

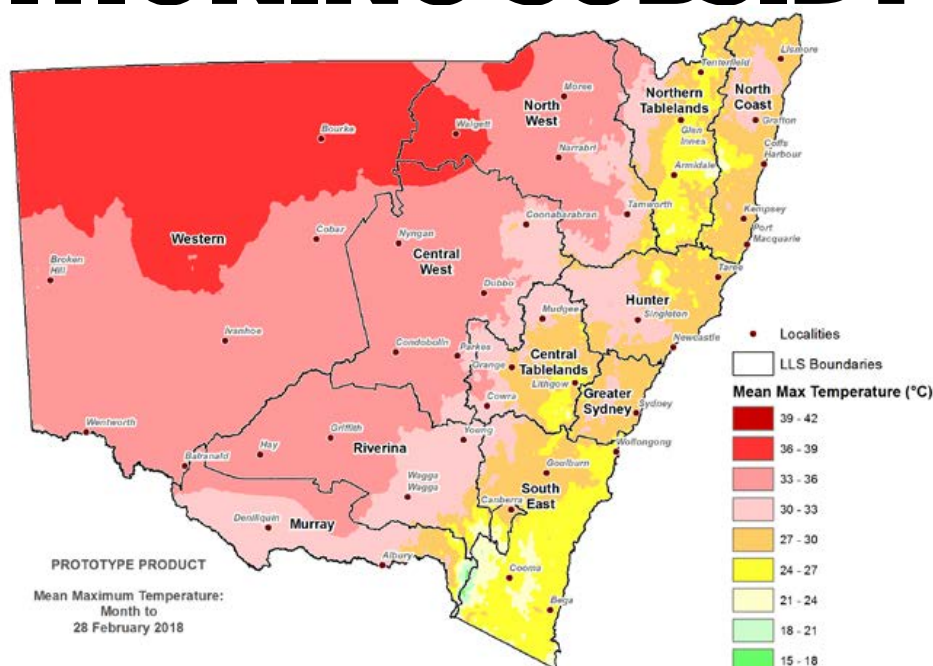
CPSA SUMMER CAMPAIGN: AIR CONDITIONING SUBSIDY

THE Minister for Social Housing has responded to CPSA's letter urging the NSW Government to fit air conditioners in all social housing dwellings located in areas that experience prolonged periods of high temperatures.

The Minister told CPSA that a pilot project was completed in November 2017 that involved retrofitting 273 properties in far western NSW with new, efficient air conditioning units and solar panels to help offset energy costs.

The Government will be fitting a further 600 dwellings with air conditioning and solar panels which will be completed by December 2019.

As a result, all social housing properties located within the isotherm 33 degrees Celsius boundary will have air conditioning. Isotherms are climatic lines related to temperature



zones with the data being obtained from the Bureau of Meteorology.

The Isotherm 33 boundary covers most of the far west and north west of NSW. The average January maximum temperature within Isotherm 33 is between 33 and 36 degrees Celsius, with many areas in NSW within this boundary experiencing consistent temperatures in the high thirties and above forty degrees.

Air conditioning for all social housing tenants in the hottest part of the state is a good result and will be welcomed by them.

But this still leaves the vast majority of social housing properties occupied by older people and people with disabilities without air conditioning.

The thing is that people don't experience average temperatures but real ones. A week or more of above 33 degrees temperatures is common on the coast and it gets even hotter

just twenty kilometres inland.

Those are the types of weather events that make older frail people ill.

As one CPSA member pointed out: "You go to any politician's office anywhere and it's air conditioned. And they only work there".

Good point.

Why should frail people on low incomes have to swelter in summer?

CPSA will continue to campaign for air conditioning for social housing properties and also for a means-tested air conditioning installation subsidy for low-income owner-occupiers. If you want to join the campaign, contact CPSA Head Office and find out how you can help.

Now is the time for action, with a sizzling summer coming up followed by the NSW general election in March.



Aboriginal Housing Office Air Conditioning Policy

September 2016

This policy outlines the AHO's requirements for the provision of air conditioning systems in Aboriginal Housing in NSW.



Letters

CPSA Executive

(as at 19 May 2018)

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CPSA Secretary

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Aged care humour

WHAT a laugh starting a Royal Commission into Aged Care. Wasn't it the Government which cut \$1.4 billion out of aged care and turned it into a third world service?

Herbert Eder
Abbottsford, NSW

Cataract surgery overcharging

MY wife and I are both full card carrying pensioners. Today my wife had her second cataract operation done at a private hospital, also known as the gold mine. The hospital charged us \$4,144, of which the surgeon got \$1,750 and the anaesthetist \$435. The first operation cost about the same.

The charge nurse was shocked to hear how much it was and although it's good to have got both operations done, it leaves a bad taste in the mouth and a strong feeling that we and probably many others have been overcharged.

