

# Seniors & Pensioners Kit



## Matt Thistlethwaite MP Member for Kingsford Smith

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Maroubra NSW 2035  
(02) 9349 6007

 @thistlethwaitem

 ThistlethwaiteM

 [matthistlethwaite.com.au](http://matthistlethwaite.com.au)



# Message from Matt Thistlethwaite

On behalf of our community, I thank you for your contribution to our community and nation.

Our country has been built on the hard work of older Australians, and it's important that we have policies that support you. The Albanese Government is proud to continue the strong Labor tradition of support for older Australians. We are committed to treating all older Australians with the respect you deserve.

Our government is dedicated to supporting you through your older years. We will protect the pension, fix Aged Care and strengthen Medicare. We are committed to easing cost of living pressures, helping you keep more of your money.

Recent changes the government has made to help pensioners and seniors include:

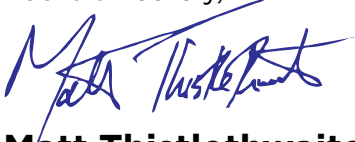
- Providing more than 50,000 additional self funded retirees access to the Commonwealth Seniors Health Card.
- Reducing the maximum amount that a pensioner and concessions card holder pays for medicines by 25%.
- Introduced measures to assist pensioners wanting to downsize their homes.
- Topped up the Age Pension work bonus income bank and we've frozen social security deeming rates at their current levels for two years to 30 June 2024.
- Introduced price caps for electricity and gas reducing the impact of energy price increases.
- Partnered with the states to provide energy bill relief for eligible households.
- Tripled the Medicare bulk billing incentive for pensioners and concession card holders.
- Increased the maximum rate of Commonwealth Rent Assistance by 15%.

These changes have provided tangible assistance, to relieve financial pressures during a time where pensions and seniors are being stretched due to increasing cost of living and other challenges.

This information kit contains helpful material about local services and pension entitlements, available to our older Australians, and how to access them. All payment rates are current as of May 2023.

I am here to support you in any way I can, should you require any assistance please do not hesitate to contact my office on (02) 9349 6007, or [Matt.Thistlethwaite.MP@aph.gov.au](mailto:Matt.Thistlethwaite.MP@aph.gov.au).

Yours sincerely,



**Matt Thistlethwaite MP**  
Member for Kingsford Smith

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It's an honour to represent you in the Federal Parliament. I hope you will find the information in this booklet useful.



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**Please note:** *This booklet is designed as a guide and is subject to change and individual circumstances. Please consult with your local Services Australia (Centrelink) Branch or government department before making any decisions.*

# Contacting Matt

My office is located at Shop 6, 205 Maroubra Rd, Maroubra (corner of Anzac Parade and Maroubra Road) and is open from Monday to Friday between 9am and 5pm.

My office is always here to help, if we cannot directly assist you, we'll do our best to refer your issue on to the appropriate place. The contact details for my office are below. Or you can scan the QR Code to get in touch.

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**Phone:** (02) 9349 6007

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**Email:** [Matt.Thistlethwaite.MP@aph.gov.au](mailto:Matt.Thistlethwaite.MP@aph.gov.au)

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**Website:** [www.matthistlethwaite.com.au](http://www.matthistlethwaite.com.au)

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**Post:** PO Box 895 Maroubra NSW 2035

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My office can assist you with a range of federal government matters including:

- Centrelink and the Aged Pension
- My Aged Care
- Immigration
- Veterans Affairs
- JP Services (call ahead to book)
- Taxation
- Medicare
- Passports
- The National Disability Insurance Scheme (NDIS)

## **JUSTICE OF THE PEACE**

My office also provides Justice of the Peace services by appointment. You can make an appointment on my website or by calling my office.

## **CONGRATULATORY MESSAGES AND CERTIFICATES**

I am very pleased to organise messages and certificates to help celebrate significant milestones in our community.

Please contact me if you would like to organise a congratulatory message for a significant birthday or anniversary e.g. 100th birthdays or 50th and 60th marriage anniversaries.

