

# LUXURY APARTMENTS MASQUERADING AS BOARDING HOUSES

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.

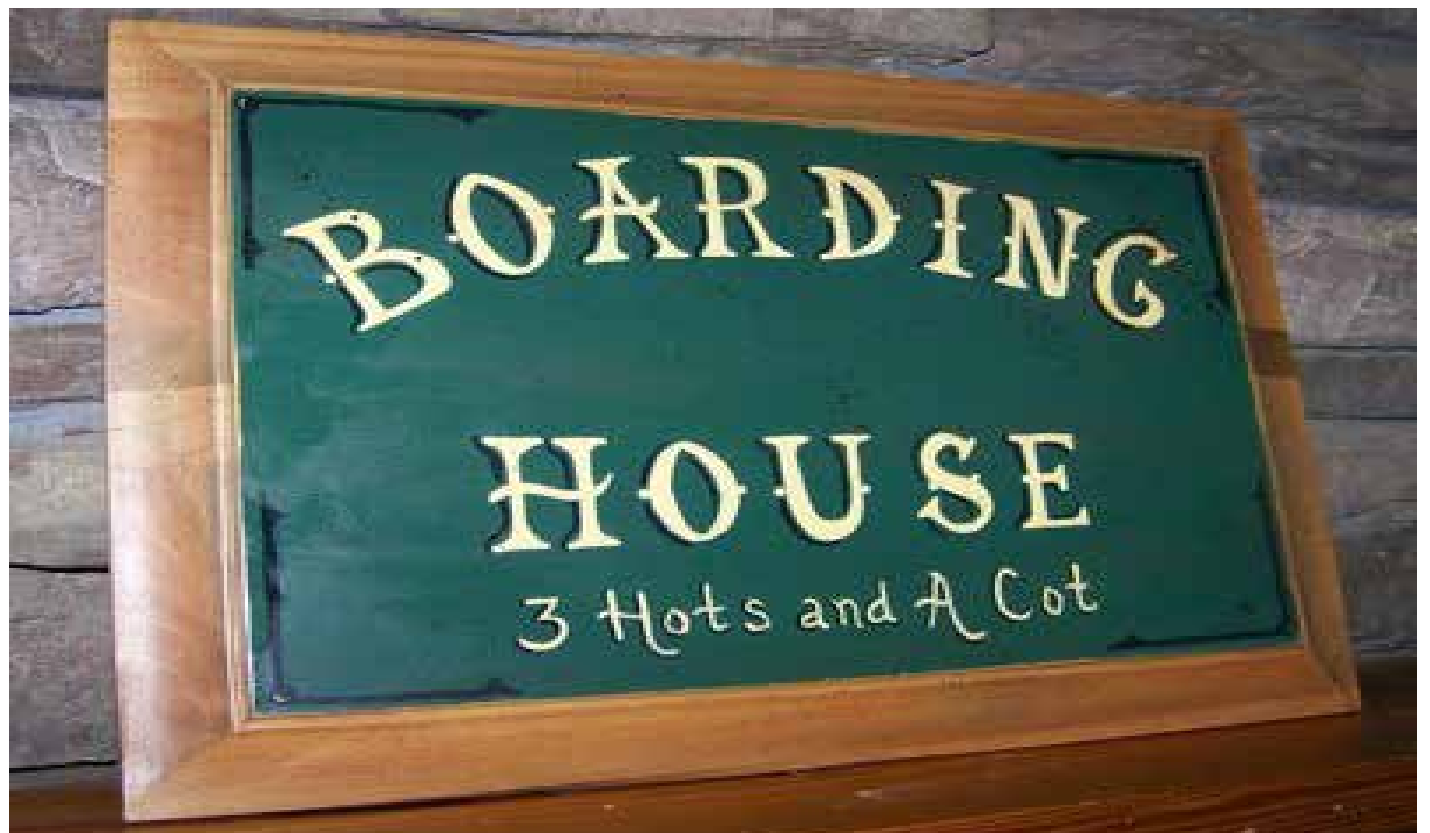
As a result, a growing number of boarding houses are popping up across Sydney and surrounding regions.

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.

If a developer were to style their development as studio apartments, then renters would be tenants. Even on

the weakest protections of a periodic agreement, tenants get 60 days' notice of a rent increase and 90 days' notice of eviction.