Can we claim any of this on Medicare? Is this typical of country towns? Hardly a fair go is it?

Alan & Christine Churchill
Armida, NSW

(Cataract surgery is covered by a number of Medicare Benefit Schedule (MBS) items,

however patients can still be significantly out of pocket. THE VOICE is interested to hear from other readers about their cataract operation experiences and the fees involved. Ed.)

Pension age should be 65

THE retirement age should be restored to 65 years! It is incomprehensible that it was moved to 67 in the first place.

I am 61 and have been unemployed for twelve months.

It will be very difficult for me to get a job over the next six years. Newstart is only \$280 per week. Disgusting.

Like a lot of people in their 50s and 60s, I have had to take out a "new" mortgage on my modest house because of a late life divorce. Late life divorces are on the increase and they are crippling.

Bring back 65 as the pension age!

Name and suburb withheld

Super contributions in retirement

(The September 2018 issue of THE VOICE featured a story Super contributions in retirement, proposing that to avoid contributions being eaten up by fees, compulsory employer contributions should be paid out directly to employees who work part-time and who have no super account.



Donations, Bequests, Membership and THE VOICE subscriptions

Membership is open to all who support the aims and objectives of CPSA

- ☐ I'd like to **renew** my membership or **join** CPSA as a Member and enclose my individual Membership fee of **\$15** (Includes a free annual subscription to *THE VOICE*, valued at \$25). I agree to be bound by the CPSA Constitution and uphold the Objectives and Policies of CPSA. I support the CPSA Objectives. I have not previously been expelled from CPSA or, if I have been expelled, I have attached a copy of my CPSA Executive exemption.
- ☐ Please send me information about my nearest Branch.
- ☐ I do not wish to join CPSA but would like to subscribe to *THE VOICE* (1 year—\$25.00 incl. GST).
- ☐ I belong to an organisation and would like information about how we can become a Branch or an Affiliate of CPSA. (NB: Branches are covered by CPSA's \$20 million Public Liability Insurance.)
- ☐ Please add a \$5 / other: _____ donation to my membership so I can be a CPSA supporter. (All donations above \$2 are tax deductible.)
- ☐ Please send me information about making a bequest to CPSA in my will.

Name: _____

Address: _____

State: _____ Postcode: _____

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

Letters are personal views only and do not necessarily reflect CPSA policy. Ed.

CPSA wrote to the Treasurer and has received the following response. Ed.)

AS you would be aware, all employers are required to make prescribed minimum compulsory superannuation contributions to a complying superannuation fund on behalf of their eligible employees. Having superannuation guarantee contributions paid directly into an employee's bank account would be attractive to members receiving defined benefit pensions. However, it would undermine the integrity of the defined contributions system and introduce significant complexity to the administration of the superannuation guarantee. In order to receive superannuation guarantee contributions, recipients

of defined benefit pensions will need to have a separate accumulation phase superannuation account.

Your members may be pleased to know that the Government is addressing concerns about the level of fees being paid out of superannuation savings with the *Protecting Your Super Package* announced in the 2018-2019 Budget. The Government is taking action to cap certain fees on low-balance accounts (accounts with balances of less than \$6,000). The Government will act to protect accounts like these from excessive erosion by capping administration and investment fees on these accounts at three per cent annually.

*The Treasury
Canberra, ACT*

CPSA ANNUAL CONFERENCE 2018

A full report of CPSA's annual Conference and AGM will feature in the December 2018 / January 2019 edition of *THE VOICE*.

Send a letter to THE VOICE

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

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.

Super contribution exemption

THE Federal Treasury is working on regulations that provide a one-year exemption from the work test for superannuation contributions to allow recent retirees to boost their superannuation balances.

The work test requires people between the ages of 65 and 74 to work a minimum of 40 hours during a period of 30 consecutive days to make voluntary, after-tax contributions to their superannuation.

After age 74, the rules will be unchanged. No further contributions can be made, except employer contributions.

The reason for age restrictions on super contributions is that the sole purpose of superannuation is to provide an income in retirement. The assumption clearly is that once a person turns 75 they are no longer working or, if they are, that their superannuation balance is sufficient to cover their eventual retirement.

The new regulations will allow people with superannuation balances below \$300,000 to make voluntary, after-tax contributions to their superannuation for twelve months from the end of the financial year in which they last met the work test. There's no lower limit to the non-concessional contribution, only

an upper limit of \$300,000, consistent with current policy.

While this measure is unlikely to benefit many people, it could suit people who downsize upon retirement and find they have money left over from the sale of their home. It could also benefit people who receive an inheritance or a redundancy pay-out.

It is, of course, a bit stingy to limit the exemption period to a minimum of twelve months and a maximum of 23 months and 30 days. In CPSA's view the exemption period should be from the day a person turns 65 to

the day before they turn 74.