## **SENIORS MORNING TEA**

Every year I hold a free morning tea for seniors in Kingsford Smith, you can ring my office in January to secure your tickets early. In the leadup to the event I will also post on social media and send out an email.

# Key Local Contacts

## YOUR NEW SOUTH WALES MEMBERS OF PARLIAMENT

Your state member of parliament is best placed to assist you with state government issues such as:

- Department of Housing
- Services NSW
- Transport NSW
- Revenue NSW
- NSW Health
- Department of Education
- Fair Trading NSW

The state members of parliament in Kingsford Smith are:

### Maroubra - The Hon. Michael Daley MP

The electorate of Maroubra includes the following suburbs: Banksmeadow, Botany, Chifley, Daceyville, Eastgardens, Hillsdale, Kingsford (part), La Perouse, Little Bay, Malabar, Maroubra, Matraville, Pagewood, Phillip Bay, South Coogee (part).

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**Address:** Level 5, 806 Anzac Parade  
MAROUBRA NSW 2035

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**Phone:** (02) 9349 6440

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**Fax:** (02) 9349 4594

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**Post:** PO Box 535 MAROUBRA NSW 2035

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**Email:** maroubra@parliament.nsw.gov.au

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### Coogee - Dr Marjorie O'Neill MP

The electorate of Coogee includes the following suburbs: Bondi, Bondi Junction, Bronte, Clovelly, Coogee, Kensington, Kingsford, Queens Park, Randwick, South Coogee, Tamarama, University Of NSW, Waverley.

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**Address:** 15/53-55B Frenchmans Road  
RANDWICK NSW 2031

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**Fax:** (02) 9398 1044

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**Phone:** (02) 9398 1822

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**Email:** coogee@parliament.nsw.gov.au

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### Heffron - The Hon. Ron Hoenig MP

The electorate of Heffron includes the following suburbs: Alexandria, Beaconsfield, Eastlakes, Kensington (part), Kingsford (part), Mascot, Rosebery, St Peters, Sydenham, Tempe, University Of NSW, Waterloo, Zetland.

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**Address:** Shop 117, 747 Botany Road  
ROSEBERY NSW 2018

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**Fax:** (02) 9699 8222

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**Phone:** (02) 9699 8166

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**Email:** heffron@parliament.nsw.gov.au

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## COUNCIL

Council is your go to contact for local issues and community matters. You can also contact them to receive information regarding seniors groups and community activities.

### Randwick City Council

Suburbs: Chifley, Clovelly, Coogee, Kensington, Kingsford, La Perouse, Little Bay, Malabar, Maroubra, Matraville (minor part located in Bayside Council), Pagewood (most is located in Bayside Council), Phillip Bay, Port Botany, Randwick, South Coogee, and University of New South Wales

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**Website:** [www.randwick.nsw.gov.au](http://www.randwick.nsw.gov.au)

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**Email:** [council@randwick.nsw.gov.au](mailto:council@randwick.nsw.gov.au)

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**Phone:** 1300 722 542

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**Hours:** 8.30am to 5pm, Monday to Friday

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**Address:** 30 Frances Street Randwick NSW 2031

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### Bayside Council

Suburbs in Kingsford Smith: Banksmeadow, Botany, Botany Bay, Daceyville, Eastgardens, Eastlakes, Hillsdale, Matraville (most is located in City of Randwick), Mascot, Pagewood (minor part is located in City of Randwick), Rosebery (parts are located in City of Sydney council), and Sydney Airport.

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**Website:** [www.bayside.nsw.gov.au](http://www.bayside.nsw.gov.au)

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**Email:** [council@bayside.nsw.gov.au](mailto:council@bayside.nsw.gov.au)

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**Phone:** 1300 581 299 (operates 24/7)

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**Postal:** PO Box 21, Rockdale NSW 2216

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**Address:** Ground floor of Westfield Eastgardens, 152 Bunnerong Road, Eastgardens NSW 2036

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**Hours:** Monday to Friday - 8:30am to 4:30pm.