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

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(as at 1 November 2017)

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### 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 yearly total tax paid would go towards your future pension!

This pension fund over the years was gradually spent and whittled away by subsequent Governments and in the end there was nothing left. I don't see the need to be "thankful

for what you get for doing nothing and learn to budget".

Unlike today's more fortunate youth I and my siblings had to go out and work at age 15 rather than pursue any desire for further education. I myself left school at 14.

Being in receipt of the single Age Pension I find the discrepancy huge to that of the couples pension. After all, if you turn a light on in a room or cook a meal or pay rates or insurances you are paying as much as a couple. This is one area of the Age Pension that needs to be seriously looked at.

I am happy for William Griffith in his utter contentment with his pension, 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 out 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. Nowhere is the funeral option of committal mentioned.

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

# CPSA



COMBINED PENSIONERS  
& SUPERANNUANTS  
ASSOCIATION OF NSW INC

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Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Payment details (for credit card):

Name on card: \_\_\_\_\_ Card Number: \_\_\_\_\_

Expiry: \_\_\_\_\_ Amount: \_\_\_\_\_ Signature: \_\_\_\_\_

Please send to: CPSA, Level 3, 17-21 Macquarie St, Parramatta NSW 2150



# Letters

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 strongly 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

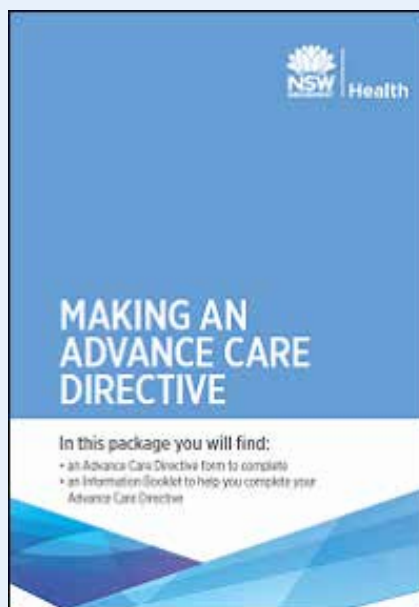
Government set for us and it is unfair to change them now while in the middle of play, so to speak. In addition, this move hands over a life-line to the Liberals.

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.)*

## Advanced Care Directives



NSW Health is currently trialling a 'Making an Advanced Care Directive' package. The package includes

- an Advance Care Directive form to complete
- an Information Booklet to help you complete your Advance Care Directive.

The form and booklet can be downloaded from [www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx](http://www.health.nsw.gov.au/patients/acp/Pages/acd-form-info-book.aspx)

If you do not have access to the internet and wish to have a copy of the booklet and form, contact CPSA on 1800 451 488 and a member of the Policy Team will send out a copy to you.

## Send a letter to THE VOICE



THE VOICE, CPSA  
Level 3, 17-21 Macquarie Street, Parramatta NSW 2150

[voice@cpsa.org.au](mailto:voice@cpsa.org.au)

You must include your name and suburb/town for the letter to be published, though these may be omitted in publication if the letter contains personal information.

Letters may be edited for length and clarity.

# CPSA News

## 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.

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



**Funding for NSW disability advocacy is secured for two years**

Find out more at  
[www.standbyme.org.au](http://www.standbyme.org.au)