Also, the tax benefits of this measure will prove to be limited in most cases.

The operation of the Seniors and Pensioners Tax Offset will in most cases mean that it doesn't matter whether windfall money is put into superannuation or invested outside super, unless the windfall is large.

Getting good financial advice before making a decision is a wise thing to do.

CPSA has made a submission to Treasury on the new regulations.



Elder Abuse Helpline 1800 628 221

The NSW Elder Abuse Helpline & Resource Unit was established as part of the NSW Ageing Strategy to help intervene and prevent incidences of elder abuse. They offer a free service that provides information, support and referrals relating to the abuse of older people living in the community across NSW. The service is confidential and callers can remain anonymous.

The helpline is for individuals, concerned friends, family members, neighbours and support workers to call if they suspect elder abuse is occurring. Anyone can make the call.

Banking Royal Commission reports

THE INTERIM report of the Banking Royal Commission is a down-to-earth account of what went wrong in the financial services industry.

"Greed", says the Commissioner, "the pursuit of short term profit at the expense of basic standards of honesty.

"When misconduct was revealed", he said, "it either went unpunished or the consequences did not meet the seriousness of what had been done".

What can be done to change things?

The Commissioner noted that financial institutions and regulators have tried to pre-empt his findings with announcements about customer compensation schemes, the sale of offending parts of businesses and regulatory and enforcement initiatives. There have also been changes in industry structure and industry remuneration.

What the Commissioner will be weighing up is what to recommend, noting that the conduct which his inquiries have turned up is illegal under the law as it stands.

Financial planning is an area in which retirees and certainly intending retirees have a specific interest in. Among the questions the

Commissioner will be deliberating on is: how far can, and how far should, there be separation between providing financial advice and manufacture or sale of financial products.

CPSA's position on the separation of financial advice and the sale of financial products is clear: they should be separated.

In CPSA's view, the most significant barrier to people seeking

financial advice to enable them to maximise their investment returns within their tolerance for risk is distrust of financial planners.

This distrust has been vindicated by the Royal Commission's findings and the Royal Commissioner should recommend separation of advice and products.

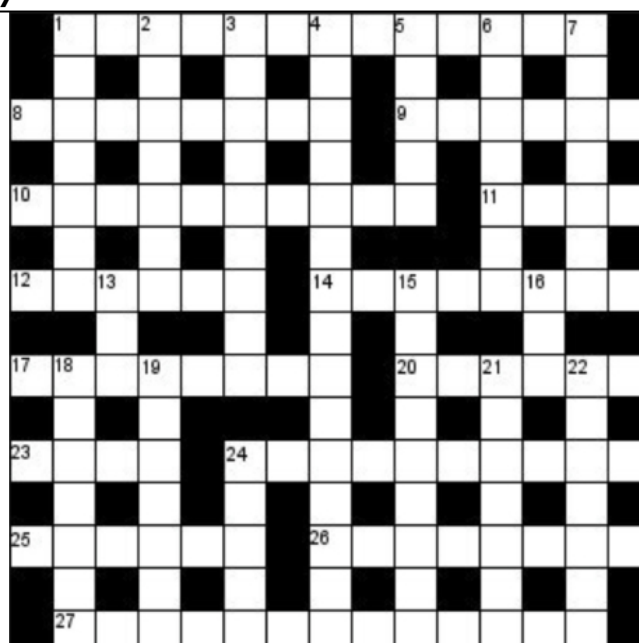
CPSA will be making a submission to the Royal Commission to this effect.



Crossword by Hilda Thorburn

Across	Down
1. Not authorised by anyone (4-9)	1. Exclude (4,3)
8. Resilience	2. Stopover
9. Nun's headgear	3. Cancellation
10. Spasm	4. Health worker (remedial)
11. Bullets	5. Citizen of Des-Moines, USA
12. Famish	6. Kettledrum
14. ... and Tobago	7. Predicament
17. Denigrate	13. Everybody
20. Shriek	15. Demanding
23. ...-cream to prevent sunburn	16. Expire
24. Portable radio	18. Evokes
25. Washes out	19. Cutting-tooth
26. Imagination	21. Italian rice dish
27. Underhand	22. Passionate
	24. Sample

Answers on back page





What the Aged Care Royal Commission will do: in plain English

THE TERMS of reference for the Royal Commission into Aged Care are broad and fair. The Royal Commission can investigate anything it wants.

Reduced to brief questions, this is what the Commission is looking at:

- (1) What are the causes of poor quality, abuse and neglect?
- (2) How should disability and dementia be managed in aged care?
- (3) How is the rising demand for aged care due to the ageing population going to be managed?
- (4) Who's going to pay for better and more care?
- (5) How can people receiving care remain in control of their lives?
- (6) How can technology help?

So, it's about quality of care and about money.

Question (1) is very obviously about quality.

