



The Handy Guide for Older Women

Finding a place
to call home



THE
LADY MUSGRAVE
TRUST

Acknowledgements



For 135 years The Lady Musgrave Trust has helped disadvantaged women and their children, primarily with accommodation and support services.

Since 2011, together with its partners, the Trust has developed and distributed the widely adopted Handy Guide for Homeless Women products that assist women in need and help service providers in their vital work.

In 2019, the Australian Bureau of Statistics announced that older women's homelessness had increased by 31% between the last two census periods. The Trust took decisive action to combat this increase and developed this Handy Guide for Older Women which includes planning tools and a directory of services for women that need assistance. As part of the project, the Trust is also undertaking a community-wide education campaign.

Of course, the COVID-19 pandemic has led to many rapid changes to the way we are all living. Things are changing day by day and it is impossible to predict exactly where we will end up.

A couple of positive changes for older women who were struggling before the pandemic are the replacement of Newstart with the Job Seeker allowance and, in some locations, an easing of costs and increasing availability in the private rental sector. However, both of these changes may only provide temporary relief.

Against this is a general atmosphere of uncertainty and fear. Many relationships and businesses are under significant pressure. People are currently experiencing job losses and these losses will disproportionately impact on low income wage earners and women in particular. It is likely that more women will be facing housing uncertainty as we move out of the pandemic.

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People are currently experiencing significant job losses and these losses will disproportionately impact on low income wage earners and women...”

In this context, our Guide seeks to be a helpful tool wherever a woman is in her life, work and family circumstances. This project concept development and delivery was managed by the Trust's CEO Karen Lyon Reid.

This Guide would not have been initiated without the Trust's partnership with the Cromwell Property Group Foundation, who recognised our vision to address this community need and provided seed funding for this essential project.

The Eastern Star Foundation, who has a goal of assisting older women, provided a significant contribution towards the project and the community-wide marketing campaign.

I also wish to thank Watson and Associates who brought their housing and homelessness expertise to this project. Together with leading professionals, they consulted widely with industry, undertook in-depth research and wrote the contents of this very useful Guide.

They consulted the "Critical Friends Group" - a group of professionals we consulted extensively throughout the project with representation from Centacare, Communify, QShelter, St Vincent de Paul Society Queensland, The Salvation Army, United Care Community and Zonta.

Zonta International (District 22) Clubs aims to empower women and girls through service and advocacy and have truly embraced the project. I thank them for engaging with the community to educate and distribute the booklets and the Zonta Club of Brisbane for contributing to the production costs.

Over the next 12 months, the Guide will be put into the hands of tens of thousands of women over the age of 50 and the community-wide awareness campaign will be undertaken.

This Guide was written in Queensland; however, the overall framework and information is relevant throughout Australia. Many services are web-based and information lines often operate across Australia. Regardless of where a reader is located, the



The aim of all our Handy Guide products has always been simple: to empower women with practical, relevant and useful information..."

Guide encourages exploration of local services and housing opportunities. Local community centres and Councils can be a good place to start.

The aim of all our Handy Guide products has always been simple: to empower women with practical, relevant and useful information on how to resolve their unique circumstances and provide advice on where to get help with a variety of issues. This original concept remains true today.

We sincerely hope these booklets, together with all of the Handy Guide tools, will find their way to those who need them.

Patricia McCormack

President, The Lady Musgrave Trust

MAJOR SPONSORS



SUPPORTER



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CRISIS HOTLINES

This Guide contains details of many telephone hotlines that can help you work through housing options or offer advice about a range of other issues. You will find these in the Service Directory section on page 72.

But if you are in crisis, these hotlines may be able to help.

Homeless Persons Information Queensland Hotline

1800 47 47 53

Homeless Hotline is a 24/7 phone information and referral service for people who are experiencing homelessness or are at risk of homelessness.

1800RESPECT

1800 737 732

A 24/7 support service for people impacted by sexual assault, domestic or family violence and abuse.

Lifeline

13 11 14

lifeline.org.au

Lifeline is a 24/7 service responding to personal crisis, including suicide prevention.

St Vincent de Paul

1800 846 643

This service can organise a home visit and support that may include assistance with a food parcel or voucher, clothing, furniture, budget support, possible financial assistance, information and advocacy.

Queensland Seniors Enquiry Line (incl. the Seniors Housing Line)

1300 135 500

Outside Queensland: (07) 3867 2500

The Seniors Enquiry Line provides information on concessions, social activities, household assistance, housing (including retirement accommodation), financial and legal matters, health, education and transport.

Queensland Elder Abuse Helpline

1300 651 192

Information, support and referrals for anyone experiencing abuse or witnessing the abuse of an older person.

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Introduction

It has been 115 years since women gained the right to vote in Queensland, 111 years since the introduction of aged pensions in Australia, 47 years since the equal pay decision and 28 years since superannuation was made compulsory.

Yet older women are facing homelessness in greater numbers than ever, as they are increasingly unable to find secure and affordable housing in their later years.

Whilst the rate of homelessness for older women is lower than it is for some other groups, the rate of growth in this demographic is an alarming phenomenon. Between the 2012 and 2016 census periods, the numbers of homeless women jumped by over 30%.

In Queensland, the 2016 census counted 10,000 women of all ages as homeless – but the numbers reported in the Census are only the tip of the iceberg. Women in short term or unaffordable housing are not included in this number. Nor are women who can afford housing now but know that if they lose their job, they will be unable to pay their rent.

Women over 55 years now represent the fastest growing demographic in the homeless population and these statistics will only increase as our population ages.



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“

This Guide has been developed specifically for older women who are facing homelessness or are anxious about their future housing.”

WHY ARE MORE OLDER WOMEN FACING HOMELESSNESS?

There are many answers to this question, including:

- Women live longer and are more likely to be single in their older years
- Women earn less and have more periods out of the workforce, especially as unpaid carers of children, partners and parents
- Women have lower levels of superannuation
- Home ownership rates have been in slow decline in Australia since the early 1980s and more people than ever before are retiring with a mortgage
- The same period has seen a slow decline in the proportion of social housing in Australia but a continuing growth in demand for social housing
- Unemployment for women in their 50s is especially impactful; eroding savings and confidence

This Guide has been developed specifically for older women who are facing homelessness or are anxious about their future housing. It is a Guide for older women, but will also be helpful for friends, family members and workers in services that connect with older women.

Through education and information, the Guide can help empower women at all life stages to take control, seek help and connect with other women.

Whilst the Guide is a tool for individual women, the increasing numbers of homeless older women is a systemic issue of concern to all Australians.

Everyone can play a role in responding to older women's homelessness. The Lady Musgrave Trust will be active in advocating for:

1. Maintaining the enhanced levels of Jobseeker support (formerly Newstart) introduced in May 2020 in response to the COVID 19 pandemic, and more effective help for job seekers over 50.
2. More housing assistance, more social housing, more help for women of all ages to retain a home they own, better understanding of 'over 50s' housing forms and more developments for women with low asset levels and low incomes, as well as changes to land use planning schemes to make better use of Australia's current housing.
3. A greater emphasis on prevention. Crisis and needs-based approaches are essential but need to be balanced by preventative approaches. For older women, planning and education can be empowering, and can help them to maximise their limited resources.



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Everyone can play a role in responding to older women's homelessness.”



WHERE ARE YOU AT RIGHT NOW?

If you're reading this, you have probably already identified yourself, someone you know or someone you work with as being at risk of homelessness.



Think now, think future.

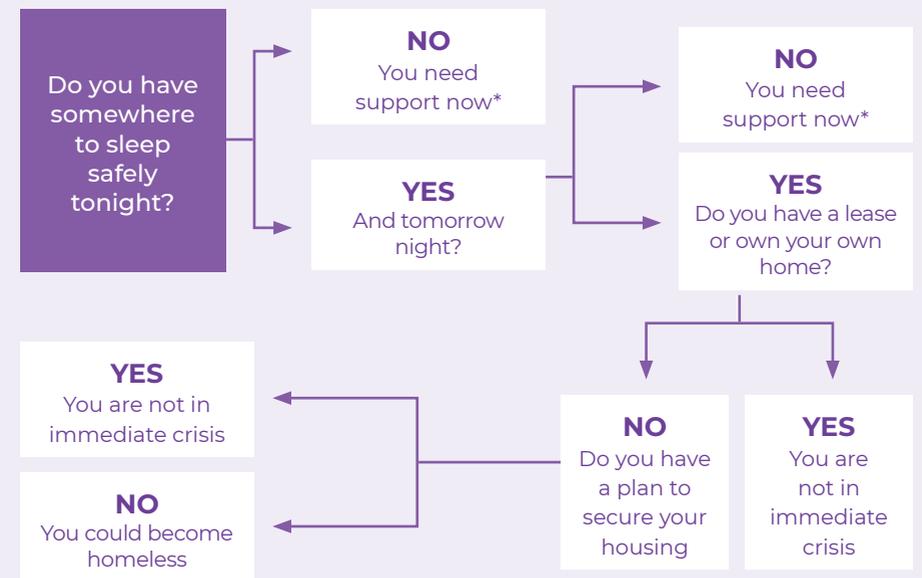
1. Is your housing safe, secure and affordable?
2. How are you managing your current income?
3. How long do you want to work?
4. What is the value of your assets and debts?
5. How much superannuation do you have?
6. Do you have other issues that you are currently dealing with?
7. How and where would you like to be living in 10 years?

Now think five years ahead and ask the same questions.

ARE YOU IN CRISIS?

This Guide has been written for women over 50 who are concerned about their current or future housing. This might be you or someone close to you. The Guide will help you learn more about the options that are available to you, and about how to plan for the future.

Am I in crisis?



* If you are in immediate crisis, you need to urgently make contact with the services listed on page 95 or use the crisis lines at the front of this guide. If not, keep reading.

THE EMOTIONAL RESPONSE

Being anxious about your current and future housing is an increasingly common phenomenon for older women. So is denial.

The experience or threat of homelessness can be humiliating and shameful for many women. Many women deny this vulnerability and can be very reluctant to share their personal circumstances and experience with others.

In 2019, The Lady Musgrave Trust did a survey of women experiencing or concerned about homelessness. The survey confirmed this anxiety and denial and found that older women often:

- Don't know where to go for help
- Need help with housing for the first time
- Feel ashamed and reluctant to seek help or intimidated and overwhelmed when approaching services
- Feel the stigma of not having a secure home
- Feel their financial position is a private issue they do not want to share with others
- Feel lonely and isolated, retreating back to extended family for support

So, if you are feeling like this, understand it is natural, and remember:

1. Stay safe
2. You are not alone
3. There are things you can do

HOW TO USE THIS GUIDE

The Handy Guide for Older Women looks at the whole woman, not just their housing needs.

The Guide looks broadly at the issues facing older women and what help is available. From health and wellbeing, training and employment and a range of housing alternatives.

The Guide especially focuses on **education**, helping women understand the options that may be available to them, and **planning** to help women take charge and develop their own goals, strategies and actions.

If you are reading this, you already know there is no magic bullet. Affordable housing is scarce all around Australia and more good, secure and affordable housing is needed everywhere.

A note to users of this Guide:

1. Take your time. Working through this Guide, you will find some areas are harder and some are more enjoyable than others. Pace yourself. Try a section at a time.
2. Take notes. Get a notebook to record information, questions and progress.
3. Start where you are right now. Consider the things that are holding you back and need attention at the same time as you are thinking about your future housing.
4. Understand the range of accommodation that is available and how this works.
5. Make a plan.
6. Take action and make good decisions.
7. Regularly revisit and revise your plan.

Homelessness is not just about housing

Often women become so focused on their housing situation that they can lose sight of other useful information and services that can help enhance their current and future wellbeing.

That is why the Guide is divided into two sections - non-housing and housing information.

Take notes along the way about ideas, issues and things you want to review or find out more about and include in your planning.



MONEY, MONEY, MONEY

Why would I need to use this information?

It may not make the world go round, but it is hard to get by without it.

- If you are unsure what your **financial future** will be
- You want to start **budgeting** but don't know where to start
- You have **no savings** for unexpected future events
- If you are currently struggling with **debts**
- If you suddenly receive a **lump sum**, perhaps an inheritance or redundancy
- If you are thinking about your **income in retirement**
- You get a **big bill** for unpaid tax or get a tax refund

Talking to a free financial counsellor can assist you to get the information you need. They are unbiased and ensure you have the right information in front of you to develop a good plan and make informed decisions.

A financial counsellor can:

- Suggest ways to improve your financial situation
- See if you're eligible for government concessions or support
- Talk to your **creditors** about repayment arrangements
- Help you apply for a **hardship variation**
- Explain the risks of **bankruptcy** and **debt agreements** and talk through the alternatives
- Refer you to other services, such as a gambling helpline, family support or legal aid. The National Debt Help Line can be a good place to start in finding Financial Counsellors. Many Community Centres also offer more localised financial counselling.

Three 'must-visit' online services

1. MoneySmart

moneysmart.gov.au

A treasure trove of independent advice and tools to help you take control of your money and build a better life with free tools, tips and guidance. An Australian Government-backed initiative led by the Australian Securities and Investment Commission (ASIC), the site aims to help you manage your money, reduce your debt, build your savings, and plan your future with guidance on budgeting and banking.

2. Centrelink

servicesaustralia.gov.au/individuals/older-australians

Offers lots of information and advice for older people, especially around aged pension eligibility and transitioning to retirement.

3. National Debt Hotline

[1800 007 007](http://1800.007.007), Mon-Fri 9:30am-4:30pm, ndh.org.au

A not-for-profit service that helps people in Australia tackle their debt problems. They can connect you with professional financial counsellors and offer a free, independent and confidential service to get advice about debt or to fix your credit file.

