance Scheme (NDIS).

The national scheme gives people with disability direct funding support to spend on services they require. On the downside advocacy services will fall through the NDIS funding cracks.

In the wake of this looming disaster many disability advocacy groups which have spent years standing up for people with disability were preparing to close their doors. But they weren’t going down without a fight.

The threat to these vital services fueled a fierce campaign, mobilising thousands of people to protest and petition the cuts. This time community concerns were heeded by the top office.

Before the eleventh hour, the Premier announced $26 million to fund advocacy until 2020.

Community advocates play a key role in helping individuals navigate complicated regulations as well as raising concerns about the abuse and exploitation of vulnerable people. As the NDIS roll-out nears completion, disability advocacy services remain more important than ever.

Welfare reform bill: how will it affect you?

THE passage of the Welfare Reform Bill on 27 March 2018 will bring with it a raft of changes to the welfare system.

A key change is that people between 55-59 who are receiving Newstart unemployment benefits will have more onerous fortnightly activity test requirements from 20 September 2018. The new requirements will consist of 30 hours of a combination of voluntary work and at least 15 hours paid work. Currently, 30 hours of just voluntary work is accepted. Those 60 years of age and over will be unaffected and still be able to meet their fortnightly mutual obligation requirements through 30 hours of volunteering.

Alongside the activity test changes, the Australian Government is attempting to address the barriers faced by mature age job seekers by investing over $100 million to increase the skills and experience of these people. How much this will help is questionable, as it equates to just $1,100 for each long-term unemployed Newstart recipient aged 50 to 59.

These changes are part of a bigger shift in which six Centrelink payments will be rolled into a single JobSeeker Payment. These payments are the Newstart Allowance, Widow B Pension, Wife Pension, Sickness Allowance, Widow Allowance and Partner Allowance. Whilst the Bereavement Allowance...
was slated for the cut too, the cruel manoeuvre was thwarted by a backflip by One Nation. The JobSeeker Payment will be phased in between March 2020 and January 2022.

The previous Minister for Social Services stated that approximately 800,000 existing Newstart Allowance recipients will transfer to the new JobSeeker Payment. But fear not, the Government has confirmed that more than 99 per cent of people will have no change to their payment rates.

There is a slew of other changes however, including that job seekers will no longer be exempt from mutual obligation requirements due to drug and alcohol abuse - unless they agree to seek treatment.

Centrelink will also no longer backdate Newstart from the date the claim was lodged. It will now be paid from the date the first appointment with the job provider.

The report compared the cost of superannuation concessions, capital gains tax, negative gearing, the use of discretionary trusts, private health insurance and education GST exemptions which all disproportionately benefit the wealthy, to the cost of direct welfare payments by Centrelink.

So who does the system support more; the richest or the poorest Australians? Well according to Anglicare’s calculations, the cost of forgone revenue from the richest 20 per cent of Australians is around $37 a week from every worker in the country.

Compare this to the $6 per week it costs to support people on the Newstart unemployment benefit, $17 per week for assistance to people with disability, and $20 per week to assistance of families with children. The rich even cost more than we spend on supporting people receiving the Age Pension, which only costs $35 per week.

It seems tax concessions for the wealthy cost the public purse far more than support for any single welfare recipient group.

These findings are particularly surprising considering direct welfare payments are constantly under attack and tax concessions receive very little media attention by comparison.

Unannounced audits in aged care

ALL residential aged care facilities will now be subject to unannounced visits from auditors, in the hope that this will improve care standards.

This decision was announced late last year as pressure mounted from all the unanswered aged care inquiries and the constant stream of media revelations of elder abuse in residential aged care.

‘Unannounced visits’ were only one of ten recommendations made by the Review of National Aged Care Quality Regulatory Processes and this cherry picked recommendation barely scratches the surface of problems in residential aged care.

‘Talk to any person and they will tell you that going into a nursing home is a last resort. This is not misguided wariness. Horror stories concerning everything from appalling rates of malnourishment, medication mismanagement, festering wounds and premature deaths have been emerging from aged care for a very long time.

These issues do not just stem from the lack of unannounced visits, they reflect a systemic problem with the whole regulatory system, including the complaints handling process and the lack of mandated staffing ratios.

Housing affordability crisis

‘If it ain’t broke, don’t fix it’ the saying goes, well it is beyond doubt at this point – Australia’s housing system is broken.

Homelessness Australia wide has increased by 14 per cent in the last five years. There are now 116,427 people in Australia thought to have no permanent home.

The situation is even worse in NSW with a 37 per cent increase in homelessness between 2011 and 2016.