Question (2) is about quality and the fact that people with non-age related disabilities get care which is inferior to what they would get under the NDIS.

Question (2) is also about the fact that most nursing homes have no better ways for managing people with dementia than locks, tie-downs and uppers and downers.

Question (5) is also about quality. The vast majority of nursing homes warehouse old people without much regard for the quality of their

lives.

Questions (3), (4) and (6) are the money questions.

Question (3) is based on the fact that in 2017 there were 1.7 million people who were older than 75, and that this is steadily rising to a projected 4.1 million in 2047.

Question (4) represents a key term of reference. The actual wording of this term is for the Commission to inquire into "what the Australian Government, aged care industry, Australian families and the wider community can do to strengthen the system of aged care services to ensure that the services provided are of high quality and safe". Money isn't mentioned, but money is what it is about.

Question (6) is about technology, which can make care cheaper.

With one term of reference about the past and five about the future, it's pretty obvious that the Australian Government concedes that the general quality of aged care in Australia is appalling and wants to know how it can be improved and what that will cost.

There is a seventh term of

reference and it will be needed. It's a catch-all "any other matter" term. Not covered in the six other terms of reference are:

(1) The lack of information about the performance and practices of aged care providers and regulators, which is perpetuated by the protected information provisions of the Aged Care Act 1992, essentially exempting the aged care sector from Freedom of Information and other types of external scrutiny.

(2) The complications associated with allowing the accommodation function and care function to be carried out by a single residential care provider, and, similarly, allowing providers to be active in community aged care as well as residential aged care.

CPSA will be making submissions to the Royal Commission.

The Royal Commission will begin immediately, but it will take time before hearings start. These hearings will be across Australia, while the Commission's offices will be based in Adelaide. An interim report is due by 31 October 2019 and the final report by 30 April 2020.

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



myagedcare



1800 200 422

myagedcare.gov.au

Aged care sector makes clean-ish breast of it

A ONE-PAGE Department of Health statistical report on aged care was leaked to a journalist at the Courier-Mail.

This report contained some astonishing statistics, which show how bad things actually are in residential aged care, but which also show that when the Australian Aged Care Accreditation Agency and the Complaints Commissioner went looking, they found a lot more than they had in previous years.

In the last financial year, the Agency closed down twelve nursing homes, when in the year before that it closed down only four and none at all in the year before that.

Cases where serious risk was found went from just two in 2015-2016 to 61 in 2017-2018.

Notices of non-compliance jumped from 54 to 154 in just one year.

Obviously, these results were within the control of the Agency to

achieve by looking more closely.

However, something strange is going on.

Reportable assaults jumped by a massive 32 per cent from 2,853 to 3,773 in 2017-2018.

Missing residents increased by 31 per cent.

These never-before-seen year-on-year increases suggest that nursing homes have become more diligent in reporting these things.

It also suggests that these things have been significantly and chronically under-reported up until now, and perhaps still are.

Similarly, referrals from the Aged Care Complaints Commissioner of complaints to the Agency (which means the Commissioner thinks there might be something seriously wrong) have skyrocketed from 468 to 1,073.

This suggests that complaints are being taken a little bit more seriously by the Aged Care Commissioner these days.

The picture which emerges is one of a sector running scared well before the Royal Commission into Aged Care was announced.

Regulatory agencies as well as providers have fronted up with information that shows things are not well in Australia's nursing homes.

Those same regulatory agencies and providers had been assuring us for decades that things were just fine and dandy.



76% on wrong Home Care Package

AFTER all the excitement of a Royal Commission into Aged Care being announced, the spotlight seems to be on nursing homes, but the entire aged care system, including community aged care, is in crisis.

Three out of four people who have a Home Care Package are on an inadequate package.

Home Care Packages come in four levels. Only one in four people has the right level package as assessed by the Department of Health.

Half of those eligible for a package (but not getting one) are getting assistance through the Commonwealth Home Support Program, which provides domestic assistance and limited personal care.

As at 30 June 2018, there were 84,971 active Home Care Packages. Of those, 64,668 were used by people waiting for a higher level package. As a result 76 per cent of packages are used by people who need more and/or different care.

Of those 64,668 people on an

inadequate package, 56,481 (almost nine out of ten people) were waiting for a level 3 or 4 package. These are the highest levels of care, comparable to what a nursing home is meant to provide.

56,750 people who have been assessed as needing a package but who don't have one, about half – say 28,000 – get assistance through the Commonwealth Home Support Program.

The Department also points out that three-quarters of those waiting for a Home Care Package have been approved for entry into a nursing home.

There are a number of questions here which need answers.

Given the Home Care Packages Program's heavy reliance on both the Commonwealth Home Support Program and residential aged care as fall-back options, shouldn't there be detailed reporting on waiting lists for those types of care as well?