GETTING STARTED

1. Make a budget

You might already be an expert budgeter, but if you aren't, this is a good time to start. The MoneySmart website has tools to help.

2. Tackle the debts

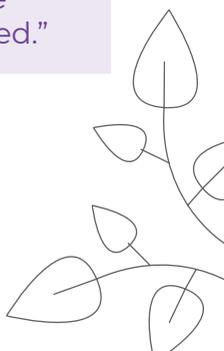
Ouch, never a pleasant experience. Write down all outstanding amounts and how long it will take to pay these off. Make sure all contacts – e.g. phone or appliance rentals – are also included. Include anything that requires a monthly payment. Call the National Debt Hotline if it all gets too much.

3. Discover more

Page 76 lists services offering information and advice on a range of financial issues from finding lost money to getting a no-interest loan and starting your own business.

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Talking to a free financial counsellor can assist you to get the information you need.”



“Super Trooper” SUPERANNUATION

Why would I need this information?

Compulsory superannuation has existed in Australia for almost three decades, so most women in their 50s and 60s have some superannuation.

However, women tend to have less super than men, and often have this super distributed across multiple accounts. Some women may have never earned enough or been self-employed and not able to accumulate much super.

It's easy to think that your super is of little help to you. Super is complex and generally can't be accessed until you leave the workforce.

But it's worth learning how super works, as even small super balances can make a big difference to your retirement lifestyle.

Get to know your super fund and take advantage of the information and seminars your fund offers.

“

...it is worth learning how super works as even small super balances can make a big difference to your retirement lifestyle.”

Accessing and using your super

The Australian superannuation system is designed to provide income or supplement income in retirement. It works best if you contribute regularly throughout your working life. These are savings for retirement, not savings for other things.

Using super to buy your first home

If you're buying your first home, you may be able to access super contributions under the First Home Super Saver Scheme (FHSSS).

The scheme allows you to make voluntary super contributions to your super account. You can then apply to access those contributions to buy your first home.

Eligibility criteria and savings limits apply.

GETTING STARTED

1. Consolidate your contributions into one fund.
2. Know your super balance.
3. Contribute regularly.
4. Contribute sudden windfalls and unexpected extra money to your super fund.
5. Avoid withdrawing lump sums.

LEARN MORE

canstar.com.au/superannuation/how-does-super-work/

Canstar is a comparison site for banking, insurance and superannuation/investment products. This link provides useful information about how superannuation works in Australia.

ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/

The FHSS scheme allows you to save money for your first home with your super fund. This will help first home buyers save faster with the concessional tax treatment of superannuation.

“I fought the law”

LEGAL ESSENTIALS

Why would I need to use this information?

- You are in a dispute with your landlord
- You and your partner are separating or separated and you need to finalise a property settlement
- Someone is taking legal action against you
- You don't have a current will
- You need help gaining permanent residency
- You have had an accident and are entitled to compensation
- You are the victim of domestic or elder abuse
- You are buying or selling property, including buying into forms of 'over 50s' housing.

When it comes to the law, the problem usually won't improve if you just ignore it. The potential cost of legal advice is the main reason women avoid seeking help. If this is you, then look through the services listed on page 78 for potentially free legal advice.

GETTING STARTED

1. Identify any current legal issues
2. Do you need legal advice to move forward?
3. Find a service that can help on page 78. Your state-based Legal Aid office is a good place to start.

“Working 9 to 5”

EDUCATION, JOB SEARCH AND TRAINING

Why would I need to use this information?

- People are working longer and retiring at a later stage of their life – either because they want to or because they have to
- If you find yourself with a reduced income, re-training or accessing further education may be an option
- Some services are specifically for older women
- There may be a fee for education, so look out for assistance with fees and free training
- Most employment providers will assist you in developing an employment plan and give you advice about how to approach the employment market
- Volunteering can be an important part of maintaining your skills, learning new ones and developing a network can help with your job search

GETTING STARTED

- Keep an eye out for free or low-cost skills training
- Get a referral through Centrelink to Job Active
- Keep your CV up to date
- Set up a search on Seek for local opportunities
- Let family and friends know you are looking for work
- Learn the basics of working as a contractor or setting up a micro business
- Look for local volunteer opportunities that might lead to employment
- Go to page 82 for more information on services that can help.

“What about me?”

COUNSELLING, WELLBEING AND SELF-CARE

What is my emotional wellbeing future?



Why would I need to use this information?

- Looking after your physical, mental and spiritual health is important for you to keep balanced and participate in good future planning
- Getting into the right frame of mind, looking and feeling better will help build and maintain confidence to plan and act in new ways.
- Counselling can both be preventative and assist you to stay well and have a clear head to make good decisions
- Check out free or low cost services. For example, you can access a counsellor via your GP by requesting a mental health plan

GETTING STARTED

1. Staying well and active will benefit you physically and mentally.
2. Check out the services on page 84. In addition to counselling to help you on the journey, there are also services covering allied health, hairdressing, exercise and more.





“These are a few of my favourite things”

PETS, POSSESSIONS AND PACKING IT UP

Pets can be great joys and true companions. However, despite landlords taking an increasingly flexible approach to pets, there are many examples of pets limiting your options for current or future housing, and they can be very expensive, especially if they get sick.

Think carefully about acquiring a new pet unless you have long-term secure housing. Could your skills at caring for animals be turned into extra income by pet sitting or walking?

The RSPCA offers a number of services which assist in caring for animals and provide relevant information and advice to help educate the community on animal welfare. This is also a great volunteering opportunity. For more information, head to page 94.

Decluttering

Is your stuff holding you back? Is it making your current home hard to live in, or making the thought of moving too much for you to even contemplate?

We live in a society where, regardless of your income, it is easy to acquire things. Decluttering is an ongoing activity for many people, so you are not alone. There are many private providers offering assistance to declutter, however these can be expensive.

See page 94 for online resources. Depending on where you live, you may be able to find a local service that can help you with this task.

The cost of moving

A recent study by ING found that the average cost of moving home in Australia is \$1,618. This includes removalists, cleaning and reconnecting utilities. It can be a lot more, especially if you need to store your stuff for a period.

Experienced movers recommend that you...

1. List all the costs – bond, transporting your things, selling or buying furniture, connecting and disconnecting electricity, gas, phone, internet, redirecting mail, cleaning and yard maintenance before you leave and when you arrive, insurance etc.
2. Get more boxes than you think you will need. It's so much better to overshoot the mark than to fall short with this one. You can hire or buy boxes; plan for over 30 boxes if you are in a 2 bedroom apartment.
3. Moving is dirty. You can wipe down all the furniture before going over to the new place and then have to re-wipe it again once it got there. Have plenty of cleaning products.
4. If you're looking to save as much money as possible, don't hire removalists as it is usually the biggest expense in a move.
5. However, professional movers are much quicker, and generally make your move on the day less emotionally and physically stressful. Get a couple of quotes before you decide on a mover.

“People in your neighbourhood”

LOCAL SUPPORT AND PEOPLE WHO CARE

These non-judgmental hubs are a good place to find local support services, information and help.

What is provided depends on the centre, so it is best to get to know a centre as soon as you think you might be approaching a crisis.

Neighbourhood and Community Centres are non-profit community-based organisations that provide spaces to meet and social activities. Neighbourhood Centres are located throughout Queensland (and the rest of Australia). They offer many local services and information but will vary from place to place. Finding out where your local centres are and what they offer can be a valuable resource for you. Finding and visiting your local Neighbourhood or Community Centre can open a world of people and opportunities.

Drop-In Centres usually provide more services, including a range of health, social, legal and government services. Some offer free access to the Internet and phones, and can often be registered as a mailing address if you do not have a permanent or consistent residence.

Assessment and Referral Services don't usually include drop-in services, but focus on longer-term solutions, like helping to organise identity documents (ID), provide support letters for accessing government housing; inform you about emergency relief in your area including financial assistance, food and accommodation and even provide some of this assistance on-site.

GETTING STARTED

- Find out where your local centres are located and what is on offer.
- Your local Council may also have details of local services.

“Lean on me”

CARER SUPPORT

“Looking after people is just what I do. Why do I need support?”

- Caring for a partner or loved one can be rewarding but at times tiring
- Carer support services will assist you with respite options – a time to give yourself a break and the person you are caring for a new experience
- Ageing conditions such as dementia and reduced mobility can start to wear you down. Support services can provide you with strategies to keep resilient
- You may be eligible for more assistance and carer services will assist you to identify what services are available to you, eg in-home support – cleaning, cooking, bathing etc
- Carer support services are generally free or heavily subsidised

So if you have a caring role, check out the support that might be available to you.

GETTING STARTED

1. The Commonwealth Respite and Carer Support Service can be a good place to start, especially if you are not connected to existing services.

Commonwealth Respite and Carer Support Service

<https://www.dss.gov.au/disability-and-carers/programmes-services/for-carers/commonwealth-respite-and-carelink-centres>

2. Discover more on page 92.

Have a break here to reflect

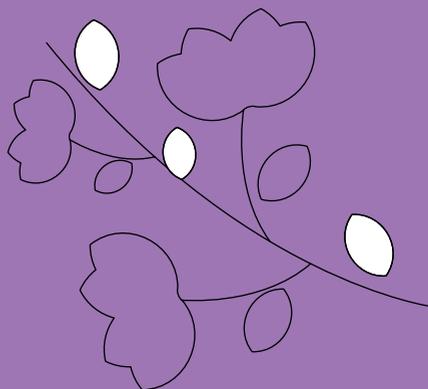


Housing information

If you are reading this Guide, you already know that it's tough finding secure and affordable housing in an area you want to live.

Single women find the challenge particularly difficult.

For older women, there is also a whole world of "retirement housing" which can be confusing and is often poorly understood.



"Take me home" HOUSING OPTIONS

This section contains information on a whole range of housing options for older women. Learning about these can help you think about a variety of ways to move ahead and plan for your housing future.

These topics target women of a range of ages and circumstances; women in crisis; single women in their 50s; women who are still working but are worried about their post-retirement housing, through to women needing care to remain independent.

The topic areas are:

1. Crisis housing
2. Social and community housing (including affordable housing)
3. Private rental housing
4. Over 50s housing
 - a. Retirement villages
 - b. Manufactured Homes parks
 - c. Residential services - Seniors rental housing
5. Caravans and boats
6. Shared housing
7. Residential aged care and care in the community
8. Reverse mortgages
9. Secondary dwellings

Take note of questions and highlight areas you want to explore further. Take your time and go back over any sections that you are finding confusing. Explore the links in the Service Directory on page 72 for more information.

1. CRISIS HOUSING

“I’m OK, I’ll just sleep in the car”

There is very limited crisis housing available for single older women in Australia, especially where there is no domestic violence involved.

The main gateways to crisis housing in Queensland are the Homeless Persons Information Queensland telephone hotline, your local Department of Housing and Public Works office or your local Homelessness Hub if there is one in your area.

Stay safe – don’t sleep in your car or in a public place. Staying with family or friends will generally be better and safer.

The services on page 95 will provide advice on how to stay off the streets.

2. SOCIAL AND COMMUNITY HOUSING (INCLUDING AFFORDABLE HOUSING)

“But there’s no point in applying for social housing”

Long-term, secure and affordable housing is available through social and community housing. There is a central allocation system managed by the Department of Housing and Public Works. A needs-based (as opposed to a wait-turn) allocation system applies and long waiting times are common in most (but not all) areas of Queensland.

Despite the long wait, the uncertainty of even getting a home and the lengthy application process, it is generally a good idea to apply for social housing and to keep in regular contact with the Department and community housing providers.

3. PRIVATE RENTAL HOUSING

“Most of my friends are renting”

Renting a home through a real estate agent is the main way that people find a place to live throughout Australia. For many decades the proportion of Queenslanders renting on the private rental market has been gradually increasing. At the same time the proportion of Queenslanders owning homes has been gradually declining.

Most private rentals are advertised through the two main real estate sites, realestate.com.au and domain.com.au. Searching these sites will give you an idea of what is available in the area you want to live in.

Assistance is available from the Queensland Department of Housing and Public Works in the form of Bond Loans and rental grants to start a new rental.

In Queensland the Rental Tenancies Authority regulates rentals and has a telephone advice line and many resources to help explain the rights and responsibilities of tenants and landlords. Tenants Queensland also offers an advice line for tenants.

For older women, the initial and future cost of private rental, insecurity of tenure and variable experience with repairs and maintenance are the main issues in this form of housing. Ageing in place can also be difficult; private landlords can often be reluctant to agree to home modifications which may be needed for an older woman.

The services on page 99 can help you navigate the private rental market.

“

For older women, the initial and future cost of private rental, insecurity of tenure and variable experience with repairs and maintenance are the main issues in this form of housing.”



4. OVER 50S HOUSING

“I’d never live in one of those places”

Suspend judgement and get to know what is on offer. There are a wide variety of housing developments throughout Australia targeted at the ‘over 50s’ population. Various terms are used for these styles of housing, and often these are used interchangeably and not always correctly. These housing arrangements are regulated under separate pieces of state-based legislation. We focus on Queensland legislation in this Guide, so check out differences that exist in other states.

Terms used to describe these forms of housing include retirement living, retirement village, lifestyle village, manufactured homes park, resort style development, seniors rental housing, over 50s resorts and so on.

New developments are generally marketed extensively, often emphasising the lifestyle and resort-style features of the project, and many of these new developments can be very expensive.

However, there are a variety of lower cost developments for rental and sale. For example, at the time of writing, 20% of the 750 ‘Retirement Living’-style properties on realestate.com.au were priced under \$200,000.

Many people have quite negative feelings about this style of housing, and there has been lots of bad publicity in recent times around aged care services and also retirement villages. Whilst these are quite separate, the two can become jumbled in people’s minds. Against this, there are thousands of very happy residents in a range of locations and styles of housing targeted to older people.