Growing homelessness can be attributed to a whole raft of trends including rising housing prices, not enough houses, lack of political commitment, stagnant wages and meagre income payments. But at the top of the list is not enough social and affordable housing.

Historically social housing ensured that people living on low incomes, who were unable to afford to rent through the private market, could access affordable housing. However, due to chronic underfunding, social housing stock has dwindled and been rationed to people with the most complex and urgent housing needs.

Nationally there are over 194,600 households who are on the waiting list for social housing and are facing wait
times of more than five years. In most parts of Sydney an applicant has to wait more than 10 years to be housed.

NSW social housing is no exception. The total-number of tenancies in social housing sat at 139,373 in 2016 that is only 164 more homes than in 2006.

In a bid to bolster social housing, the NSW Government sold off $500 million worth of social housing in Millers Point to fund construction for 1,500 dwellings in outer suburbs.

As of February this year, a total of 839 units have been completed with 320 still on the way. But these new dwellings are a drop in the ocean compared to the thousands of people waiting for social housing and those experiencing housing stress.

One campaign to rule them all

FOR years federal and state governments and ‘the market’ have been failing to provide secure, affordable housing for all Australians.

This stems from a long history of underinvestment in public housing, treating homes as an investment vehicle, continually rising property prices and massive tax concessions for investors.

Issues with our housing system impact people from all walks of life; whether you are looking to buy your first home, facing a life time of renting, struggling to find a place to sleep every night or planning to downsize.

A recent survey has found that people have had enough. Two in three Australians think that political parties must do more to address issues in our housing system.

CPSA agrees and has joined the Everybody’s Home campaign. The national campaign launched by an alliance of housing bodies, outlines five key things the Australian Government can do to make housing fairer for everyone.

First is the development of a national housing strategy to address the shortfall of 500,000 social and affordable homes.

Second is reform to the tax system, including capital gains tax and negative gearing, to help people who are buying a home, not just an investment portfolio.

Third is an increase in Commonwealth Rent Assistance for the thousands of Australians who are struggling to pay rent.

Fourth is nationally consistent and fairer tenants’ rights including the abolition of ‘no grounds’ evictions, limiting rent increases to once a year and implementing minimum standards to ensure rental properties are habitable.

Lastly the campaign seeks a commitment from the Australian Government to end homelessness by 2030.

While these may seem like lofty policy goals, they are also absolutely crucial for tackling housing affordability in Australia.

Employers face jail for stolen super

Uniformly employers who don’t pay their employees’ superannuation guarantee will no longer be able to get off scot free. The Australian Government has introduced legislation to increase penalties to employers that do not pay their employees’ superannuation.

The bill is called the Treasury Laws Amendment (2018 Measures No.4) Bill 2018. It will give the Australian Tax Office (ATO) the power to apply court ordered penalties, including up to 12 months imprisonment.

According to ATO estimates there is $2.85 billion in unpaid superannuation each year. Industry Fund Services (IFS), which collects unpaid super on behalf of industry super funds, collected $187 million last year from over 36,000 employers on behalf of over 226,000 employees.

Chief Executive of IFS, Cath Bowtell, said that “we are kidding ourselves if we think non-payment of superannuation is confined to casual or contract labour working short engagements for multiple employers”.

CPSA has long called on the Australian Government to prosecute employers who do not pay their share of their employees superannuation entitlements.

CPSA welcomes the move to improve the superannuation system.

Energy exit fees abolished – at last

GET ready to shop around because from 1 January 2018 energy retailers stopped charging most types of exit fees, also known as early termination fees.

The removal of these fees is aimed at boosting competition and allowing customers to shop around at any time for a better energy deal.

This change is part of a suite of banned fees including fees for paper bills and for paying over the counter at Australia Post.

Energy and Utilities Minister Don Harwin said that “these changes will protect and empower energy consumers who deserve a fair go”.

Pensioner Guarantee: the loophole within the loophole

ANYONE with investments other than money-in-the-bank or a rental property could be affected by the federal Opposition’s proposal to abolish cash refunds of dividend tax credits.

If you have shares paying a franked dividend, you get tax credits.

Super funds (retail, industry and self-managed super funds) get tax credits.

The idea of the tax credit is that it reduces your tax.

But what if you or your fund pay no tax? What if you pay less tax than you get tax credits?

In Australia (and only in Australia), you receive cash...
Pensioner Guarantee that all pensioners would be exempt. It was always clear that those with limited shareholdings and limited scope to change their investment strategy would be significantly disadvantaged without the exemption from a no-cashback policy on dividend imputation.