The quarterly Home Care Packages Program Data Report is very good if you look past the spin, but there's nothing like it for the Home Support

Program or residential aged care.

Another question. How many people who need just a little help around the house can't get the Home Support Program because of the Home Care Packages waiting list?

How many people who are on the Home Care Packages waiting list end up in a nursing home unnecessarily and essentially against their will?

Given that the proportion of people with an inadequate Home Care Package has risen on average by 6 per cent per quarter from 57 per cent at the end of September 2017 to 76 per cent at the end of June 2018, are we less than one year away from the Home Care Packages Program being entirely mis-allocated with literally everyone in the program on the wrong package, except those on HCP level 4 packages?

Given the enormous demand for Home Care Packages, why are they being trickled out? Why not reduce expensive residential aged care places and create many more, much cheaper Home Care Packages?

We should be told.

Five billion reasons for mandated staff ratios

THE AUSTRALIAN Medical Association (AMA) has joined the mandatory-staff-to-residents-ratio camp.

"The Royal Commission into aged care must consider the case for a regulated registered-nurse-to-resident ratio that is sufficiently flexible and adapts to the specific needs of the residents in each aged care facility", AMA President Dr Tony Bartone, said.

The Australian Nurses and Midwives Federation (ANMF) is also pushing for staffing ratios to be legislated. The ANMF wants to increase minimum care time for each resident by about a third, from two hours and 50 minutes a day to four hours and 18 minutes. The ANMF is also pushing for a staffing mix of 30 per cent registered nurses, 20 per cent enrolled nurses and 50 per cent personal carers. Currently personal carers make up more than 70 per cent of staff.

The Aged Care Guild commissioned a report which found that the ANMF's proposal to boost staff care hours would equate to an extra \$25,000 in costs per resident or \$4.9 billion after accounting for penalty rates.

The Aged Care Guild represents the nine largest residential aged care

for-profit providers, and in keeping with their profit focus they said that their analysis indicates mandated staffing ratios could worsen the sector's viability at a time when its profitability is already expected to deteriorate significantly.

The Aged Care Guild is entirely silent on what mandated staffing ratios might do for nursing home residents and the quality of care provided to them. It just shows why no one should go into a for-profit nursing home if they can help it. You won't be a resident but a profit-centre.

The Government-appointed Workforce Strategy Taskforce in its report put the cost of mandated staff ratios at \$19,379. To the dollar! The overall cost would be around \$4 billion.

The Taskforce excluded union and consumer group representation, but had plenty of providers on it. Maybe that is the reason that instead of ratios, the Taskforce wanted the industry to "address staff underutilisation, such as unplanned vacancies and absenteeism."

Unplanned vacancies and absenteeism to the tune of \$4 billion a year?

C'mon guys, it's time to get real!

The point is this.

If it costs \$4 or \$5 billion more to provide proper care to nursing home residents, then so be it.

how the chip inside the card is programmed that matters.

As THE VOICE has pointed out previously, replacement Gold (not Silver) cards can be obtained without delay from the kiosk at Sydney Central Station, but nowhere else.

CPSA's message to the NSW Government? Print up a batch of concessional cards in order to be able to fill re-orders without delay, or give everyone a same-look Opal card but programmed to suit the user.



Term deposits: good or bad?

ARE you retired and addicted to term deposits? This is the title of a new booklet produced by CPSA to shine a light on the truth about term deposits.

Interest rates are at all-time lows. Term deposit rates don't even match the higher deeming rate of 3.25%. Times are tough for pensioners who have always had their money in term deposits.

If you are one of those pensioners, if you think term deposits are 'no risk', if you think investing in shares is a casino, and if you think there aren't any financial planners who can be trusted, this booklet is something you should read.

Are you retired and addicted to term deposits? is a free booklet. It offers a comparison of the returns on term deposits and shares in the ten years from October 2007, just before the Global Financial Crisis hit. And guess what? Shares did better than term deposits.

If you want to know the long and the short of it, contact CPSA Head Office on 1800 451 488 for a copy of *Are you retired and addicted to term deposits?* We can send you a copy via email or in the post.

Are you retired and addicted to term deposits?



Do you think term deposits are 'no risk'?

Do you think investing in shares is a casino?

Do you think financial planners can't be trusted?

Then this is something you should read.



Funded by the NSW Government

Opal card re-orders

EVER wondered why it takes up to a fortnight to get a new Gold or Silver Opal card from Transport NSW?

It is strange it takes so long, because the non-concessional Opal card can be obtained without any delay from newsagents and other outlets.

The reason apparently is that batches of concessional Opal cards are produced once a fortnight. That's how long it takes for Transport NSW to collect sufficient re-orders.

Is this a good enough reason to make pensioners use a much more expensive non-concessional Opal card while they wait for their replacement Gold card?