‘Over 50s’ housing can be attractive in terms of community atmosphere, low maintenance, security, additional services and activities on site and general easy living arrangements. There are a wide variety of people living in this type of housing, from those still working through to those receiving additional care.

It is really worth investigating and understanding these options and learning about the differences between these styles of housing ownership and management. Two developments might look similar and have similar features but how and what you are renting or purchasing can be quite different depending on how the development is legally structured. This may make little difference when you move in, but a lot of difference if you decide to leave. Armed with this basic information, you will be a more informed consumer when you go looking into what might be available in the areas you would like to live in.

There is significant variety in this style of housing, including purchase and rental options. Arrangements, especially in retirement villages, can be complex and confusing.

In Queensland these developments are legally structured under three quite separate legal arrangements: Residential Services, Manufactured Homes Parks and Retirement Villages.

4.1 Residential Services

One form of regulated housing in Queensland is Private Aged Rentals. Providers of this housing must be registered and are required to maintain certain standards to retain registration.

Residential Services is a term in Queensland covering accommodation including boarding houses, hostels and aged rental developments. The umbrella term of Residential Services comes from the legislation governing this form of accommodation; the *Residential Services (Accreditation) Act 2002 (QLD)*. This Act requires these forms of housing to be registered and accredited. The Act sets standards and provides consumer protection and is administered by the Department of Housing and Public Works. There are around 8000 units of accommodation accredited under this legislation.

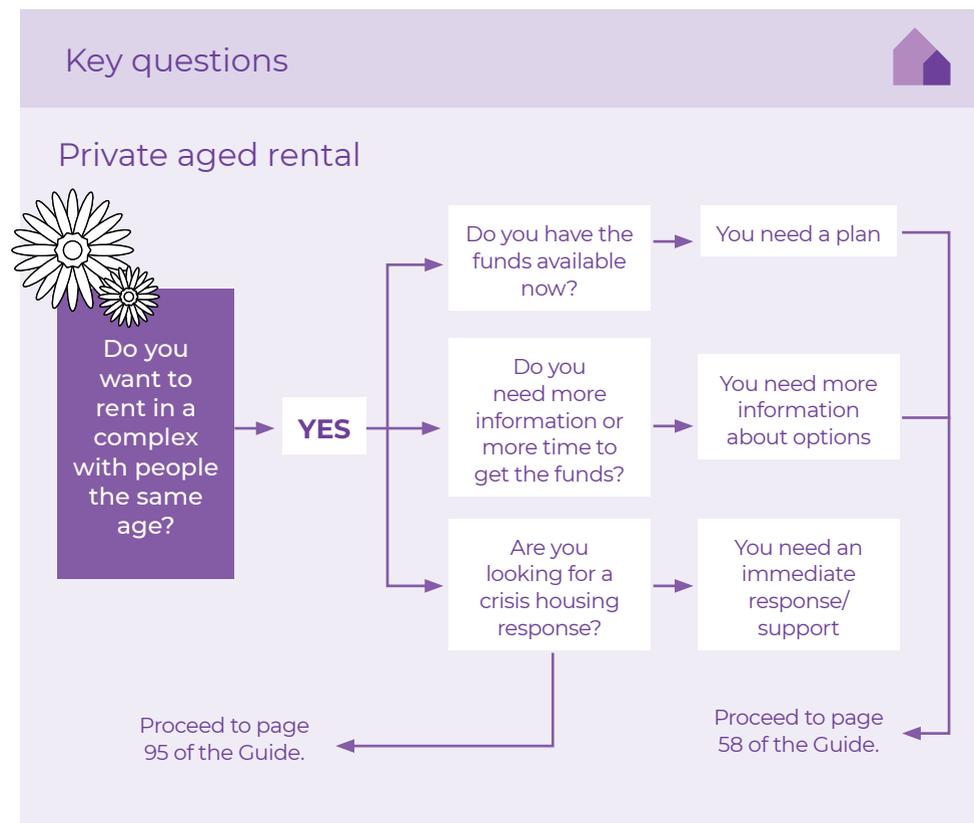
In the context of this Guide, the Aged Rental category may be of interest to older women. Although marketed as “over 50s or over 55s” housing, the average age is more commonly over 70. Housing is generally in small, self-contained units. Kitchens are generally kitchenette-style, with full dining facilities on site. Residents are either tenants or owner-occupiers. Additional services such as laundry, meals and cleaning can be purchased on site.

Often the decision to move to this accommodation is made when someone feels that maintaining a home, cooking and cleaning is getting beyond them or is something they no longer want to do. Residents report that developments feel safe and secure and there are generally opportunities to socialise with other residents whilst maintaining high levels of independence. The other advantage is that upfront costs for the renter are low – the equivalent of general private rental housing, i.e. four weeks bond and rent in advance. Like all tenancies in Queensland, the actual rental agreement will be under the *Residential Tenancies and Rooming Accommodation Act 2008*.

Some projects also offer units for sale to owner-occupiers and investors. These units are often sold at a significant discount to an equivalent style of unit in the private market. At the time of writing, the price of units in Queensland started from \$125,000. If you own the unit, your costs will be body corporate fees, council rates, water charges and internal maintenance; just like any other property investment. Electricity and contents insurance are the responsibilities of all residents, regardless of whether they are renting or are owner-occupiers. Additional services are available to owner-occupiers as well as renters and regulated in the same way but, of course, regulation of tenancies only applies to renters.

Affordability can be an issue if residents need additional services such as meals or housekeeping and are only on a Centrelink income. The combined cost of rental and other services can be high; up to 85% of the aged pension for accommodation, cleaning and meals etc. For people without either income beyond the aged pension or family support, these costs can significantly restrict their lifestyle and access to medical services and the community in general.

If you are still working but don't own a home, this could be an affordable purchase option, and one you could pay off more quickly than a standard house or apartment. You might choose to live in the unit or to continue to live in private rental or shared housing and rent this apartment to help with repayments. If you are planning an adventurous retirement, this could be a viable 'fallback' option for the future.



4.2 Manufactured homes in residential parks

It is estimated that over 25,000 Queenslanders live in Manufactured Homes in Residential Parks. These parks come in various forms, often mixing tourists and permanent residents.

Increasingly, parks are being developed targeted at the 50s+ age group and offering only permanent accommodation to this target group.

The attractiveness of this type of housing is its lower cost, on-site recreational facilities, low maintenance and feeling of greater security in a community of people of similar age.

In a Manufactured Homes Park, residents generally own the dwelling and lease the land or site the home is on. Your key legal document is called a site agreement. This very important document describes your rights and responsibilities in a particular Park as well as what your ongoing costs will be. For eligible lower income owners, this arrangement also means that you may be able to get rent assistance through Centrelink to assist with site rental. You will be responsible for all the maintenance of your home and may be subject to a number of restrictions on what you can do to your home and when you are required to do (or pay) for certain maintenance.

Most parks only allow owner occupants so you cannot own a home and rent it out. Take care with this aspect if you are thinking of getting a tenant in short or long term at some stage. Occasionally a Park will rent units so make sure you ask this question when you visit sites.

Homes in Manufactured Homes Parks generally sell at a significant discount to similar-sized freehold title homes in the same area. Homes typically sell from \$150,000 to \$400,000, although at the time of writing there were some homes selling for \$700,000+. Homes in established parks are generally more affordable than new developments. Always get legal advice before entering into a contract to purchase.

In Queensland, Manufactured Homes Parks must comply with and be registered under the Manufactured Homes (Residential Parks) Act 2003. This Act gives consumers standard protections, however

there can still be considerable differences between Parks, so it is very important to carefully read the site agreement and get legal advice before you sign anything. The Department of Housing and Public Works administers this Act.

4.3 Retirement villages

Retirement villages are communities of older people living in independent living units or serviced units and share common facilities and amenities. On the same site, there may also be a Resident Aged Care facility (formerly called a Nursing Home) which is subject to quite separate regulation. See page 49 for more detail on Aged Care.

Retirement villages have been present in Australia for over 60 years and in Queensland alone there are an estimated 20,000 retirement village units in Queensland.

Retirement villages are regulated by the *Retirement Villages Act 1999 (Qld)*. In Queensland, the Department of Housing and Public Works administers this legislation.

Retirement villages may be owned by commercial operators or charitable, religious or ethnic not-for-profit organisations. Changes in ownership are not uncommon.

The most common tenure for residents is leasehold, usually a 99 year lease, but each retirement village is different, so conditions can be different in each. Deciding to move to a retirement village is a lifestyle choice, not a property investment.

The general structure is the payment of an entry fee which could range from \$150,000 to over \$1m. This payment generally secures a lifetime leasehold. In addition, you will be required to pay monthly fees to cover maintenance and management of the village, including rates and grounds maintenance and common facilities. Facilities vary from site to site.

If you decide to leave or you pass away, exit fees may be charged. These will be deducted from your entry fee, and what is left will be refunded. The exit fee generally increases the longer you stay in the village. It is commonly capped at 25-35% of the initial entry fee.

In some circumstances, other exit fees may be charged against your entry fee. Generally, your residual entry fee will be refunded when your unit is sold.

Fee structures can be complicated and differ between villages. Fees are set out in the residence contract. Always get legal and financial advice before signing a contract to ensure you understand the costs, rights and obligations at entry, whilst you live there and when you leave. Having someone you trust with you can be helpful to clarify your understanding and ask questions.

Having said that, there are some retirement villages that offer units for rent and do not require an upfront contribution. Check the provider's website and ask this question when you visit the retirement village.

Key questions



1. Do I know the different legal arrangements of these forms of housing?
2. What are the costs at entry and when I leave?
3. Is this a local area I want to live in? Will I be able to work, access services and maintain friendships and existing community involvement?
4. Do I want to live in this particular community?
5. Go beyond the sales pitch, ask questions and really get to understand how this type of housing works. Who pays for internal maintenance to my home? Can I do improvements to my unit? Can I keep a pet?
6. What are the initial and ongoing costs and how much will I have left over for other costs of living? What about costs in the future?
7. Can I move to another unit? What fees apply if I decide to leave?

5. CARAVANS, TINY HOUSES, BOATS AND GREY NOMADS

“Caravans are only for holidays”

5.1 Living permanently in a caravan park

On census night in 2016, almost 11,000 people in South East Queensland identified as living permanently in a caravan; mostly in caravan parks. This is in addition to tourists and other visitors (who have a home elsewhere) who are staying in a caravan or tent on census night.

If this interests you, you can either buy a caravan and move it permanently to a caravan park or buy an existing caravan located on a permanent site.

Site costs in caravan parks vary significantly, so do your research. Think ahead – do you think you might like to try a few parks? If so, make sure your van is roadworthy and easy to move. The community and management in each park will also be different, so trying a park for a while is also a great idea before you make a firm decision. Tenancy laws in Queensland cover permanent residents in caravan parks, whether they are renting a site only or a van owned by the park.

5.2 Tiny houses

You will see these popping up on social media and TV – quirky beautiful little homes, often incorporating lofts and decks that offer a more stylish alternative to a traditional caravan. If the home is on wheels, then you will most likely be limited to caravan parks as a place to park your home and live permanently. Living permanently in a tiny home on your own land or a friend's land could be problematic in most local government areas throughout Queensland.

If the tiny house does not have wheels, then it could be installed as a secondary dwelling. See page 54 for more information.

5.3 Grey nomads

Another group of caravan dwellers are grey nomads, who are living for long periods of time (sometimes permanently) in their caravans or motorhomes and travel from place to place.

For some people, this is the fulfillment of a lifelong dream to get out on the road and slowly visit all that Australia has to offer, free from the restrictions of maintaining a home.

For others, buying a caravan or camper van provides a way of touring, visiting friends and relations and possibly pursuing house sitting and seasonal work.

Social media has enabled the development of an extensive grey nomad community across Australia which facilitates the sharing of information and advice.

5.4 Boats

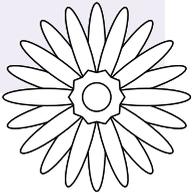
Living aboard a boat permanently, either in a marina or whilst travelling, is another option that many people dream about. Many of the issues surrounding this form of housing are the same as for caravans. Costs, however, are generally higher, especially for maintenance and insurance.



Key questions



1. Am I looking for somewhere to live permanently or do I want to travel around?
2. Do I want to live in this community? Have I looked around at what else is available?
3. Do I understand the legal arrangements? What security do I have?
4. What will I do if the park I move to stops allowing permanent residents?
5. What will be the total cost of maintaining a caravan or motorhome (registration, maintenance, repairs, insurance, fuel)?
6. What will I do if I can no longer keep travelling?





6. SHARED HOUSING

Single older women are increasingly looking to shared housing to reduce housing costs, increase social connectedness and reduce loneliness and social isolation.

This section excludes the construction of secondary dwellings on your own or on the land of a relative, which is addressed on page 54. This section also excludes situations where shared housing arrangements have been in place for some time, e.g. with an adult child, adult sibling or friend.

6.1 Opening your current home to others

This can be a great way to reduce the cost of housing and avoid the cost of moving.

The first question is, “Am I looking for short-term or long-term sharing?”

Finding short-term home shares could be through Airbnb or other sites, or through the hosting of students. Longer-term tenants could be sourced by using social media and other platforms to seek a compatible co-tenant.

Either way, the income you earn (less any costs) will need to be accounted for with regards to taxation and any Centrelink benefits you may receive.

6.2 Moving in with others

Alternatively, you may be interested in moving into a shared housing arrangement – perhaps an existing shared house, or starting from scratch with someone who you feel you will be compatible.

Either way, clearly understanding how your shared arrangement will work and the lifestyles of your sharers will be important to getting the arrangement off to a good start.