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## SERVICES AUSTRALIA (CENTRELINK AND MEDICARE)

### Eastgardens Service Centre

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Shop 230/33, Level 2, Westfield Eastgardens

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152 Bunnerong Road, Eastgardens NSW 2036

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**Hours:** Monday - Friday 8:30am to 4:30pm

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### Bondi Junction Service Centre

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19-23 Hollywood Avenue Bondi Junction  
NSW 2022

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**Hours:** Monday - Friday 8:30am to 4:30pm

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## SERVICES NSW

### Botany Service Centre

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5 Lord Street Botany NSW 2019

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**Hours:** Monday - Friday 8am to 5:30pm,  
Saturday 8:30am to 12:30pm

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## LOCAL POLICE STATIONS

Open 24/7

### Maroubra

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Corner of Bennetts Place and Maroubra Road  
MAROUBRA 2035

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**Phone:** 02 9349 9299

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**Fax:** 02 9349 9279

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### Randwick

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196 Alison Road RANDWICK 2031

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**Phone:** 02 9697 1099

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**Fax:** 02 9697 1011

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### Mascot

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965 Botany Road MASCOT 2020

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**Phone:** 02 8338 7399

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**Fax:** 02 8338 7411

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# 2023-24 Budget Cost-of-Living Relief

## **RESPONSIBLE ACTION NOW**

The Government is providing \$14.6 billion in responsible and targeted cost-of-living relief.

This builds on \$11.3 billion to support a 15 per cent increase to award wages for aged care workers, and on the improved paid parental leave and cheaper child care beginning 1 July 2023.

## **CHEAPER ENERGY, GREENER HOMES**

### **Household energy bill relief**

The Government is partnering with the states and territories to offer up to \$3 billion of direct energy bill relief to vulnerable households and small businesses.

With the Government's other actions through the Energy Price Relief Plan, electricity bill increases are now expected to be around 25 percentage points smaller on average nationwide in 2023-24, compared with expectations prior to these actions.

### **More energy efficient homes**

The Government is establishing the \$1.3 billion Household Energy Upgrades Fund to provide concessional finance to more than 170,000 households for home upgrades that save energy.

## **MORE AFFORDABLE HEALTH CARE**

### **Strengthening Medicare**

The Government is making a historic investment in Medicare, providing \$5.7 billion over five years to strengthen it.

This includes \$3.5 billion to triple the bulk billing incentive for the most common GP consultations for children under 16 years, pensioners and other Commonwealth concession card holders.

### **Delivering cheaper medicines**

The Government will double the maximum dispensing quantity to 60 days for over 300 Pharmaceutical Benefits Scheme (PBS) medicines. Some patients will be able to buy two months' worth of medicine for stable, chronic conditions, saving both time and \$1.6 billion in out-of-pocket costs over four years.

This builds on the October Budget measure to reduce the PBS general co-payment to \$30 from 1 January 2023. This has saved Australians more than \$58 million over three months.

The Government is also providing \$2.2 billion for new and amended listings on the PBS to ensure affordable access to new medicines.



## **SUPPORT FOR THOSE WHO NEED IT MOST**

### **Expanding access to Parenting Payment (Single)**

The Government is investing \$1.9 billion over 5 years to expand eligibility for Parenting Payment (Single) to single principal carers until their youngest child turns 14. Around 57,000 eligible single parents, 91 per cent women, will transition to a higher basic rate of \$922.10 per fortnight. This is an increase of \$176.90 per fortnight compared to current payments.

### **Increasing the rate of eligible payments**

The Budget invests \$4.9 billion over 5 years to increase the rate of eligible working age and student payments, including JobSeeker, Austudy and Youth Allowance. In September, around 1.1 million Australians will receive a \$40 per fortnight increase to their basic payment rate.

### **The Government will also extend eligibility**

for the existing higher rate of JobSeeker to single Australians aged 55 to 59 who have been on the payment for 9 or more continuous months, to match that applying to those 60 and over.