Under the Pensioner Guarantee, cashbacks would continue to every recipient of an Australian Government pension or allowance with individual shareholdings. This would include individuals receiving the Age Pension, Disability Support Pension, Carer Payment, Parenting Payment, Newstart and Sickness Allowance.

The federal Opposition said that this policy would commence on 1 July 2019. CPSA noted that, except for another double dissolution election, the next election must be held on or before 2 November 2019.

Pensioner guarantee: are you a pensioner?
ON 1 January 2017, the doubling of the pension asset test taper rate caused tens of thousands of part-pensioners to lose their eligibility for the pension. In October of that year, those affected got their Pensioner Concession Card back. With it came eligibility for state concessions and cheap meds.

Now that the federal Opposition has announced it will exempt pensioners from its no-cashback policy on dividend tax credits, the question arises whether those former part-pensioners would also be exempt. Unfortunately, the answer is: no.

CPSA pressed the Office of the Leader of the Opposition for an explicit response to that question and this is what it received:

“…concession card holders who do not also receive a pension or allowance will not fall under Labor’s Pensioner Guarantee. The threshold is the receipt of a pension or an allowance such as the Age Pension, Disability Support Pension, Carer Payment, Parenting Payment, Newstart and Sickness Allowance”.

Big super funds tax credit cashback exemption
RETAIL and industry super funds would not technically be exempt from the federal Opposition’s dividend tax credit cashback ban. However, in reality they would be.

The federal Opposition claims that 90 per cent of cashbacks go to self-managed super funds, with only 10 per cent going to retail and industry super funds. This may be true, but these large funds are ideally placed to use all their tax credits.

Large funds have members who are still working and those who are retired and drawing a super pension. Both categories of members are invested in stocks that pay franked dividends, but only for the members still working and contributing pay tax.

Each fund has a single tax liability and all tax credits are indiscriminately applied to reduce that tax liability. So tax credits generated by members drawing a taxfree super pension are used for that purpose.

As a result, large super funds refund those tax credits to members drawing a pension. The funds effectively take money out of working members’ accounts to do this. All fair and square.

However, the upshot is that members drawing a taxfree super pension would effectively continue to receive tax credit cashbacks.
CPSA News

Parliament House, before the photography exhibition tours the state.

*Art of Ageing* is one of 55 projects in the Year Two Action Plan and aims to combat negative perceptions of ageing and older people.

“Misconceptions about the lives of older people are prevalent in our community but the experience of ageing is unique. Many older people are artists, athletes, business owners, farmers and volunteers, and this Exhibition challenges people’s perceptions,” the Minister said.

Targets under the Year Two Action Plan include an expansion of the modified sports program *Getting Active* and developing strategies to recruit older workers in the NSW public service.

The Year One Progress Report outlined achievements from targeted programs such as 4,600 seniors completing the *Stepping On* program to reduce their risk of falls and around 20,000 seniors improving their technology skills through the *Tech Savvy Seniors* program.

Financial planners move out of big banks

RECENT research by investment house Bell Potter found that AMP, ANZ, Commonwealth Bank, IOOF, NAB and Westpac had lost a total of 804 as of last February.

While the big banks are losing advisers, there appears to be a move by individual financial advisers to smaller companies.

One reason for this may be that the Royal Commission into Financial Services is set to scrutinise the financial advice sector.

Advisers may be leaving the big banks, because they are well placed to understand that for banks to advise customers to invest in the banks’ products is not really advising customers at all, but flogging product.

They fear what the Royal Commission may have to say about that and are moving to financial advice firms that have less or no conflict of interest.

This can only be good for consumers.

Nowra Community Dental Clinic is something to smile about

NOWRA dental clinic is filling the gap in public dental services on the South Coast. The state of the art Nowra Community Dental Clinic opened in November last year.

At the last meeting of CPSA Council, it was reported that the new clinic is working well and that it has made a big difference to the public dental waiting list in the area. This has been achieved, in part, through feedback tools to tailor the clinic’s focus to better cater for its patients.

It has taken years of tireless campaigning by a dedicated few to increase the amount of dental care in the region. The Illawara Dental Action Group has been running for 19 years. The group campaigns for more public dental clinics and provides information to schools and the public about how to access free public dental services.

CPSA has heard many stories about the long waiting times for public dental work through NSW Health. Although 47% of the NSW population is eligible for public oral health services, the NSW Government’s website says that the “limited resources and available

NSW AGING STRATEGY 2016–2020

A whole-of-government strategy and a whole-of-community approach

10 Questions to ask about residential aged care

10 Questions is a series of leaflets written by nurses, doctors and experts with experience in aged care. They are designed to help in the search for residential aged care. There are nine leaflets currently available:

- Staffing
- GP services
- Cultural needs
- Palliative care
- Fees and contracts
- Facilities and lifestyle
- LGBTI needs
- Aboriginal and Torres Strait Islanders
- Dental and Oral Health needs
- Mental health needs
- Rural and remote aged care
- Dementia care

If you would like any of the leaflets mailed to you, call Head Office on 1800 451 488.
services may result in waiting times to access care”. This is clearly unacceptable. For people on low incomes access to public dental care is vitally important.