6.3 Sharing with family - Multi-family housing

You might be invited to move in with family; perhaps your parents or children.

Mutual support, shared costs and shared care are some of the advantages of these arrangements. Some families plan these arrangements; for others they can emerge as a response to need or crisis. The arrangement may commence with the intention that it will be permanent, or it may be intended only as a temporary arrangement.

These arrangements do come with special warnings, especially where financial arrangements – outside of equitably sharing the day to day costs – are involved. They can also be the most difficult to negotiate sound agreements and contracts. Having sound legal advice and good initial agreements which are regularly reviewed will reduce the risk of conflict.

6.4 Housesitting

Housesitting is another option for older women. This is often combined with living in camper vans or caravans or with families.

Women who do this report that they get to live in a variety of homes and locations, see and experience new areas and neighbourhoods and get a break from living with family or being on the road.

Most housesitting arrangements involve provision of rent free accommodation. Housesitting comes with a wide range of responsibilities, which may range from just bringing in the mail

and taking out the garbage to caring for gardens, pets and livestock. Being good with pets and, increasingly, being tech-savvy can be an advantage. Some housesitters report that they do an annual cycle of engagements for regular clients.

Housesitters need to be flexible and adaptable, and in most locations your own transport is essential. Having somewhere to live between engagements is also a must. Bear in mind that the demand for housesitters is mainly for very short periods and it may take you a fairly long time to establish yourself as a good housesitter. Also keep in mind what the homeowner is seeking from the arrangement – home security, maintenance and pet companionship and care generally being the top three. Most will expect you to spend quite a lot of time at home rather than being a local tourist.

There are a number of websites that match sitters with people seeking this service.

Key questions



1. Why do I want to share? What are my priorities?
2. Where do I want to live?
3. What is my fallback plan if this does not work out? If housesitting, what will I do between engagements?
4. What skills do I have that will make this a success and what will I need to develop?
5. What will my income and expenditure be? Have I checked out any taxation or Centrelink implications?
6. If sharing with family, who does what and when and who pays for what? What will happen if our circumstances change?



7. RESIDENTIAL AGED CARE AND CARE IN THE COMMUNITY

This section mainly considers care for older women aged 65 years or older. If you are under 65 and need care as a result of a disability, then the National Disability Insurance Scheme (NDIS) should be considered.

Many people know nothing about aged care, aside from possibly having memories of visiting elderly relations in a 'home'. When they do finally encounter the world of aged care, either through helping a parent or possibly for themselves or a partner, they discover a complex, confusing and costly world with a language all its own.

Whilst this is not the case for everyone, it is true that declining physical and cognitive health is often a part of growing older. Your planning for the future should acknowledge this and consider what is available to you if you need care. This is especially so for women, who tend to live longer, have lower incomes and are more likely to be on their own than men.

Care in the home

The strong preference of Australians is to stay in their home. The right home will make this more likely – homes that are expensive to maintain, have poor heating and cooling, have many stairs or bathrooms that are hard to use if you are unsteady can all make life more difficult.

Community care is available to people to help them continue to live safely in their own home. Services include cleaning, meal preparation, personal care, and help to get out and about and keep up social connections or to go shopping or to medical appointments.

Residential aged care

The other form of aged care is in an aged care home (sometimes called a nursing home or residential aged care facility) when more care is needed than can be provided at home.

Aged care homes are different from serviced apartments, retirement villages and other forms of 'Over 50s' housing where cleaning, linen and meal services may be available on site. The difference is largely around the availability of nursing and personal care. These facilities – in fact, all aged care services – are regulated by the Australian Government.

There are subsidies available to help pay for aged care. Care can be very expensive if you need to move into a care home or need a lot of help at home. Subsidies depend on your income and the level of care you need. A lot of information is needed to apply and assessments are needed to determine the level of care needed.

When you finally know what you are entitled to, you need to choose a service or aged care home. There are many providers around, so being a smart consumer is an important element of this process. Having someone to help you through this process can be invaluable.

Key questions



Ignoring your future care needs essentially leaves these decisions to others, and can limit your choice and control when and if you do need more care.

As with all options, careful research is needed. Sometimes, however, people need to choose an aged care home quickly when they are under a lot of stress and anxiety. A friend or family member that can travel the journey with you can be invaluable.

Some questions to consider include:

1. What subsidies am I eligible for?
2. What services do I need? How can I keep doing those things that are most important to me?
3. What is available at home?
4. How much will I need to contribute? Will I have to sell my home to go into an aged care home?
5. Would short term care (respite) be worth trying to see what it is like in an aged care home, or to give me longer to see if there is a way I can return home?
6. What if I don't like the aged care home?
7. How easy will it be for friends and family to visit?
8. Do I understand the legal arrangements?

Get independent financial or legal advice before you make any decision about residential aged care and care in the community.



8. REVERSE MORTGAGES

Access money with the home you own.

If you're over 60, own your home and need to access money, a reverse mortgage or 'home equity release' may be an option giving you access to money now while staying in your home. It sounds great – but beware.

There is risk involved, and a long-term financial impact, so weigh up the pros and cons carefully first.

There are generally two types of arrangements.

Reverse mortgage: A type of loan. The loan amount depends on your age, the value of the home and how it is taken (lump sum, regular payments or draw down as needed). Interest is added to the loan and compounds (you eventually pay interest on interest). The loan does not have to be repaid until the borrower moves out or the house is sold, usually as part of a deceased estate.

Home reversion: Allows you to sell a proportion of the future value of your home while you live there. You get a lump sum, and keep the remaining proportion of your home equity. When you sell your home, you will only get the value of the share you own.

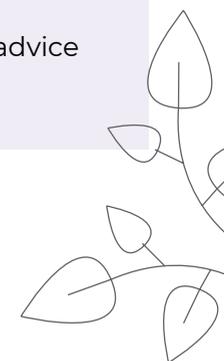
The amount of money you will receive depends on your age, the value of your home and the type of equity release.

Services listed on page 109 might help.

Key questions



1. Why do I need extra money? (If you need extra money to maintain your home, you might be better off moving to a lower maintenance property.)
2. Have I thought through the long term implications of eroding the value of my home? What if I need to move into residential aged care? Can my partner or kids stay on if I die?
3. What happens if interest rates change?
4. What if I change my mind?
5. Have I got a source of independent financial or legal advice before I go ahead?





9. SECONDARY DWELLINGS

Auxiliary units and secondary dwellings are self-contained small homes located on the same piece of land as the existing detached home.

In Queensland, secondary dwellings have various names including auxiliary units, granny flats, relatives' accommodation or occasionally dual living. Other states in Australia take a more flexible view of secondary dwellings. Whether you can do this type of development varies depending on the local council area you live in. The conditions required by the council will have a big impact on the cost of adding a secondary dwelling. These conditions not only impact on the building itself, but may also impact on who can live in the dwelling. Most commonly, the occupancy is limited to someone from the same family as the main dwelling.

There are a number of ways that families enter these arrangements:

1. An occupant of the secondary dwelling might fund the building of this home in the grounds of the home of an adult child.
2. An adult child may fund the secondary dwelling for their parent/s on the property the parents own. Parents move in and the adult child and family move into the main house.

3. Parent/s may sell their home and use the funds to purchase a home together with their adult child/ren that is either configured for a secondary dwelling or suitable to build a secondary dwelling.

There are other combinations but the key issues are who owns the home and who funds the purchase or building involved.

Conditions on these dwellings vary significantly from state to state and council to council.

Advantages	Disadvantages
<ul style="list-style-type: none"> • Shared care for the older person and young children in a family. • Close but independent living arrangements. • Helping an adult child into home ownership. • Staying within a familiar environment. • Building a smaller, more accessible, easier to manage home. • Housing costs like rates, water, electricity and insurance can be shared and can be cheaper for each household. 	<ul style="list-style-type: none"> • Vulnerability of this living arrangement to a wide variety of household changes, including divorce, business failure and job relocation. The more people living in the property, the more circumstances can change. • Poor legal structures underlying the equity apportionment in these properties, especially preserving the equity of the older person. Often families rely on verbal agreements. • Creating compliant secondary dwellings can be expensive and this may not be reflected in the overall value of the property. The market for dual occupancy can be limited and hence difficult and slower to sell. • In some areas you can run into trouble if you rent out the unit to someone who is not considered a family member.

Key questions



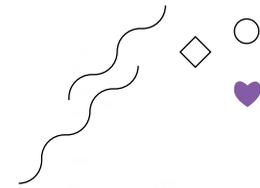
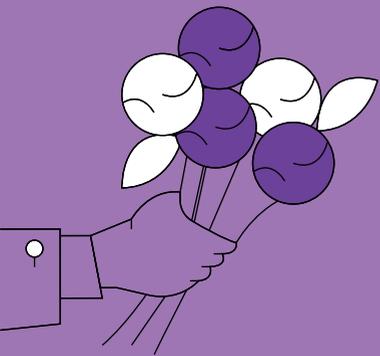
All the people involved in this arrangement need to spend as much time thinking about initial and ongoing financial issues and 'what ifs' as they do about the design and features of the homes. Ideally, all the adults involved need to sit down and...

1. Describe the arrangement you are thinking about.
2. Write down or draw a picture of how this will be financed both initially (who puts up the initial capital?) and over time (rates, maintenance and other costs)
3. Who will own the property?
4. Consider the hypotheticals: "What happens if...?"
5. Get independent legal and financial advice.
6. Regularly review how you are going.
7. Consider what you would do if you were not able to continue living here.

Services listed on pages 110 can help you work through these arrangements.



Planning and decision making



Your housing decision-making guide

Steps to help you secure a stable housing future.

STEP ONE	List possible solutions/options
STEP TWO	Decide a timeframe and who is the decision maker
STEP THREE	Information gathering
STEP FOUR	Weighing up the risks
STEP FIVE	Deciding on values
STEP SIX	What are the pros and cons?
STEP SEVEN	Making the decision



Before you start on a plan, think about how you make decisions.

If this is the first time you have had to do this by yourself, don't worry – flying solo can be scary, but if you seek support and information, you will get to the decision that you need to make.

FEAR OF MAKING PLANS AND DECISIONS

Fear of making decisions

Almost everyone experiences times when they feel overwhelmed by decisions they need to make. For some people, just the thought of having to make a decision causes anxiety. At its extreme, this is called 'decisionophobia'. Is this you? Do you avoid decisions, defer to others, seek direction from psychics and horoscopes, and get anxious around any decision? If you recognise this in yourself, you are already on a path to taking control, making more decisions and making good decisions.

What is teleophobia?

We've mentioned decisionophobia; the fear of making decisions.

Well, there's also 'teleophobia' (sometimes spelt telophobia), which is the unreasonable and irrational fear of making definite plans. Yes, it's a thing, and many people suffer from it. If you are prone to both, you can work on them together.

As with any phobia, the symptoms can vary widely from mild to severe, with people avoiding planning as a result. Sometimes your underlying belief system can feed this fear. For example, you might believe that planning reduces your spontaneity or your ability to take up opportunities as they arise.

You might also believe planning will mean you will lose control, or be forced to make a commitment.

Sound like you?

Effective decision-making

Working through your housing options will require you to make decisions. If you are struggling to do this, perhaps you are thinking:

I don't have enough information

If you do not have enough information, it can feel like you are making a decision without any basis. Take some time to gather the necessary data to inform your decision, even if the timeframe is very tight.

I have too much information

The opposite problem – having so much conflicting information that it is impossible to see 'the wood for the trees'. This is sometimes called analysis paralysis. This problem can often be resolved by deciding what information is really important and why, and by setting a clear timescale for decision-making, including an information-gathering stage.

Too many people want to tell me what to do

Making decisions by committee is difficult. Everyone has their own views, and their own values. While it's important to know what these views are, and why they are important, it is important for you to take responsibility for a decision – because it's your decision, good or bad.

This decision will impact others that I care about

Decision-making processes often flounder under the weight of vested interests. Sometimes it is hard to identify them, and then address them, but it can be helpful to talk to someone who is or has been in a similar position. Sometimes your family may want you to do a certain thing, but remember this housing decision is about you.

I don't want anything to change

You may be very attached to your current housing. Decisions tend to involve the prospect of change, which you may find difficult. Remember that 'deciding not to decide' is also a decision.

I don't really care what happens. Is that wrong?

Sometimes it's difficult to make a decision because you just don't care one way or the other. In this case, a structured decision-making process can often help by identifying some very real pros and cons of particular actions or inactions.

A 7-STEP DECISION-MAKING PROCESS

1. List all possible solutions/options

This process could include brainstorming or some other idea-generating process. List any possible options and don't make judgements at this stage.

2. Make a timeline.

When does a decision need to be made?

These questions can help:

- How much time is available to spend on this decision?
- Is there a deadline? What are the consequences of missing it?
- Is there an advantage in making a quick decision?
- How important is it to make a decision?
- How important is it that the decision is right?
- Will spending more time improve the quality of the decision?

Remember that sometimes a quick decision or a decision at the right time is more important than the 'right' decision, and that at other times, the reverse is true.

These questions might help:

- Who has to carry out the course of action decided?
- Who will it affect if something goes wrong? Is there a Plan B?
- Are you willing to take responsibility for a mistake?
- Should you keep a record of this decision?

3. Gather any additional information you may need

Before making a decision, all relevant information needs to be gathered. If there is inadequate or out-dated information then it is more likely that a wrong decision might be made, therefore you need up-to-date, accurate information.

4. Weigh up the risks involved

Consider what the risk of the worst possible outcome occurring might be, and decide if the risk is acceptable. The choice can be between going 'all out for success' or taking a safe decision. Think about your 'Plan B' and what you would do if this worst case outcome happened.

5. Decide on values

Everybody has their own unique set of values that they believe to be important. List the values that are important to you.