Many Australians will receive the combined benefit of increases to income support payments, energy bill relief and Commonwealth Rent Assistance.

## **MORE AFFORDABLE HOUSING**

### **Increasing Commonwealth Rent Assistance**

From September 2023, the maximum rates of Commonwealth Rent Assistance will increase by 15 per cent for eligible recipients, meaning around 1.1 million households will be better off.

This is the largest increase to Commonwealth Rent Assistance in over 30 years.

### **Supporting housing supply and home ownership**

The Government is encouraging more social and affordable housing by lifting the National Housing Finance and Investment Corporation's liability cap by \$2 billion, to allow more low-cost loans to Community Housing Providers.

The Government is also driving private sector housing supply by incentivising build-to-rent projects by halving the managed investment trust withholding tax rate from 30 per cent to 15 per cent and providing accelerated depreciation.

Industry estimates the lower tax rate could support up to 150,000 apartments over the next decade.

## **SUPPORTING FAIRER WAGES**

This Budget allocates \$11.3 billion to support the Fair Work Commission's decision to provide an interim increase of 15 per cent to award wages for many aged care workers. More than 250,000 workers will benefit.

The Government has also recommended the Fair Work Commission ensures the real wages of low-paid workers do not go backwards in this year's Annual Wage Review.

## **CHEAPER CHILD CARE AND PAID PARENTAL LEAVE**

From July 2023, around 1.2 million families will begin to benefit from cheaper child care.

Child Care Subsidy rates will increase up to 90 per cent for eligible families and up to 95 per cent for any additional children in care aged 5 and under.

The Government's new Paid Parental Leave scheme commences on 1 July 2023.

Around 180,000 families will be able to receive the payment for up to 20 weeks and will have greater flexibility in how they use it. The Government is investing \$531.6 million to expand eligibility and gradually increase the amount of Paid Parental Leave each year up to a total 26 weeks by 2026.

# Government Services

## SERVICES AUSTRALIA

Services Australia are responsible for the delivery of advice and social, health and child support services and payments.

### Medicare

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas. Visit the website, call the phone number below or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

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**Website:** [www.servicesaustralia.gov.au/medicare](http://www.servicesaustralia.gov.au/medicare)

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**Phone:** 132 011

### Centrelink

Centrelink delivers a range of Government payments and services to older Australians, carers, those seeking employment, families, parents, people with disability, students and apprentices. They also provide free financial advice through the Financial Information Service.

### Phone numbers

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**Centrelink Older Australians:** 132 300

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**Disabilities and Carers:** 132 717

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**Financial Information Service:** 13 23 00

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**Website:** [www.servicesaustralia.gov.au/centrelink](http://www.servicesaustralia.gov.au/centrelink)

## AUSTRALIAN TAXATION OFFICE (ATO)

The ATO can assist with your enquiries that may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation. Many Australians have been victims of fraud schemes that appear to be from the ATO. If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540, 8.00am–6.00pm Monday to Friday to check.

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**Website:** [www.ato.gov.au](http://www.ato.gov.au)

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**Phone:** 13 28 65

## OLDER PERSONS ADVOCACY NETWORK

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy, information and education services to older people across Australia. OPAN is a free service that supports older people and their representatives to address issues related to Commonwealth funded aged care services.

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**Phone:** 1800 700 600

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**Website:** [opan.org.au](http://opan.org.au)

## **NATIONAL DISABILITY INSURANCE SCHEME (NDIS)**

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability. It provides funding directly to individuals. The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers. To find out whether you are eligible for the NDIS, visit the website or call the hotline. People must be under 65 when they first enter the NDIS.

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**Website:** [www.ndis.gov.au](http://www.ndis.gov.au)

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**Phone:** 1800 800 110

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**Email:** [enquiries@ndis.gov.au](mailto:enquiries@ndis.gov.au)

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## **CARER GATEWAY**

Carers can be family or friends, of any age or background that look after another person. Depending on their situation a number of payments are available, and there may also be programs that provide support for the person you care for. Some come from government, and others from the non-government sector. Call the number below or visit the website to find out more about the available support and services that are available to carers.