Also, is it really necessary for concessional cards to look different from the 'normal' Opal card? It's

Aged care apathy and ignorance rife

NEW RESEARCH by National Seniors confirms that most people don't start thinking about aged care until their need or the need of a relative or friend becomes critical.

The research also revealed that 70 per cent had never looked at the My Aged Care website and 85 per cent had never phoned My Aged Care.

Eighty per cent didn't understand how the contributions of aged care recipients were assessed.

Sixty per cent had never heard of the Aged Care Complaints Commissioner, and 65 per cent felt that there are no options to complain.

Change to MRI referrals by GPs

FROM 1 November 2018, GPs will no longer be able to make referrals for knee-MRIs for patients 50-and-older.

Instead, the GP must refer patients to a specialist, who is then able to make the referral if they think it is necessary.

Going to a specialist for a knee-MRI referral will mean an added cost for patients.

The evidence that currently knee-MRI referrals by GPs for people 50-and-over are often unnecessary is clear. Knee-MRI referrals by GPs have increased overall knee-MRI referrals for those aged 50-and-over by one-third.

This confirms general medical concerns that referrals are made unnecessarily for people over 50 (particularly over 65s) with osteoarthritis.

However, the Medicare Benefits Schedule Review Taskforce also considered the option of allowing GPs to continue to make MRI referrals for people 50-and-over in consultation with a specialist in cases where knee surgery is being considered.

CPSA has called on the Government to overturn the blanket ban on knee-MRI referrals by GPs for people 50-and-over and allow referrals by GPs in consultation with a specialist where knee surgery is being considered.

It is easy to blame older Australians for not thinking about something associated with ageing and deteriorating health and mobility, but the Australian Government has an obvious responsibility here.

It must actively promote the aged care system and educate people about it long before they need it.

It is never easy to interest people in something that is far off and unpleasant, but it needs to happen for aged care.

The Government has put out a tender for what it calls an Aged Care System Navigator.

This project consists of a number of trials to test different system navigator models to assist people in

understanding and engaging with the aged care system.

The trials include information hubs to provide locally targeted information. They include community hubs where people support each other.

The trials will also employ specialists in so-called 'consumer-focused' organisations to offer one-on-one support for vulnerable people.

It's a positive move by the Government, but one that doesn't appear to solve the problem of getting people interested in aged care in the first place and getting them to accept that they need to factor aged care into their planning for later life.

Creeping seniors housing developments halted

THE NSW Government has announced policy changes in response to community concerns about "the incremental creep of seniors' housing developments" in rural and semi-rural areas.

An aged care or seniors living provider can get a Site Compatibility Certificate (SCC) to build next to rural land and a domino effect means that the land next to an approved seniors living area can also be issued an SCC. As a result of this loophole, seniors developments could be approved and then incrementally expanded. This resulted in much larger developments than originally considered. However, that loophole has now been closed.

Developers will now need to meet stricter criteria before they can expand. These criteria include

limits on the impact of any new developments on existing and future infrastructure and services, including roads, water supply, sewerage and public transport.

With the number of seniors in NSW steadily rising and with it the need for the type of housing they like, there's pressure on the NSW Government to make it easy for developers.

However, communities where these seniors' housing developments are built must be able to accommodate the people who live in them. This may mean infrastructure upgrades, safe footpaths, safe pedestrian crossings, adequate roads and parking and access to public transport.

Property developers have a habit of forgetting about these things unless they are reminded, and not just reminded, but made to include them in their developments.



Outrage: no-grounds evictions continue

THE NSW Minister for Innovation and Better Regulation has labelled amendments to the Residential Tenancies Act as “sweeping reforms for tenants’ rights”.

There are some good improvements contained within the Residential Tenancies Amendment (Review) Bill 2018, which has been passed. For example, allowing tenants and landlords to request Fair Trading to investigate claims relating to damage or repairs and limiting rent increases to once per year are both improvements.

But there is one key change that is missing from the Bill. The amendments do not include a ban on no-grounds evictions.

No-grounds evictions mean that renters can be evicted for no reason. For people with a fixed term lease, this means at the end of their 6 or 12 months lease.

But people with a month-to-month agreement could be evicted at any time without the landlord needing to give a reason.

No-grounds evictions can make tenants reluctant to exercise their full rights due to fear of retaliatory eviction. For example, they might not insist on necessary repairs or maintenance.

A necessary amendment to the Residential Tenancies Act is, therefore, to ban no-grounds evictions and replace them with a range of reasonable-grounds-for-terminating a tenancy agreement.

This isn’t unrealistic. Last September, Victoria tightened its laws on no-grounds evictions.

Other changes made in Victoria set a good example for NSW as well. For example, in Victoria landlords can no longer unreasonably refuse tenants to keep pets.

Overall, the Residential Tenancies Amendment (Review) Bill 2018 contains some improvements, but what’s proposed is a far cry from “sweeping reform”.