6. Weigh up the pros and cons

One good way to do this is to use a 'balance sheet', weighing up the pros and cons (benefits and costs) associated with each solution. Try to consider each aspect of the situation in turn, and identify both good and bad. Try rating the pros and cons out of 10.

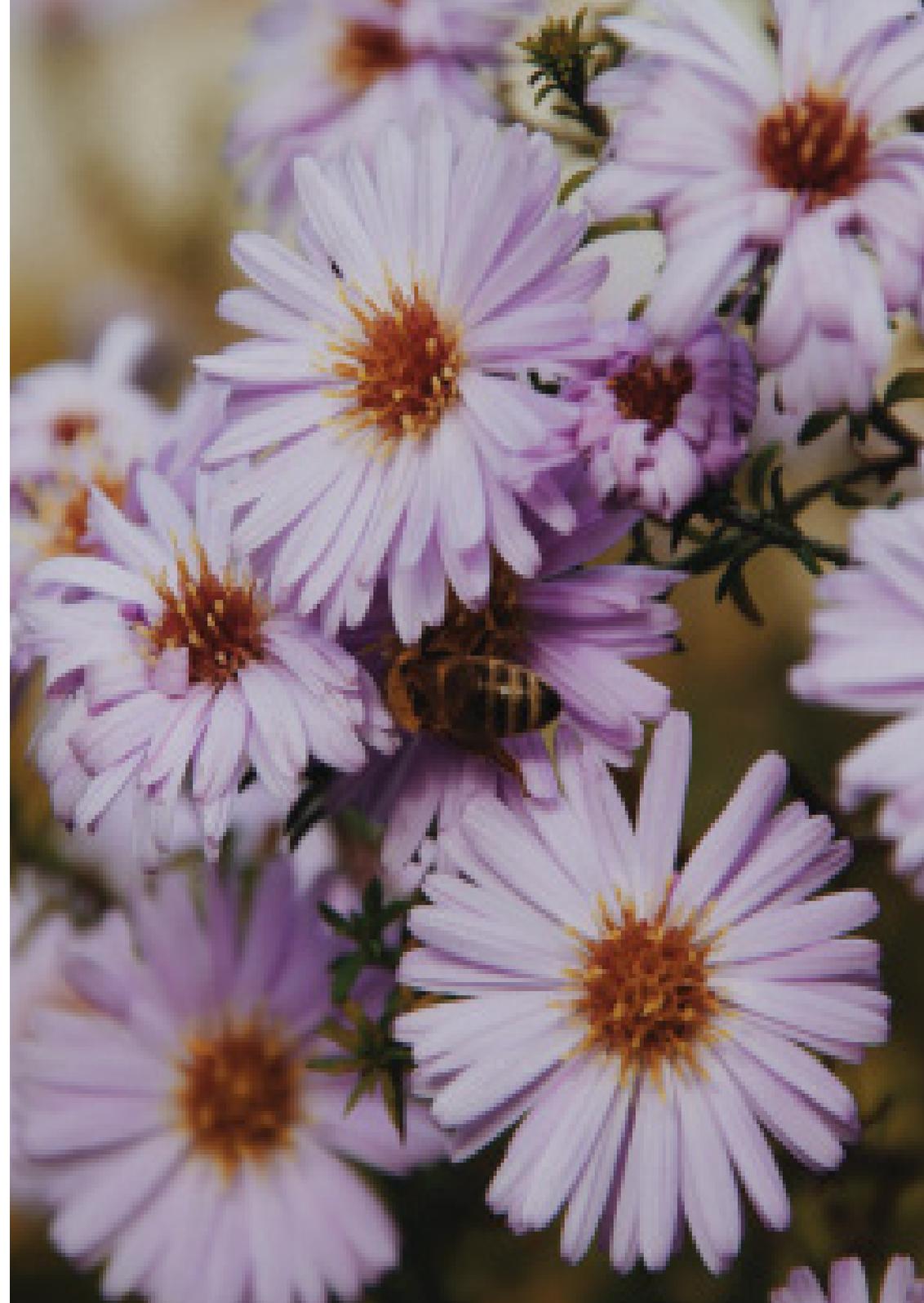
7. Making the decision

Finally, it's time to actually make the decision! You may get to this stage and have a clear 'winner' but still feel uncomfortable. If that is the case, don't be afraid to revisit the process.

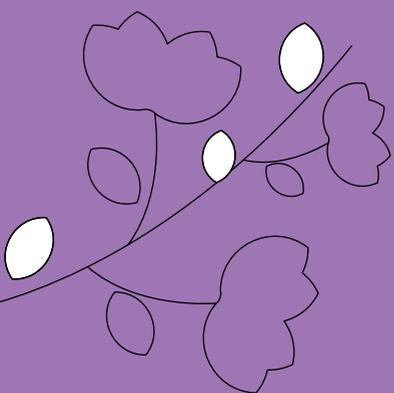
You may not have listed all the pros and cons, or you may have placed an unsuitable weighting on one factor. Your intuition or 'gut feeling' is a strong indicator of whether the decision is right for you and fits with your values.

Finally, whatever your decision is, own it – even if it is to not make a decision or to defer making a decision.

Now you are ready to make your plan.



Make a plan



SELF AWARENESS

Your money personality

Experts have identified four common money personality types; you may be a mix of these. Understanding your approach to money can help you make a plan that works for you.

The Spender

Also known as the 'risk-taker' or 'giver', you like the act of spending money and often do it impulsively. You're the person who often makes impulse purchases at the checkout, showers gifts on your loved ones or takes risks with your investments. You're also likely to have credit card debt and not much saved for emergencies or retirement.

If you're a Spender:

1. Set limits
2. Before you buy something, give yourself a 24-hour cooling-off period
3. Reflect on your emotions before, during and after you have splurged, and ask yourself what were you hoping to achieve from this purchase

Next step:

1. Build up an emergency fund
2. Avoid using your credit card for impulse purchases
3. Find low-cost ways to express your generosity
4. Start to pay off debt

The Saver

Also known as the ‘hoarder’, you are the opposite of the spender. You are watchful about your money and love finding bargains. You probably have an emergency fund just in case something goes wrong.

You may feel uncomfortable talking to others about money, and feel that financial matters are very private things.

If you’re a saver, the good news is you’re already careful with your money and likely have solid financial habits. But allow yourself to enjoy what money can buy once in a while.

If you’re a Saver:

1. Find a neutral third party to bounce ideas off if you can’t talk easily to your loved one.
2. Don’t let your reticence about money hold you back from improving your income by asking for a raise.
3. Check other hoarding tendencies – are they holding you back from moving forward?

The Security Seeker

Careful with your finances, you may derive a sense of security from money, especially if you didn’t have a lot of money earlier in life. You may also worry too much about financial decisions that involve spending.

If you’re a Security Seeker:

1. Set financial goals to avoid the anxiety around big decisions.
2. Try talking to a fee-only financial planner or credit counselor to set financial goals.
3. Look at the strategies for Saver – they’re likely to apply to you, too.

The Avoider

When was the last time you touched that stack of bills lying on the counter? Thinking about money just makes you anxious and depressed, so it’s better not to think about it, right?

You know there are things you should be doing with your money, but are too overwhelmed to begin. You might not have an emergency fund and you haven’t thought about your financial outlook.

If you’re an Avoider:

1. Take small steps toward understanding your finances.
2. Pick a day of the month when you open all your bills and check your account balances.
3. Ask family or friends to hold you accountable to those habits.
4. Start an emergency fund. Set up an automatic deposit for part of every pay so you don’t have to think about it.

Make a budget

Regardless of your money personality, a budget is a necessity – but you need a budget that will work for your money personality.

You can use the tools on the MoneySmart website (moneysmart.gov.au) to make a budget that works for you.

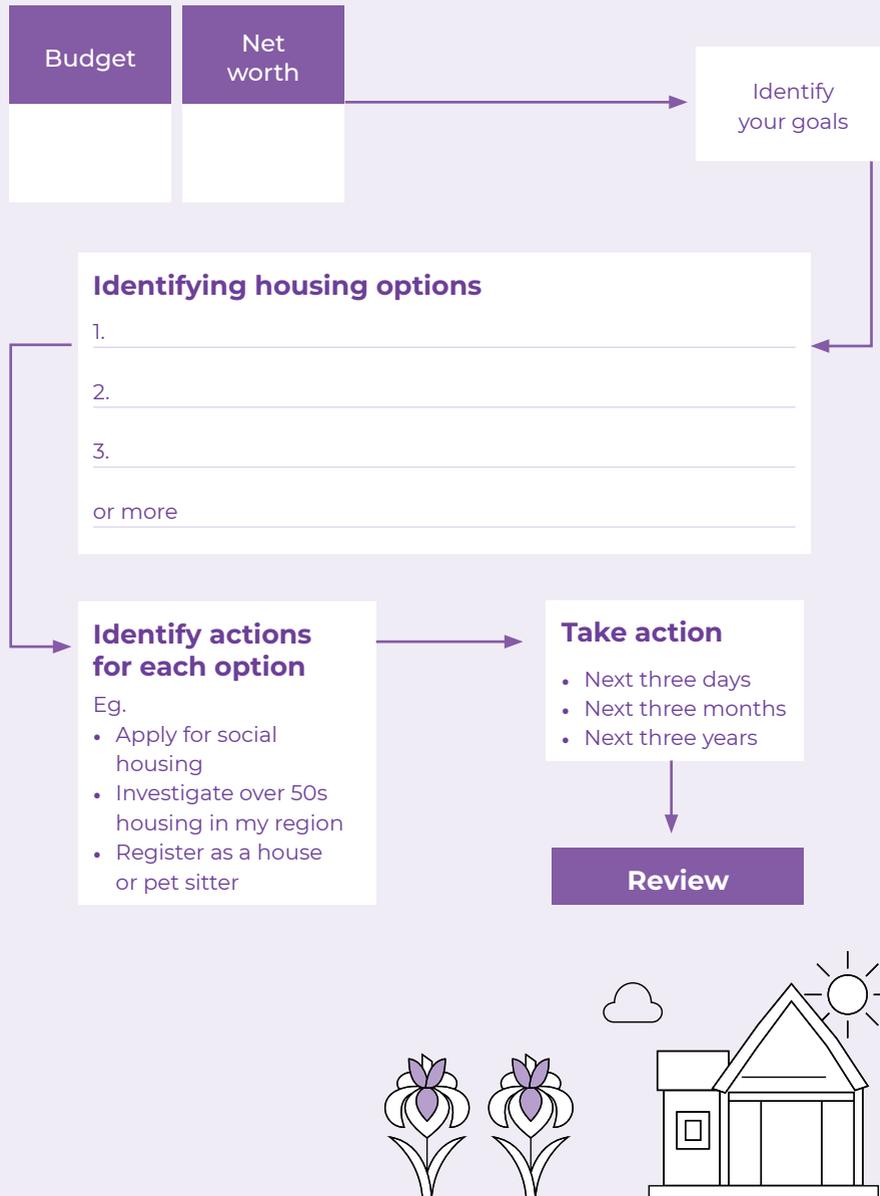
Decide on housing options

Understand your housing options and make decisions on those that might work for you.

The plan on a page

Keep your plan simple. Don’t fret and don’t make your plan too long. It’s better to have a short plan that you’re able to stick to than a long complex plan that you put in a draw and never look at.

The one-page housing plan



THE RULE OF THREE

If you are stuck in the planning process, try the **Rule of Three**.

Thinking about your future housing, try to identify **three** goals – these can be very broad. Then think of **three** options for achieving these goals. Don't fret if you can't think of three, or you want more than three goals and options.

Finally, think about **actions** – what will you do over the next **three** days, **three** weeks and **three** months?

Review

Review, review, review – this will keep your plan alive. Some people find that allocating a specific time for planning and reviewing the actions in the plan is helpful; other people like a more flexible approach and dip into their plan as opportunities arise.

Whatever approach you take; review and update your plan regularly.

Friends for the journey

For some people, having a friend to help plan and make decisions can make all the difference. Others prefer to fly solo, seeking out information and advice and making decisions themselves.

Think about inviting a friend or supporter for the journey – but a good one, not a negative one or someone with a vested interest.

Beautiful young people are accidents of nature, but beautiful old people are works of art.

- ELEANOR ROOSEVELT

Service Directory

**These services can provide
additional information.**



HOTLINES

Seniors Enquiry Line

1300 135 500 | Outside Queensland: 07 3867 2500
seniorsenquiryline.com.au | qld.gov.au/seniors

The Queensland government fund Uniting Care to deliver the Seniors Enquiry Line, which includes information on various topics; concessions, social activities, financial and legal matters, scams, fraud, consumer protection, health, education, transport and many other issues. They have planning tools to assist with accommodation, and encourage you to read or call for a “housing chat”.

Housing Services Finder

Homelessness Hotline 1800 47 47 53
housing.services.qld.gov.au

This Queensland Government hotline is a phone information and referral service for people seeking housing, who are experiencing homelessness or are at risk of homelessness. This connects you to the Department of Housing and Public Works resources.

OnePlace Community Services Directory

oneplace.org.au

An easily accessible directory of community support services to help Queensland families get to the right service at the right time.

Women’s Infolink

1800 177 577
qld.gov.au/community/women

A Queensland Government guide to resources, information and links to services and organisations relating to all aspects of life for all ages. Call Mon-Fri 8am-6pm

Lifeline

13 11 14
lifeline.org.au

Provides crisis support at any time, day or night. You can even chat online from 7pm to midnight (AEST).

St Vincent de Paul

1800 846 643
qld.vinnies.org.au/services/housing

Aside from providing help on the phone and emergency relief, Vinnies have a range of services to support people as they age, including seniors living and interaction programs. Call Monday to Friday, from 8:30am to 4:30pm.