## 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

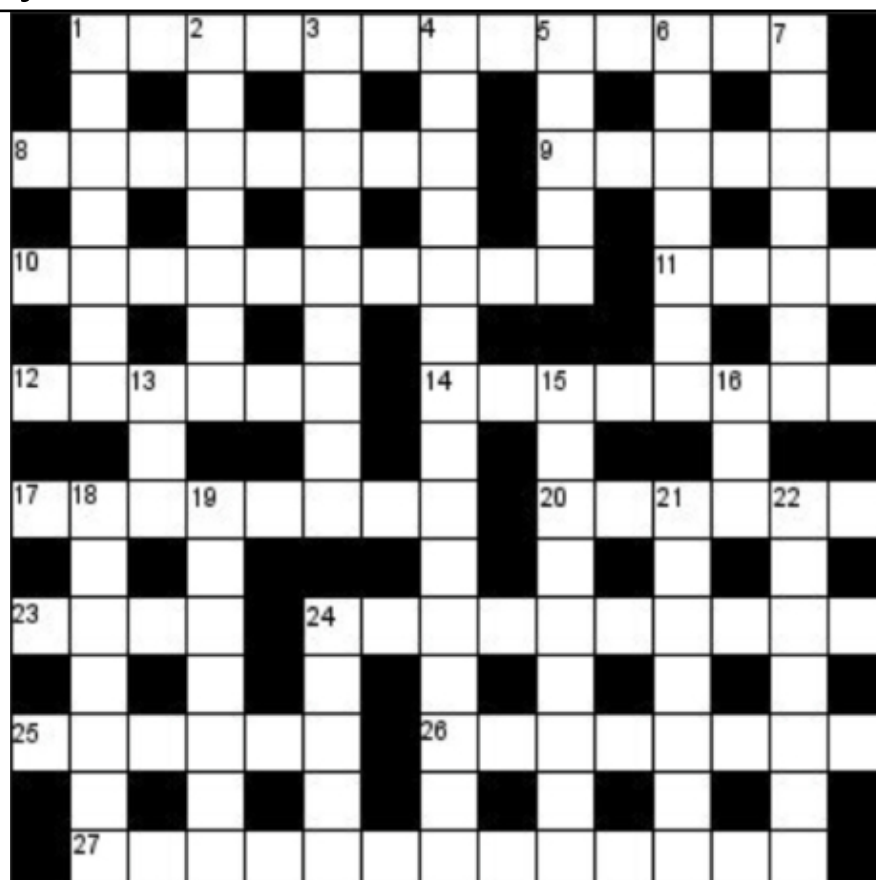
## Crossword by Hilda Thorburn

### Across

1. Friendship
8. Small Tropical Monkey
9. Disperse
10. Large plate (6-4)
11. Not that
12. Amble
14. Fruit
17. Japanese city
20. Winner
23. Bell
24. Directed
25. Basque city in northern Spain
26. Corn Crake
27. Persons in good shape (7,6)

### Down

1. Roman vehicle
  2. Keepsake
  3. Our country
  4. Globally
  5. Mean
  6. Dissenter
  7. Musician
  13. Mat
  15. Adoration
  16. Not in
  18. Revoke, wipe out
  19. Branch of mathematics
  21. Four-spiked iron ball (weapon)
  22. Former
  24. Small rented farm
- Answers on back page





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 of the first appointment with the job provider.

## The rich cost more

OFTEN we hear that poor Australians are a 'burden' on taxpayers, but it turns out that tax concessions for the richest 20 per cent of households cost us \$68 billion every year. That's six times as much as we spend on Newstart Allowance.

This news comes out of research commissioned by *Anglicare Australia*.

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

UNSCRUPULOUS 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 for 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





for excess tax credits.

If you or your fund own shares in a company, the dividend paid by that company is paid from after-tax profit. The company has already paid 30 per cent in company tax when it pays out its dividend.

This is the reason you get a tax credit. You, the owner of a tiny part of the company, don't have to pay tax over the company's profit again.

But if you don't otherwise pay tax and get those tax credits in cash, it means the company pays no tax at all over the profit it paid out to you as a dividend. And it's not the company that gets a tax refund. It's you.

Tax credit cashbacks mean that company profits used to pay dividends are taxed at the marginal tax rate (and often that rate is zero per cent) of its shareholders. That is not how it's supposed to work.

CPSA generally supports proposals to close tax loopholes, but when the federal Opposition announced its policy to abolish cash refunds of dividend tax credits, it said that this policy would have some unintended consequences.

Because although the dividend imputation reform would most dramatically affect those at the top, retirees on low to modest incomes also stood to lose a significant proportion of their income.

That is why CPSA welcomed the federal Opposition's subsequent announcement of its

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.

Self-managed Superannuation Funds with at least one pensioner or allowance recipient before 28 March 2018 will also be exempt from the changes.

The federal Opposition said that this policy would commence on 1 July 2019.

CPSA notes 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.

## **NSW Ageing Strategy update**

MORE innovative and evidence based projects that will be implemented to improve the lives of older people in NSW, have been released as part of the NSW Ageing Strategy 2016 - 2020 Year Two Action Plan.

Minister for Ageing Tanya Davies launched the Year Two Action Plan along with the Year One Progress Report, which outlines achievements so far of the NSW Government's Ageing Strategy.