Report on the need for regulation of mobility scooters released

THE SENATE inquiry into the need for regulation of mobility scooters, also known as motorised wheelchairs, released its final report on 20 September 2018.

The inquiry was undertaken by the Rural and Regional Affairs and Transport References Committee, and commenced in the wake of a senator’s wife being injured by a mobility scooter.

CPSA submitted to the inquiry that much more research into why and how mobility scooter accidents occur is needed to make sure that any regulations don’t restrict people’s ability to use these devices if they need them.

CPSA argued that mobility scooters greatly improve the independence and quality of life for many older people and people with a disability.

The final report finds that there needs to be a consistent national

approach to the regulation of motorised mobility aids.

CPSA is pleased that the report recognises that mobility scooters and motorised wheelchairs are of significant benefit to a large number of people.

The report also recognises that any future regulation of mobility scooters needs to be evidence-based and must not add additional barriers for people to use mobility aids.

The Committee recommended that the Australian Government ensure that Austroads (the peak organisation of Australian and New Zealand road transport and traffic agencies) has adequate funding to undertake research and consultation while developing a nationally consistent regulatory framework for motorised mobility devices.

The Committee also recommended that Austroads should consider simple and low-cost licencing and registration arrangements and third party insurance.

Digital assets upon death or incapacity

HAVE you thought about what will happen to your digital assets after death or if you become incapacitated?

The NSW Law Reform Commission is undertaking an inquiry into Access to digital assets upon death or incapacity. Digital assets are online accounts and the content stored in these accounts, for example emails, Facebook accounts and online bank accounts, but also online gaming accounts and online stockbroker accounts.

The purpose of the inquiry is to determine if NSW needs new laws in this area and, if so, what specifically should be included in these laws. The law on what happens to digital assets after death or incapacity has not been clearly set out in Australia.

There are a number of complicating factors. For example, what if the law is different to an account provider’s policy and how can people’s privacy be protected after death and incapacity?

CPSA has made a submission to

this inquiry recommending that people should have the choice about how their digital assets should be handled after death or incapacity, and that that should overrule individual account provider policy.

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 twelve 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 Updates

CPSA Funding

CPSA receives funding support from the NSW Government Departments of Family & Community Services and Health, and the Australian Government Department of Health.

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 www.cpsa.org.au/about-us/annual-reports and www.cpsa.org.au/about-us/constitution

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

Under 65 and have a disability?

Make sure you register with the National Disability Insurance Scheme (NDIS) before you turn 65. If you are not registered before you turn 65 and need care once you are 65 or over, you'll be stuck with the aged care system. Phone the NDIS on 1800 800 110.

Pension means testing

The pension asset test operates with a lower limit (asset free area, stay under it and you get a full pension) and a higher limit (asset limit, stay under it and you get a part pension).

Asset limit	Homeowner	Non-homeowner
Single	\$258,500	\$465,500
Couple combined	\$387,500	\$594,500

If you have more than the asset free area, your pension payment is reduced by \$3 a fortnight for every \$1,000 you are over until you reach the asset limit.

Asset limit	Homeowner	Non-homeowner
Single	\$564,000	\$771,000
Couple combined	\$848,000	\$1,055,000

If you have more than the asset limit, your pension cuts out.

The pension income test allows you to earn income within an income free area. Once you are over, you lose 50 cents out of your fortnightly pension payment for every dollar you are over.

	Income free area
Single	\$172 per fortnight
Couple combined	\$304 per fortnight

Both tests are applied, and whichever produces the lowest fortnightly pension payment is the test which is used. This means you are either paid under the income test or under the asset test.

CPSA aged care prize competition #5

Three \$50 gift vouchers to be won!

Which agency do you contact if you want to find out if a nursing home was found to have met all of the care quality requirements during an accreditation audit?

- ☐ Commonwealth Ombudsman
- ☐ Federal Department of Health
- ☐ MyAgedCare

Competition closes on 18 November 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 Head Office, Level 3, 17-21 Macquarie Street, Parramatta NSW 2150.

Donations

CPSA is grateful for all donations, but can only publish acknowledgements for donations of \$35 and above due to space constraints.

Greenacre CPSA	\$100
Gunnedah Branch	\$ 50
Hastings Combined Seniors	\$100
E. Zietarsky	\$ 35

New CPSA reports

CPSA has produced two reports for the Department of Family and Community Services. These reports are Coping with Bereavement in Older Age and Housing Insecurity and Older People in NSW. Contact CPSA if you would like a copy of these reports and we can email or post them to you.