National Debt Hotline

1800 007 007

Call this service on Monday to Friday, from 9:30am to 4:30pm, for advice to help you tackle your debt problems with professional financial counsellors who offer a free, independent and confidential service.



FINANCE AND SUPERANNUATION

Department of Human Services - Financial Information Service

servicessaustralia.gov.au/individuals/services/financial-information-service

A Commonwealth Government free service that can inform and educate you about financial matters.

They run free seminars on a range of financial issues including preparation for retirement, aged care fees and charges and money management.

No Interest Loan Scheme (NILS)

13 64 57 nils.com.au

Loans up to \$1,500 for essential goods and services such as fridges, washing machines and medical procedures. Repayments are set up over 12 to 18 months. You must have a Health Care or Pension card or earn less than \$45,000 a year after tax (\$60,000 for joint applicants or people with children). Loans cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.

Australian Tax Office (Find lost super)

ato.gov.au/Forms/Searching-for-lost-super/

If you've had a number of different employers, even for short-term jobs, you may have made contributions to various superannuation funds. From July 2019, a new law to protect your superannuation savings started: super providers are now required to pay inactive low-balance accounts to the ATO. The ATO will also be able to proactively reunite unclaimed super money held for you into one of your active super accounts.

MoneySmart.gov.au

A site packed with useful information, resources and tools.

MoneySmart (Find unclaimed money)

moneysmart.gov.au/find-unclaimed-money

If you've ever changed your name or address, there's a chance you may have unclaimed money owing to you. Nationally there are billions of dollars in lost shares, bank accounts, life insurance, deceased estates, salaries and wages, to name a few.

Businesses who lose contact with a customer must transfer any money they owe to the state-appointed collector for safe keeping. Money is available to be claimed at any time by the rightful owner, and there is no time limit on claims.

MoneySmart has a comprehensive list of links for all states and territories to search for unclaimed money.

Unclaimed Money Queensland

pt.qld.gov.au/other-services/unclaimed-money/

Unclaimed Money New South Wales

[revenue.nsw.gov.au/unclaimed-money tag.nsw.gov.au/lost-dollars.html](https://revenue.nsw.gov.au/unclaimed-money/tag.nsw.gov.au/lost-dollars.html)

Unclaimed Money South Australia

treasury.sa.gov.au/Our-services/unclaimed-money-publictrustee.sa.gov.au

Unclaimed Money Tasmania

publictrustee.tas.gov.au treasury.tas.gov.au - or call (03) 6166 4188

Unclaimed Money Victoria

sro.vic.gov.au/unclaimed-money statetrustees.com.au

Unclaimed Money Western Australia

publictrustee.wa.gov.au treasury.wa.gov.au/Unclaimedmonies/

Free financial counselling is also available via Community Centres and Community Legal Services. See page 87 for more information.

LEGAL SERVICES

Seniors Legal and Support Service (SLASS)

(07) 3214 6333

caxton.org.au/how-we-can-help/seniors-legal-and-support-service

Free legal and social work support for older persons experiencing elder abuse, mistreatment, neglect or financial exploitation.

Meet face to face, by phone or online for advice on seniors legal issues including financial matters, aged care and community care arrangements, and consumer contracts.

Community Legal Centres Queensland

(07) 3392 0092

communitylegalqld.org.au

There are 33 Community Legal Centres throughout Queensland, which provide an initial consultation on most matters of law to any member of the community free of charge. Available services include:

- Domestic Violence
- Lesbian Gay Bisexual Trans Intersex Legal Service
- Tenants Queensland

Legal Aid Queensland

1300 651 188

legalaid.qld.gov.au

Call, drop in to one of their six locations in South East Queensland, or visit online to confirm your eligibility and get the help you require. Legal Aid are state government-funded lawyers who give legal help to financially disadvantaged people. They can help if you are experiencing domestic and family violence; or might be separating; have been charged with an offence; need help in court by a duty lawyer or by a lawyer who is running your case; have consumer and debt questions; or are making an anti-discrimination claim.

Queensland Ombudsman

(07) 3005 7000

ombudsman.qld.gov.au

The Ombudsman investigates complaints from people who believe they have been treated unfairly or unreasonably by a Queensland public agency (e.g. schools, hospitals, local councils).

Commonwealth Ombudsman

1300 362 072

ombudsman.gov.au

The Commonwealth Ombudsman investigates complaints from people who believe they have been treated unfairly or unreasonably Australian Government agency (e.g. Australian Tax Office, Centrelink) to determine whether these agencies have acted in a way that is unlawful, unreasonable, improperly discriminatory or otherwise wrong.

Refugee and Immigration Legal Service (RAILS)

(07) 3846 9300

rails.org.au

RAILS provide free legal advice, assistance and community education. Family law advice is provided every second Friday from 9am to 3:30p.m – call to make an appointment.

Women's Legal Service

1800 957 957

wlsq.org.au

The Women's Legal Service offers free legal advice for women experiencing violence or disadvantage. They provide assistance in family law and domestic violence matters including separation, divorce, property matters and family dispute resolution. Social workers also provide emotional and practical support to women as they work through legal issues such as domestic violence, separation and divorce.

Basic Rights Queensland (BRQ)

1800 358 511

brq.org.au

A specialist community legal centre, providing free advice, advocacy and legal services state-wide by telephone. They also have fact sheets online. They assist vulnerable people in matters relating to social security (Centrelink) and disability discrimination.

For advice on women's employment issues, call 1800 621 458 on Monday, Tuesday or Friday from 9am to 4pm.

ATSILS - Aboriginal and Torres Strait Islander Legal Service

1800 012 255

atsils.org.au

ATSILS provides legal assistance services in criminal, civil and family law matters, including 24 hour legal representation and advice on criminal matters, along with a highly diverse range of services with many regional variations. Services can vary from 'simple' legal advice through to minor assistance (such as filling in forms or drafting letters) to casework assistance (such as helping draft wills or legal representation at contested hearings).

Legal Aid Queensland Indigenous Information Line

1300 650 143

Access Legal Aid's information and advice services for free, without needing to meet the financial eligibility test. If you need a lawyer to represent you, you will need to apply for Legal Aid.

QSTARS (Queensland Statewide Tenant Advice and Referral Service)

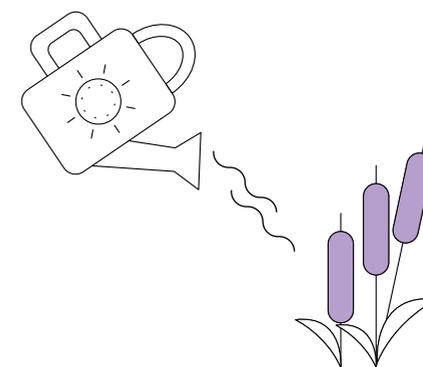
1300 744 263

qstars.org.au

Specialist advice for tenants who live in any type of rental accommodation, including share-houses, caravan parks (including manufactured homes) and boarding houses. They aim to improve conditions for residential tenants by helping you understand and exercise your legal rights.

QSTARS can assist you with advice and assistance to understand your tenancy rights and responsibilities; support to resolve your tenancy issue; advocacy support to talk to your lessor or agent; help to write a letter or fill in tenancy forms; help to attend or prepare for a QCAT tenancy tribunal hearing; and referral to other services if needed.

Call Monday to Friday, 9am to 5pm, with extended hours to 7pm on Tuesday and Wednesday.



EDUCATION, JOB SEARCH AND TRAINING

Job Active

jobactive.gov.au

Funded by the Australian Government to help people find a job by connecting job seekers with employers. Register with any of over 1,700 local providers to get help with resume writing, looking for work, preparing for interviews and developing skills. Referrals to Job Active are through Centrelink.

Mature Age Employment

employment.gov.au/mature-age-employment

The Australian Government's Department of Education, Skills, and Employment provides a range of resources for mature job seekers to remain in the workforce, retrain for new career opportunities, have flexibility in their later working years and retire with security.

Volunteer Recruitment Services

Many older women already volunteer to support their local community. These resources can help you refine your volunteering to be more focused on skill development or pathways to employment. The following organisations all list volunteering opportunities:

- Volunteering Queensland – volunteeringqld.org.au
- GoVolunteer – govolunteer.com.au
- Pro-Bono Australia – probonoaustralia.com.au
- Queensland State Emergency Services (SES) – ses.qld.gov.au

Skilling Queenslanders for Work Programs

desbt.qld.gov.au/training/training-careers/incentives/sqw

A Queensland Government initiative that funds training and support for unemployed or underemployed people.

Dress for Success (managed by Suited To Success)

(07) 3216 1969

suitedtosuccess.org

Provides a free job interview outfit and personalised styling to help you get the job you're applying for – and once employment has been secured, you can return for a second complementary outfit.

If you are applying for a job and have nothing appropriate to wear you can book in for a styling session.

They can also provide free online styling with an experienced volunteer stylist via video conferencing for those unable to physically attend their Brisbane boutique. The session will include advice on interview presentation and selection of interview-appropriate outfits, which includes clothing, accessories, shoes and toiletries bag.

They also provide a number of training programs for all ages to help you overcome barriers to employment, improve your confidence and employability.

Sisters Project

(07) 3735 3798

sisterssupportbusinesstogether.com

Empowering underemployed or unemployed women aged over 50 to start their own business, The Sisters Project – a Griffith University initiative – aims to empower women by building their self-confidence, bringing them together to form support networks or partnerships, and providing them with skill development, training, mentoring and coaching support, and grants to start a small business.

Global Sisters

globalsisters.org

Global Sisters exists to enable women to be financially independent and stand tall. They provide a genuine alternative for women who are unable to participate in mainstream employment by providing women with the tools, networks and resources to establish or grow a business.



COUNSELLING, WELLBEING AND SELF CARE

QUT Health Clinics

(07) 3138 9777

healthclinics.qut.edu.au

Provides a range of health services at lower cost as part of the training and development of health professionals, including podiatry, optometry, psychology, exercise physiology, nutrition and dietetics and counselling. All services are provided at their clinic (44 Musk Street, Kelvin Grove), and certain services are also available via telehealth (videoconferencing).

Griffith University Health Clinics

1800 188 295

griffith.edu.au/griffith-health/clinics

Whether you visit their student or professional (fully-qualified) clinic, you'll receive the latest evidence-based treatments from passionate individuals who are committed to getting your

health back on track. A range of services are available in the areas of dentistry, exercise physiology, gut health, dietetics, suicide prevention, social work, psychology and physiotherapy. Costs vary across services and whether you choose a qualified professional or student.

University of Queensland Oral Health Clinic

1300 300 850

The Oral Health Centre is a world-class, award-winning dental services centre. The Centre comprises community patient clinics, research centres, and teaching spaces. The centre is an alliance between the University of Queensland and the Queensland Government through Metro North Health.

General dental treatments such as x-rays, fillings and extractions, and specialist services including prosthodontics and periodontics.

Brisbane School of Hairdressing

brishair.com.au

Free/discounted hairdressing by apprentice hairdressers in Brisbane city.

TAFE Queensland Beauty Spas

tafeqld.edu.au/study-with-us/our-facilities/beauty-and-hairdressing/beauty-salons.html

Beauty salons staffed by student beauticians. Spas are located in Toowoomba, Southport, South Bank, Ipswich, Burdekin, Cairns, Townsville, Mooloolaba, Bundaberg, Gympie and Hervey Bay.

Live Well Logan

logan.qld.gov.au/community-support/health/live-well-logan

Exercise and skill-based programs offered throughout Logan Council with free and low-cost activities designed to suit everyone, regardless of your age, gender, mobility or work schedule.

Go for Gold

(07) 3403 8888

brisbane.qld.gov.au/activeandhealthy

Free and low-cost activities for Brisbane seniors focused on enjoying Brisbane's beautiful climate and connecting with the people and places around the city and suburbs. A wide range of activities aimed at getting active, feeling healthier, learning new skills and discovering new interests.

Hairdressers With Hearts

hairdresserswithhearts.com.au

A non-profit organisation that takes a proactive approach against domestic violence and elder abuse by harnessing the intimate and trusted relationship between Australia's 55,000+ hairdressers and their clients. Various locations.

Starts at 60

startsat60.com

Online information and resources to assist with retirement decision making and lifestyle choices.



SUPPORT CENTRES

Assessment and Referral Services

Brisbane Domestic Violence Service

(07) 3217 2544

bdvs.org.au

Brisbane Domestic Violence Service is a 24/7 free and confidential service for women, family members, same sex couples and others affected by domestic and family violence. Provides risk assessment, safety planning, court support, planned mobile outreach, case management, information and referrals to accommodation, emergency financial relief, support groups and legal advice.

HART4000 (Homelessness Assessment and Referral Team) by Community

(07) 3004 0100

communitify.org.au/hart-4000/

HART4000 operates on the basis that housing is a basic human right and will help people find the home that is right for them. They can provide direct referrals to emergency accommodation providers; referrals to and assistance with community and social housing; TICA (Tenancy Information Centre Australia) checks; and help to find sustainable housing that is suitable for your needs. Telephone for an appointment.

Home For Good - Micah Projects

(07) 3036 4444

homeforgood.org.au

162 Boundary Street, West End

If you're experiencing homelessness or at risk of experiencing homelessness, Home for Good can provide information and advice which may assist you to resolve the issue. Call daily from 8am to 5pm, email, or drop in to talk, but be aware that priority is given to people who have appointments.