"Since introducing the Strategy in 2016, we have made real progress towards our vision to offer more opportunities for older people to participate in our communities" the Minister said.

"The NSW Government has built strong partnerships with businesses and organisations that foster inclusion and support older people to lead happy, healthy lives, and the Year Two Action Plan will help us to continue this work."

The Minister released the reports at the official opening of the 2018 Art of Ageing exhibition, held at NSW



# 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 AGEING 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.



# CPSA News

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”.



## HEALTH PROMOTION SERVICE FOR OLDER PEOPLE

### 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](mailto:health@cpsa.org.au)

## 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](mailto: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.

*Your central gateway to  
aged care services...*



myagedcare



1800 200 422

[myagedcare.gov.au](http://myagedcare.gov.au)

## 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](mailto:qacag@nswnma.asn.au)

## 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](mailto:cpsa@cpsa.org.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.

## 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](http://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 308 353

## 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

**Australian Competition and  
Consumer Commission  
(ACCC)**  
1300 302 502

**Energy & Water Ombudsman  
(EWON)**  
Complaints about all NSW  
electricity/gas retailers and  
Sydney and Hunter Water  
1800 246 545

**Telecommunications  
Industry Ombudsman**  
Phone and internet complaints  
1800 062 058

## 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 893 044

**Energy Made Easy**  
Price comparisons  
1300 585 165  
energymadeeasy.gov.au

**Opal Customer Care**  
13 67 25

## HEALTH & CARE

**Medicare**  
132 011

**My Aged Care**  
1800 200 422  
www.myagedcare.gov.au

**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

**NSW Elder Abuse Helpline**  
1800 628 221

**Taxi Transport Subsidy  
Scheme**  
Subsidised travel for people with  
disabilities  
transport.nsw.gov.au/tss  
1800 623 724

**National Continence Helpline**  
1800 330 066

**Rape Crisis Centre**  
24hours/7days  
1800 424 017

**National Domestic Violence  
hotline**  
Case work, legal advice,  
advocacy  
1800 200 526

**Health Care Complaints  
Commission**  
NSW only  
(02) 9219 7444  
1800 043 159

**Carers NSW**  
Information, support  
1800 242 636  
Emergency respite  
1800 059 059

**Aged Care Complaints  
Commissioner**  
Complaints about residential and  
community aged care  
1800 550 552

**Lifeline**  
Mental health support,  
suicide prevention  
13 11 14

**Australian Men's Shed  
Association**  
1300 550 009

**Public Dental Health Services**  
Call NSW Health for details  
(02) 9391 9000  
1800 639 398

**People with Disabilities**  
Advice for people with a disability  
(02) 9370 3100  
1800 422 016

**Cancer Council NSW**  
Cancer information and support  
13 11 20

**Dying with Dignity NSW**  
Law reform for assisted dying  
(02) 9212 4782  
dwdnsw.org.au

**Exit International**  
Information about euthanasia  
1300 103 948

**NSW Death & Bereavement  
Service**  
13 77 88

## HOUSING

**Housing NSW**  
Info and applications for public  
and community housing  
1300 468 746

**Tenants' Union Advice Line**  
Mondays 10-1pm, 2-5pm  
1800 251 101

**Tenancy Advice & Advocacy  
Service**  
Find your local service  
tenants.org.au

**Fair Trading**  
Rental bond and tenancy info  
13 32 20

## LEGAL

**Seniors Rights Service  
(formerly 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

	1	C	O	M	P	A	N	I	O	N	S	H	I	P						
		H		E		U		N			A		E	I						
8	M	A	R	M	O	S	E	T		9	S	P	R	E	A	D				
		R		E		T		E		T		E		N						
10	D	I	N	N	E	R	T	R	A	Y		11	T	H	I	S				
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12	S	T	13	R	O	L	L		14	A	P	15	R	I	C	16	O	T	S	
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17	N	18	A	G	19	A	S	A	K	I		20	V	I	21	C	T	22	O	R
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23	G	O	N	G				24	C	O	N	T	R	O	L	L	E	D		
		L		E		R				A		E		T		T				
25	B	I	L	B	A	O			26	L	A	N	D	R	A	I	L			
		S		R		F			L		C		O		M					
	27	H	E	A	L	T	H	Y	P	E	O	P	L	E						