A member of the Illawara Dental Action Group said that “the squeaky wheel gets the oil”. It should not boil down to this. For too long, too many people have suffered extreme pain and ill health caused by the lack of affordable dental care. Oral healthcare should be fully funded across the state for those on low incomes. CPSA calls on all Governments to solve this problem once and for all.

Palliative care
CPSA Branch New Millennium Seniors donated $7,500 to the Palliative Care ward at Mount Druitt Hospital late last year.

The Branch has been donating to their local palliative care unit for over 10 years.

Valmai Graham, Secretary of the Branch, said “Trish, head of the Palliative Care, was over the moon. The money was used to buy three new pressure mattresses for patients for the ward”.

A win for local advocacy
CPSA Bathurst Branch has successfully lobbied Bathurst Regional Council to repair the cracked and broken footpaths in the city.

Branch President John Hollis said “there were quite a number of very dangerous locations that had caused some nasty falls”.

Following a community campaign, led by the CPSA Branch, the Council has brought forward a budget for the footpath repairs. A measure which John says “needed to happen before any more falls occurred”.

Volunteers Wanted!
HPSOP volunteer peer educators present free health education sessions to groups of older people in the community.

HPSOP is now looking for new volunteers (50yrs+) who speak, read and write English well to undertake training to become a volunteer peer educator. Applicants who also speak a community language/s are welcomed.

Training will be held at CPSA Head Office, Parramatta on 18 and 19 June 2018 from 10 am - 4 pm and on 26 June from 10 am - 12.30 pm.

Applications close on Monday 5 June 2018. Call: Habib/Estelle: 8836 2146/00 or 1800 451 488 or email: health@cpsa.org.au

CPSA News

CPSA aged care prize competition #2
Three $50 gift vouchers to be won!

The Commonwealth Home Support Programme provides a wide range of services. The list below lists eleven services. Tick the two services the Commonwealth Home Support Programme does NOT provide.

☒ Nutritionist
☒ House cleaning
☒ Tattoo removal
☒ Laundry
☒ Shopping
☒ Garden maintenance
☒ Home modifications
☒ Magician
☒ Meals
☒ Nursing
☒ Personal care

Competition closes on Monday 14 May 2018. Winners will be notified and results published in THE VOICE.

Email your answer to voice@cpsa.org.au
Fax your answer to (02) 8836 2101.
Post your answer to CPSA, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.
CPSA Updates

CPSA Funding
CPSA receives funding to support CPSA's programs and activities from the NSW Government Departments of Family & Community Services and Health (per Western Sydney Local Health District) and the Australian Government Department of Social Services.

Quality Aged Care Action Group (QACAG)
QACAG is a community group fighting for high quality care for older people in nursing homes and community aged services. Members include people receiving aged care services, their partners, family and friends, nurse and retired nurses, people working in aged care, and other people committed to aged care.

The group meets every two months, usually in a Sydney CBD location and a focus of the group is to help educate and empower the community to demand high quality aged care. For more information, or to become a member, contact the NSW Nurses and Midwives Association on (02) 8595 1234 and ask to speak to someone about QACAG or email qacag@nswnma.asn.au

Featured Concession of the Month
Isolated Patient Travel and Accommodation Assistance Scheme
IPTAAS is a NSW Government initiative designed to help assist with travel and accommodation costs when a patient needs to travel lengthy distances for specialist medical treatment that is not available locally.

Through IPTAAS you can claim a subsidy towards private vehicle travel, public transport, air travel, accommodation and in some circumstances the cost of having carer support for treatment. Note that IPTAAS is a subsidy, not a full reimbursement scheme so you will only receive a portion of the full cost back. It is also a reimbursement scheme so you will not receive money or a voucher for transport and accommodation before you travel.

To be eligible you must meet the following criteria:
• Be a resident of NSW or Lord Howe Island
• Hold a Medicare card
• Live more than 100km from the nearest treating specialist or your combined trips to and from the specialist exceed 200km/week
• Specialist treatment not available locally
• Not be eligible for any other government travel assistance schemes
• Not claiming expenses under Workers Compensation
• Not hold a gold DVA card.

For more information about the scheme or for an application form call CPSA Head Office on 1800 451 488 or call the IPTAAS office on 1800 478 227.