NEIGHBOURHOOD AND COMMUNITY CENTRES

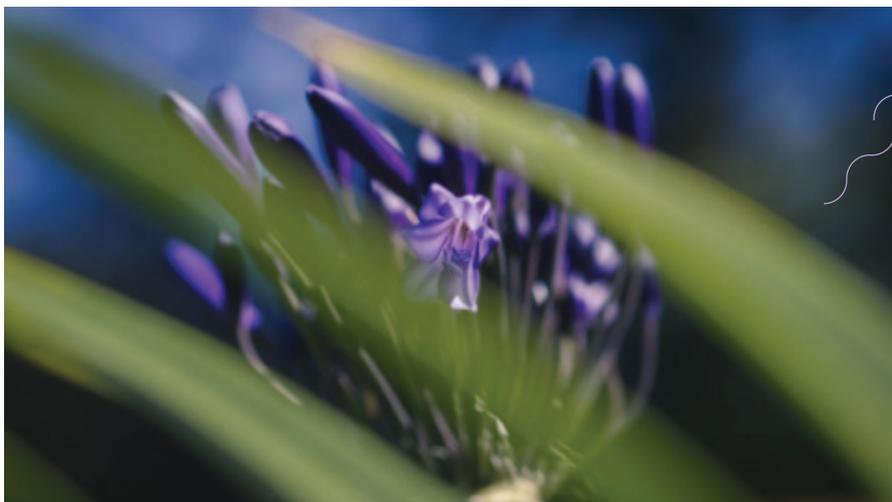
Service locator

<https://www.qld.gov.au/community/your-home-community/groups-in-your-community/neighbourhood-community-centres>

Neighbourhood centres are a universal point of access for members of the community. Each centre responds in a unique way to promote the social connectedness of people living in the local community.

Neighbourhood centres are accessed by a wide cross-section of the community, including people who are marginalised or have significant needs.

The Queensland Government funds more than 100 neighbourhood and community centres which provide friendly, localised access to child, family and community services. There are centres in rural, remote and urban communities throughout Queensland. They are a good resource to find information and provide a variety of services



MENTAL HEALTH SUPPORT

Your GP

A mental health plan can be organised by your GP. Your doctor can also connect you with free or low-cost professional mental health services.

Mental Health Access Line

(1300 MH CALL) 1300 64 22 55

A confidential mental health telephone triage service offering support, information, advice and a 24/7 referral to link you to the nearest Queensland Public Mental Health service.

Royal Brisbane & Women's Hospital Psychiatric Emergency Centre

(07) 3646 7256 | 1300 64 22 55

A social worker specialising in homelessness issues is available in the Emergency Department. There is no need to phone ahead.

Lifeline

13 11 14

A 24/7 confidential crisis support service with trained volunteers who will listen, provide support and referrals for those experiencing a personal crisis.

Beyond Blue

1300 224 636

A 24/7 confidential telephone support service for those suffering anxiety or depression. Talk with a trained mental health professional for advice and support.

COMMUNITY HEALTH CENTRES

These South East Queensland CHCs provide mental health services:

- Beenleigh
- Browns Plains
- Goodna
- Inala
- Logan (Mental Health)
- North West
- Nundah
- Pine Rivers
- Redcliffe
- Woolloongabba
- Wynnum

The Eating Issues Centre

(07) 3844 6055

eatingissuescentre.org.au

Individual counselling, therapeutic groups, peer support and referrals for people with eating issues such as anorexia, bulimia and compulsive eating.

Mental Health Association

(07) 3620 8821 | (07) 3620 8800

A non-government organisation offering a support, information and referral service.

SANE

1800 187 263

sane.org

SANE provide information, advice and referrals to adults living with complex mental illnesses as well as those involved in their care. Call Monday to Friday, from 10am to 10pm AEST.

Suicide Prevention Pathways

1800 008 255

suicidepreventionpathways.org.au

The Talk Suicide Support Team help to coordinate appropriate care, address practical issues and provide emotional support. Call Monday to Friday, from 9am to 4:30pm.



PUBLIC HOSPITALS

All Queensland Health hospitals are open 24 hours a day and all have emergency departments.

Emergency departments are busy places, and patients are treated in order of priority, according to how serious their condition is. Emergencies and severe illnesses will take priority over more minor complaints.

If you are not experiencing an emergency, call 13 HEALTH (13 43 25 84). Qualified staff are available 24 hours a day and will advise you on what to do and if you need to go to a GP, pharmacy or emergency department.

HELP FOR CARERS

A carer is a person who gives someone regular and ongoing care and help. Often a carer gives this support without being paid. A carer could be a family member, a partner, a friend, or a neighbour.

A carer may give care for a few hours a week or all day every day, depending on the level of support needed. Care can be received:

- in the older person's home
- in a residential aged care home
- in your home.

Many carers see themselves as a family member who looks after a person they love, not as a carer. This means that you may not think to look for help.

Everyone's path to being a carer is different. Your family member or friend could need help suddenly – for example, if they've had a stroke. Other times, it's a gradual process with physical and/or mental changes slowly making it harder for them to care for themselves. Either way, looking after your own health and wellbeing is important because it will help you in your caring role. Find more information at <https://www.carergateway.gov.au/>

Carer Gateway

1800 422 737

carergateway.gov.au

Easy-to-understand practical information on available services, possible payment options and respite care. An interactive service finder connects you to local support. Call Monday to Friday, 8am to 6pm.

Carers Queensland

1800 242 636

carersqld.com.au

One in every eight Australians care for a family member or friend. Carers Queensland advocate for equal rights, opportunities, and enhanced outcomes for families. The organisation provides support and information to carers and can link carers to a range of other services.

Respite Services for Families

myagedcare.gov.au

Need a break from caring for a family member? There are a variety of respite services available for people with disabilities or ageing.

STEPS Care for Carers

(07) 4150 1900

stepsgroup.com.au

A free service for the Wide Bay, Burnett and Gympie region to give carers support, advice and counselling.

National Disability Insurance Scheme

<https://www.ndis.gov.au/understanding>

The National Disability Insurance Scheme (NDIS) can provide you with information and connections to services in your community. The NDIS can also provide participants who have a permanent disability (meaning your disability is likely to be lifelong and has a substantial impact on your ability to complete everyday activities) with funding for supports and services to help you in your daily life, participate in the community and reach your goals.



STUFF, PETS AND MOVING

Pets

rspcawa.asn.au/pets-in-crisis.php

'Pets in Crisis' is operated by the RSPCA throughout Australia. The Pets in Crisis program offers a temporary home for pets from households experiencing family and domestic violence while their owner seeks refuge or temporary accommodation of their own. This helps to alleviate some of the logistical stress of removing themselves and their loved ones from a dangerous home environment.

Stuff

There are a huge range of online decluttering websites and services, although few services that offer free or low cost direct assistance.

If you or a friend have a problem with clutter, these are just a few of the online resources that might help.

realestate.com.au/lifestyle/organising-cleaning/decluttering/

thespruce.com/decluttering-your-entire-home-2648002

lovechicliving.co.uk/how-to-declutter-your-home-quickly-the-30-day-declutter-challenge/

Another place to start might be to read *Buried in Treasures*, a book by Americans David Frost, Gail Steketee and Randy Frost. *Buried in Treasures* outlines a scientifically-based and effective program for helping compulsive hoarders dig their way out of the clutter and chaos of their homes. Your local library can source a copy for you.



CRISIS HOUSING

Homeless Hotline

1800 474 753

Instead of calling individual providers, you can begin by calling Homeless Hotline on 1800 47 47 53 for guidance on the best options for your situation. Emergency and short-term housing is available from one night to three months. Accommodation types vary by provider, as do eligibility criteria, costs, and waiting lists.

QSTARS

1300 744 263

qstars.org.au

The Queensland Statewide Tenant Advice and Referral Service provides specialist advice for tenants who live in any type of rental accommodation, including share-houses, caravan parks and boarding houses. The service aims to improve conditions for residential tenants by helping you understand and exercise your legal rights.

Safe Haven Community

1800 042 836
safehavencommunity.com.au

Safe Haven Community provides temporary accommodation in private homes so you can escape abusive relationships before they escalate to physical violence. They can help if you are at risk of or currently experiencing homelessness due to domestic violence.

After you call (or are referred by an approved agency) to request a safe place to stay, they will conduct an in-depth risk and needs assessment to determine your suitability.

If appropriate, you will be matched with a police-checked accommodation provider, with case managers on hand for the duration of your stay to make sure you are safe and happy.

Royal Brisbane and Women's Hospital Psychiatric Emergency Centre

(07) 3646 7256

A social worker specialising in homelessness issues is available at the Royal Brisbane and Women's Hospital Psychiatric Emergency Centre.

Rental Security Subsidy

qld.gov.au/housing/public-community-housing/housing-service-centre

A Rental Security Subsidy provides temporary financial support to your landlord to help sustain your rental tenancy. You can have your rent subsidised for a maximum of six months. The level of rent subsidy is based on factors such as total household income and your circumstances. To apply, contact your local Housing Service Centre.

Rent Connect

qld.gov/housing/renting/rent_assistance/rentconnect

This service may help you access private rentals especially if you do not have a rental history or supporting documents.

Helping Hand Headlease

qld.gov.au/housing/public-community-housing/housing-service-centre

If you have no rental history, it can be difficult to secure a private tenancy. Through a Helping Hand Headlease, the Department of Housing and Public Works leases the property and sub-lets to you. The lease will transfer to you after a period of successful tenancy. To apply, contact your local Housing Service Centre.

DV Connect

1800 811 811

Women who experience domestic violence can find themselves trapped in abusive environments and relationships unless they can find somewhere safe to stay. DVConnect's Womensline is Queensland's only 24/7, 365 days a year crisis response telephone helpline assisting Queenslanders who want to escape domestic violence.

Anglicare

1300 610 610
anglicaresq.org.au

Anglicare offers homelessness services for women and families, with temporary accommodation (for 25% of income) and support for single women.

Joyce Wilding Hostel

(07) 3841 0718
2371 Logan Road, Eight Mile Plains

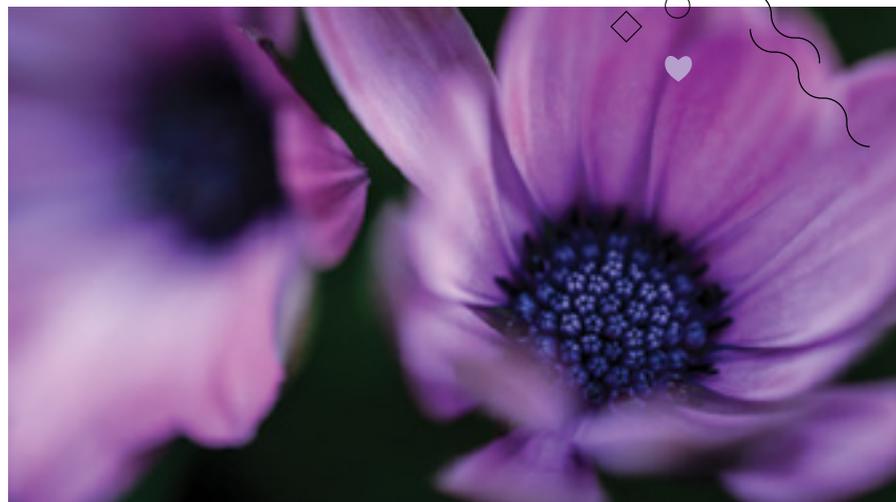
Accommodation for single women. Meals and access to a range of health and social supports are also provided, with a case manager on-site.

Pindari Women's Homeless Service

(07) 3832 1491

28 Quarry Street, Spring Hill

Provides short to medium-term support for individuals living with mental illness to assist in breaking the cycle of moving through acute care, boarding house or hostel accommodation and homelessness. Ring ahead for a phone interview. Intakes between 3pm and 7pm daily.



PRIVATE RENTAL SUPPORT AND SOCIAL HOUSING ACCESS

Residential Tenancies Authority (RTA)

1300 366 311

rta.qld.gov.au

The state government statutory authority that provides tenancy information and support, dispute resolution, and bond management for anyone renting a house, unit, share house, room, caravan or houseboat. Advice and information is available for every stage of tenancy, from choosing a property to contracts, bond and rental, ending a tenancy and bond return. Call on Monday to Friday from 8:30am to 5pm or access online services via the website.

Social Housing and RentConnect - Department of Housing and Public Works

13 74 68

qld.gov.au/housing

The Queensland Department of Housing and Public Works maintains a central waiting list for all Department and Community Housing-managed housing in Queensland.

The RentConnect service helps you find an affordable home in the private rental market or through the social housing system. This service may help people who:

- Have no identification documents or rental history
- Don't have enough money to pay for a bond
- Are trying to prove they will be a good renter/tenant

RentConnect can also help you understand the rental application process and how to contact real estate agents.

Templates for tenants references are available to help you overcome the difficulties of moving by getting quality references from previous landlords: qld.gov.au/housing/renting/templates-tenant-references

For more information about these services, including eligibility criteria and application processes, call or visit your nearest Housing Service Centre.