Age Pension, DSP, Carer Payment and Newstart per fortnight From 20 September 2018

Pension

Single	+ \$ 8.70	\$ 916.30
Partnered	+ \$13.20	\$1,381.40

Pension - homeowner

Single asset limit	\$ 564,000
Partnered asset limit	\$ 848,000

Pension - non-homeowner

Single asset limit	\$771,000
Partnered asset limit	\$1,055,000

Newstart

Single	+\$ 4.40	\$ 550.20
Single over-60	+\$ 4.70	\$ 595.10
Partnered	+\$ 6.60	\$ 993.40

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
13 77 88

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/ttss
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
1800 422 322

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

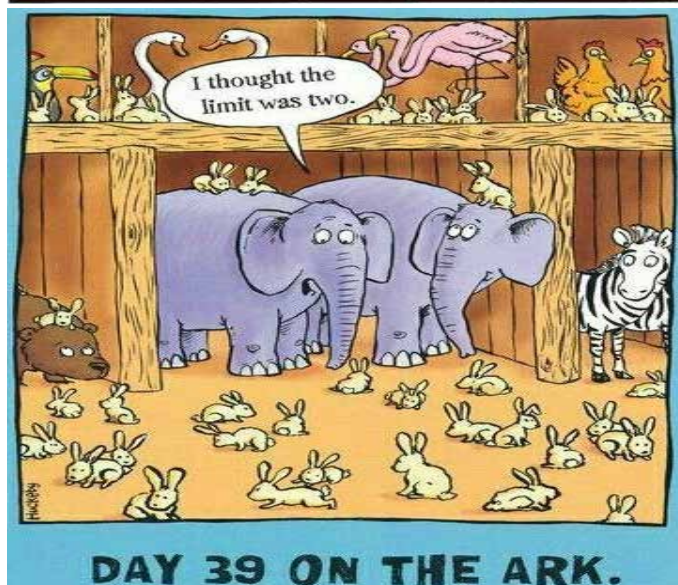
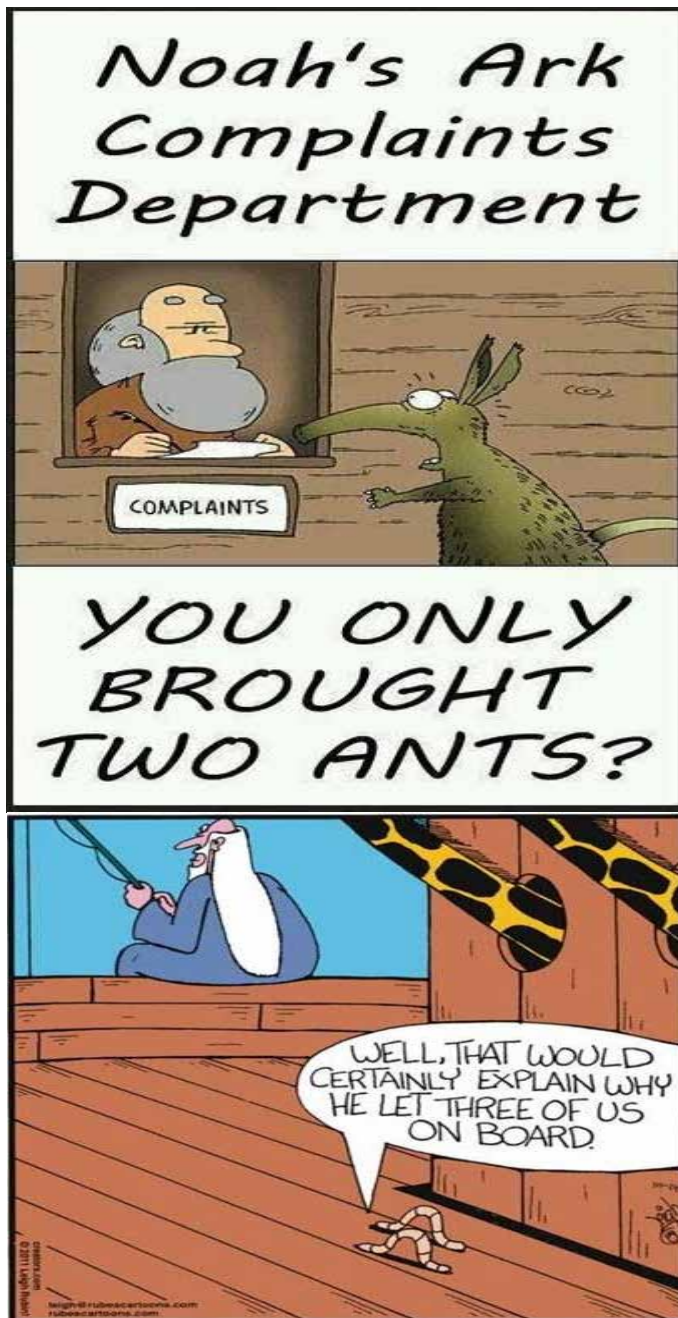
Insurance Law Service
Legal assistance and advice on
insurance law and disputes
1300 663 464

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