Your central gateway to aged care services...

Setting up a CPSA Branch or Affiliate
If you’re interested in setting up your own CPSA Branch, affiliating an organisation with CPSA, or would like to find out more about the benefits available to CPSA Branches and Affiliates, please call CPSA Head Office on 1800 451 488.

Head Office News for CPSA Branches
CPSA Head Office News is a publication sent to the President and Secretary of all CPSA Branches. However, it is possible for CPSA members to receive a personal copy. If you are interested, contact Luke Koller on 1800 451 488 or email cpsa@cpsa.org.au

Donations
CPSA is grateful for all donations and publishes donations of $35 and above.
Lower donations are appreciated just as much, but not published due to space constraints.
Marjorie Atkinson $35
Saudade Seniors Group, CPSA Branch $73.50
Warrilla & District Combined Pensioners & Welfare Association, CPSA Branch $50
May Steilberg $35

CPSA Constitution and Annual Report
Please ring Head Office on 1800 451 488 if you would like a copy of the CPSA Constitution or CPSA’s 2016/17 Annual Report to be posted to you. Alternatively, copies can be obtained online at: http://www.cpsa.org.au/about-us/annual-reports and www.cpsa.org.au/about-us/constitution

Pension rates per fortnight
Single - $907.60
Couple (combined) - $1,368.20

Pension asset limits
Single homeowner – full pension up to $253,750
Single non-homeowner - $456,750
Couple combined homeowner - $380,500
Couple combined non-homeowner - $583,500

Newstart rates per fortnight
Single - $545.80
Single over 60 - $590.40
Couple combined - $985.60
**CPSA Information Directory**

### INCOME SECURITY

- **Centrelink**
  - Age Pension: 13 23 00
  - DSP/Carer benefits: 13 27 17
  - Family Assistance: 13 61 50

- **Welfare Rights Centre**
  - Info on Government pensions and other benefits
    - (02) 9211 5300
    - 1800 226 028

- **Financial Ombudsman Service**
  - Complaints about banking, insurance, super, financial planning
    - 1300 780 808
- **Do Not Call Register**
  - 1300 792 958

- **Australian Taxation Office**
  - Super/Lost super: 13 10 20
  - Personal tax: 13 28 61

- **British Pensions in Australia**
  - Assistance in claiming the British Pension
    - 1300 360 466

### GOODS & SERVICES

- **NSW Seniors Card**
  - Discounts on goods and services
    - 1300 364 758

- **No Interest Loans Scheme**
  - Loans to purchase essential household items
    - 1800 509 994

- **NSW Companion Card**
  - Free event admission for companions of eligible people with a disability
    - 1800 893 066

- **Energy Made Easy**
  - Price comparisons
    - 1300 585 165

- **Opal Customer Care**
  - 13 67 25

### RIGHTS

- **Australian Human Rights Commission**
  - Complaints about discrimination and harassment
    - 1300 369 711

- **Commonwealth Ombudsman**
  - Complaints about Australian Government departments and agencies
    - 1300 362 072

- **NSW Ombudsman's Office**
  - Complaints about NSW Government agencies
    - 1800 451 524

- **NSW Trustee and Guardian**
  - 1300 360 466

- **SCAM Watch**
  - 1300 795 995

- **Guardianship Tribunal**
  - Financial management orders for people with decision-making disabilities
    - 1800 463 928

### HEALTH & CARE

- **Medicare**
  - 132 011

- **My Aged Care**
  - 1800 200 422

- **Office of Hearing Services**
  - Subsidised hearing aids
    - 1800 500 726

- **Dementia Helpline**
  - 1800 100 500

- **Private Health Insurance Ombudsman**
  - Complaints and information
    - 1800 640 695

- **VisionCare**
  - Subsidised spectacles
    - 1300 847 466

### LEGAL

- **Seniors Rights Service**
  - (formally The Aged-care Rights Service or TARS)
  - Aged care & retirement village advocacy, information & legal advice for older people.
    - 1800 424 079

- **Law Access**
  - Referrals for legal help
    - 1300 888 529

- **Insurance Law Service**
  - Legal assistance and advice on insurance law and disputes
    - 1300 663 464

- **Community Justice Centres**
  - Dispute resolution services for minor matters
    - 1800 990 777

- **Women’s Legal Services NSW**
  - Legal information, advice & referrals for women in NSW with a focus on family law, domestic violence, sexual assault & discrimination
    - 1800 801 501

- **Office of the Legal Services Commissioner**
  - Complaints about lawyers & conveyancers
    - 1800 242 958
Giggle Page

Crossword Solutions
Crossword on Page 4