Buranda Housing Service Centre

(07) 3873 7700

Level 1, 221 Logan Road, Buranda

Chermside Housing Service Centre

(07) 3917 4600

Level 3, 18 Banfield Street, Chermside

Fortitude Valley Housing Service Centre

(07) 3034 6500

Green Square North Tower, 515 St Pauls Terrace, Fortitude Valley

Inala Housing Service Centre

(07) 3723 2000

14 Wirraway Parade, Inala

Ipswich Housing Service Centre

(07) 3437 6000

Upper Ground Floor, ICON Tower, 117 Brisbane Street, Ipswich

Logan Housing Service Centre

(07) 3086 3700

11-13 Station Road, Woodridge

Moreton Bay Housing Service Centre

(07) 5432 0700

Level 5, Caboolture Park Shopping Centre, 60-78 King Street, Caboolture

Non-Profit Housing Companies

These not-for-profit organisations provide access to affordable housing for low or below-average incomes, via programs including the Community Rent Scheme (CRS), Long Term Community Housing (LTCH), Community Managed Studio Units (CMSU), & the National Rental Affordability Scheme (NRAS). The three main options include:

- Social housing (including Indigenous Housing & Homelessness Programs): Rentals for low to moderate income families and individuals

- Community Housing: Income-based rental accommodation for those on a low income
- Affordable housing: For those with a moderate income who are in housing stress

BHC, Spring Hill

(07) 3307 3000

bhcl.com.au

bric Housing Company, Spring Hill

(07) 3230 5555

bric.org.au

Churches of Christ Housing Services, Brisbane

(07) 3327 1674

carehousingervices.com.au

Compass Housing, East Brisbane

1300 333 733

compasshousing.org

Horizon Housing Company, Robina

1300 133 027

horizonhousing.com.au

INCH Housing, Mitchelton

1300 780 296

inchhousing.org.au

Ipswich Housing & Support Services

(07) 3816 1435

ihssi.org.au

Jacaranda Housing, Rocklea

(07) 3392 8848

jacarandahousing.com.au

Mangrove Housing, Wynnum

(07) 3893 3299

mangrovehousing.com.au

There are other not for profit housing companies in other areas, contact your local Dept Housing service Centre for more information.

OVER 50S HOUSING

Queensland Retirement Village and Park Advice Service

(07) 3214 6333

Understanding your rights and responsibilities and understanding how this type of housing differs from other forms of home ownership can help you decide whether this is for you and also help in any disputes between residents and managers.

Located within the Caxton Legal Service in Brisbane, the Queensland Retirement Village and Park Advice Service is a free legal service that aims to help existing and prospective residents understand their rights and responsibilities. Call during office hours to make an appointment.

Right Where You Live

rightwhereyoulive.org.au

Right Where You Live is a community information service to assist people understand recent legislative changes impacting on manufactured home parks, retirement villages and residential services in Queensland. The service has a website with lots of relevant information, including a set of excellent fact sheets, and offers community information sessions.

Accreditation of Residential Services

data.qld.gov.au/dataset/retirement-village-schemes-registered-with-the-department-of-housing-and-public-works

This is an online accessible register of all accredited retirement villages in Queensland. If you are considering moving to a retirement village, or are having issues with the retirement village where you live, checking that the service is accredited is a good place to start.

Seniors Housing online

downsizing.com.au/property/rental/qld/brisbane

An online directory of residential rental units for people aged over 50.

RealEstate.com

realestate.com.au/rent/

'Over 50s' housing is increasingly being advertised on general real estate sites. To see the relevant properties, you will need to add select the 'retirement living' filter.

It's Your Life

itsyourlife.com.au/retirement_villages_results.asp

A directory of aged care providers and accommodation throughout Queensland.

Association of Residents of Queensland Retirement Villages

arqrv.org.au

ARQRV provides support and assistance to association members who have problems with their village operator. They also assist the families of members who are dealing with the sale of an accommodation unit.

Homeparks

homeparks.com.au

This national site offers information on buying and selling manufactured homes, from selecting the home and park of your choice to new home manufacturers, insurance, removalists, home transporters and legals.

Downsizing / Seniors Housing Online

downsizing.com.au

Non-government sites like Downsizing are useful to locate aged care accommodation, over 50s communities, and retirement village units for sale or rent. This is a private business, but does not charge commission on sales, and newsletters or property updates are free.

CARAVANS, TINY HOUSES, BOATS AND GREY NOMADS

Residential Tenancy Authority (RTA)

rta.qld.gov.au

Long-term renting of a caravan or caravan site in Queensland is subject to the same legislation as renting a house or apartment. The RTA holds bonds and administers the legislation controlling renting in Queensland. The RTA website has a wide range of easy-to-access information on renting, including renting in caravan parks.

Discovery Holiday Parks

discoveryholidayparks.com.au

An online directory of caravan parks in Queensland showing parks, availability, cost and general conditions.

Gumtree

gumtree.com.au/s-caravans/qld/permanent+caravan/k0c2001213008841

A site for private sellers to advertise caravans. Be cautious and have a trusted friend with you to investigate any options.

Tenants Queensland

1300 744 263

tenantsqld.org.au/about-tuq/

Funded by the Queensland Government, this is an advisory service for tenants in all forms of rental housing. Primarily a telephone advisory service, it is supported by an information-packed web site. Call from 9am to 5pm on Monday, Thursday and Friday, and from 9am to 7pm on Tuesday and Wednesday.

RACQ

racq.com.au/Living/Articles/What-to-look-for-when-buying-a-used-caravan

Even if you want to buy a caravan already permanently on site in a park, it is good to get some information on the condition of your prospective van. If you intend to be mobile, this is essential. This site offers a range of advice and referrals to RACQ inspection sites that can assess the roadworthiness of a van you are thinking of buying.

Camp Around Australia

camparoundaustralia.com.au

An online directory of caravan parks in Queensland showing parks, availability, cost and general conditions.

The Grey Nomads

thegreynomads.com.au

An online directory of information for 'Grey Nomads'. The site profiles members and spotlights the wide range of people who have adopted this lifestyle.

Queensland Department of Transport and Main Roads

www.tmr.qld.gov.au

Caravans and motorhomes need to be registered to be moved on Queensland roads. You can learn how to do that here.

Wikicamps

wikicamps.com.au

A directory of free or very low-cost camping sites around Australia. Facilities and conditions vary from site to site.

YouCamp

youcamp.com

Online camping at various price points on private land.

SHARED HOUSING

Seniors Share Housing Brisbane (Facebook)

Search Facebook for this group for seniors offering or looking to share a house or apartment. For those of all genders who prefer to share with someone their own age with similar interests.

Better Together Housing

bettertogetherhousing.com.au

A shared housing community designed to assist women over 50 find independent shared accommodation on the Sunshine Coast.

Airbnb

airbnb.com.au

Using your home to host paid guests can be one way of increasing your income. Airbnb is the largest online site connecting hosts and guests seeking short term accommodation.

Homestay Network Brisbane

homestaynetwork.org/homestay-brisbane

An online platform linking students (mostly overseas students) with homestay hosts.

Flat Mate Finders

flatmatefinders.com.au

Australia's largest flatmate matching service. Fees apply to use the site if you are offering accommodation, but not if you are looking for a place in a share home.

Chorma

chorma.com

Finding someone to share your home is just the start of the adventure – making it work for all of you is the next stage. This is one of a number of apps available to make the financial and homemaking components of sharing run smoothly.

Elder Abuse Help Line

1300 651 192

Sadly, elder abuse is a reality in our community. This helpline, funded by the Queensland Government, offers free confidential advice and support.

Housesitters

housesitters.com.au

One of a number of sites that link people who want housesitters with people wanting to housesit. This one is especially targeted at people seeking house-and-pet sitters.

Seniors Share Houses (Facebook)

An online version of the traditional notice board, there are many Facebook groups to help you find a share house or advertise a room. Search 'Seniors Share House' on Facebook to join one of these private groups nearby.

RESIDENTIAL AGED CARE OR CARE IN THE COMMUNITY

MyAgedCare

1800 200 422
myagedcare.gov.au

MyAgedCare is an Australian government service to assist older people and their families who need care in their daily lives. The website and helpline assist people to learn more about and apply for Australian Government funded or subsidised aged care services.

OPAN (Older Persons Advocacy Network)

opan.com.au

The aged care system is complex and can be difficult to access and navigate. OPAN can help if you get stuck. The national network's free services support older people and their representatives to address issues related to Commonwealth-funded aged care services.

Council on the Ageing (COTA) Queensland

cotaqld.org.au/about-us/

Council on the Ageing (COTA) Queensland is a statewide not-for-profit organisation advancing the rights, interests and futures of seniors.

REVERSE MORTGAGES

MoneySmart

moneysmart.gov.au/superannuation-and-retirement/income-sources-in-retirement/home-equity-release/reverse-mortgages

Independent information on understanding reverse mortgages, including the questions you should be asking before you commit to one.

The Major Banks

The four large Australian banks – the Commonwealth Bank, NAB, ANZ and Westpac – all offer reverse mortgage products. Conditions vary but generally these loans are used to supplement income or provide a lump sum.

commbank.com.au/content/dam/commbank/personal/home-loans/fact-sheets/Equity_Unlock_Loan_for_Seniors.pdf
nab.com.au/content/dam/nabrwd/documents/fact-sheets/banking/costs-and-risks-of-reverse-mortgages-pdf.pdf
anz.com.au/personal/home-loans/equity-manager/
westpac.com.au/personal-banking/home-loans/

Mortgage brokers

Brokers often have access to a range of information and comparisons between providers. Lending brokers are essentially selling loans, so keep this in mind when you approach them for information.

SECONDARY DWELLINGS

State Planning Departments

planning.dsdmip.qld.gov.au

Regulations around where you can have a secondary dwelling and who can live in it vary significantly from state to state and local government to local government. In Queensland, the relevant department is the State Development, Manufacturing, Infrastructure and Planning Department.

Builders and project managers

There are many private real estate sites and builders offering information in relation to secondary dwellings and these can be useful in understanding this area. Remember that in addition to the cost of building a secondary dwelling you will also have site costs and fees.

These are just a couple of examples:

queenslandgrannyflats.com.au/wp-content/uploads/Auxiliary-Units-and-Secondary-Dwellings-Fact-Sheet.pdf

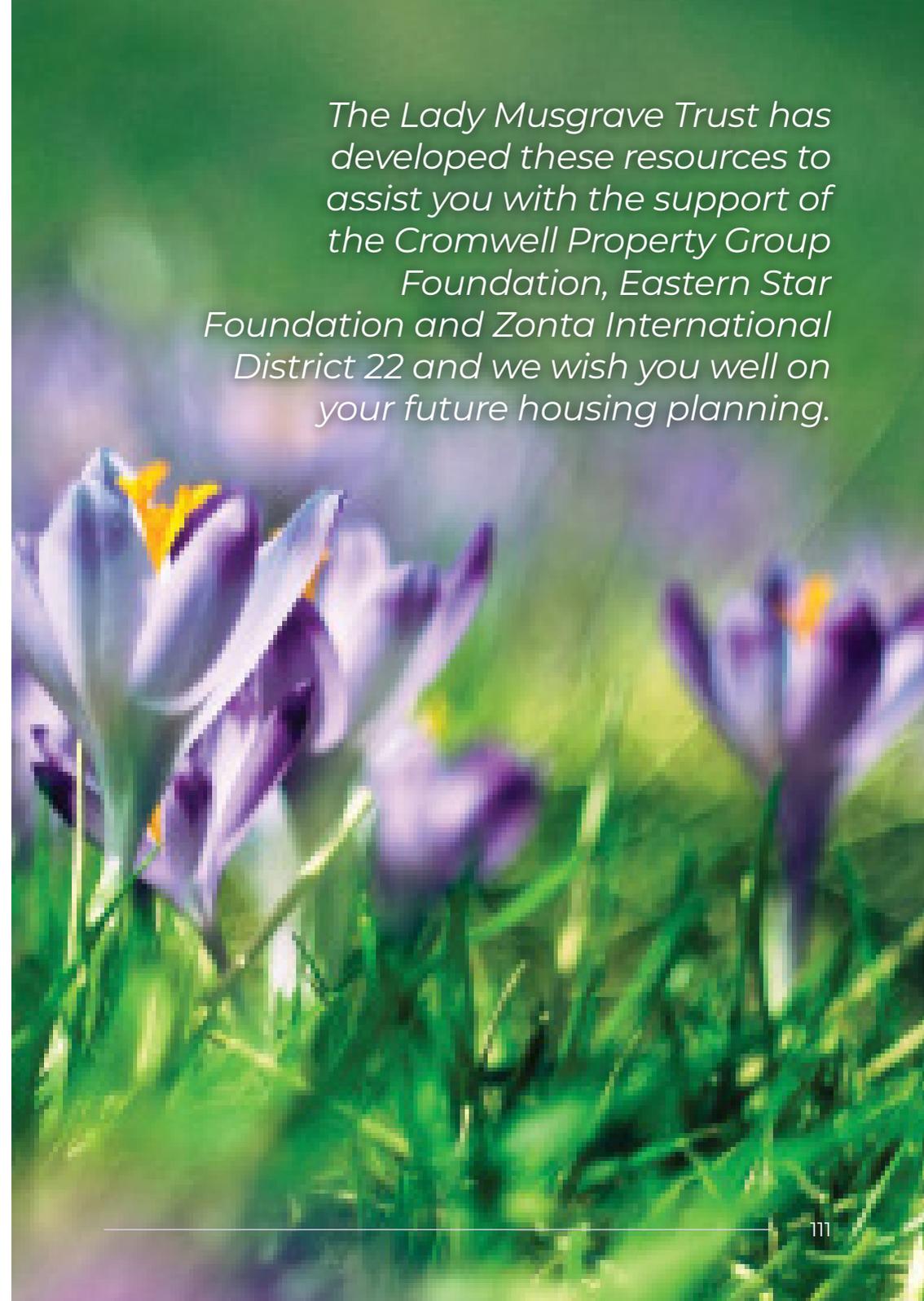
superiorgrannyflats.com.au/granny-flat-queensland/

Seniors Legal and Support Service

caxton.org.au/how-we-can-help/seniors-legal-and-support

If the opportunity arises to develop a secondary dwelling it is easy to focus on the design and location of the new home. But the first questions to ask are legal ones: Who will own what? Who will pay what? And most importantly, "What will we do if ...?"

This is a free face-to-face, online, phone and information service for legal issues for seniors.



The Lady Musgrave Trust has developed these resources to assist you with the support of the Cromwell Property Group Foundation, Eastern Star Foundation and Zonta International District 22 and we wish you well on your future housing planning.



thehandyguide.com.au