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**Website:** [www.carergateway.gov.au](http://www.carergateway.gov.au)

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**Phone:** 1800 422 737

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## **HEALTHDIRECT**

Healthdirect provides free, trusted health information and advice, 24 hours a day, 7 days a week. Registered nurses are available to provide advice when you're not sure what to do – whether you should see a local GP, manage the condition at home, or go to an emergency department.

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**Phone:** 1800 022 222

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**Website:** [www.healthdirect.gov.au](http://www.healthdirect.gov.au)

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## **MEDICAL COSTS FINDER**

The Medical Costs Finder helps patients find the typical cost of specialist medical services. It covers common services in and out of hospital.

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**Website:** [www.medicalcostsfinder.health.gov.au](http://www.medicalcostsfinder.health.gov.au)

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## **LAWACCESS NSW**

LawAccess NSW is a free government telephone service that provides legal information, referrals and in some cases, advice for people who have a legal problem in NSW.

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**Phone:** 1300 888 529

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**Website:** [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au)

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# Age Pension

The Age Pension is the primary social security payment for people who have reached Age Pension age.

Australia has a non-contributory age pension system. This means you are usually eligible if you are:

- Over Age Pension age
- Under the income and assets test limits
- An Australian resident (an Australian citizen or permanent visa holder residing in Australia), normally for more than 10 years.



The Age Pension is the primary social security payment for people who have reached Age Pension age.”

## Current Age Pension rates

| Per fortnight              | Single         | Couple (each) | Couple (combined) | Couple apart due to ill health (each) |
|----------------------------|----------------|---------------|-------------------|---------------------------------------|
| Maximum basic rate         | \$971.50       | \$732.30      | \$1,464.60        | \$971.50                              |
| Maximum Pension Supplement | \$78.40        | \$59.10       | \$118.20          | \$78.40                               |
| Energy Supplement          | \$14.10        | \$10.60       | \$21.20           | \$14.10                               |
| <b>Total</b>               | <b>\$1,064</b> | <b>\$802</b>  | <b>\$1,604</b>    | <b>\$1,064</b>                        |

A full rate single pensioner currently receives around \$27,664 per year, including supplements. And a full rate pensioner couple currently receives around \$41,704 per year combined, including supplements.

## Income and Assets Test

To be paid Age Pension, you must be under the income and assets test limits.

Your payment will be determined by whichever test gives you the lowest Age Pension rate.

You are required to report your income and assets value to Centrelink.

You need to report employment income regularly, generally every two weeks, but for other income and assets you need to report when there has been a change in circumstances or when Centrelink asks you to confirm the information they have.

## Income Test

The income test applies to you and your partner's income.

Income from all sources is assessed, including work, financial assets, savings, and superannuation.

Your income from financial assets is calculated using the deeming rates, not the actual income the assets produce. See the section on deeming rates for more information.

Once you earn more than \$190 per fortnight for a single, or more than \$336 per fortnight for a couple, your pension will start to reduce and you will receive a part-pension.

### If you are a single person

| If your income per fortnight is.. | Your pension will reduce by         |
|-----------------------------------|-------------------------------------|
| Up to \$190                       | \$0                                 |
| Over \$190                        | 50 cents for each dollar over \$190 |

### If you are a pensioner couple:

| If your combined income per fortnight is.. | Your pension will reduce by         |
|--|-------------------------------------|
| Up to \$336                                | \$0                                 |
| Over \$336                                 | 50 cents for each dollar over \$336 |

Your income cut off point may be higher if you receive Rent Assistance, or lower if you live overseas. You can also earn additional employment income by using the Work Bonus. See the section on the Work Bonus for more information.

### Age Pension fortnightly cut off points

| Your situation                          | Income cut off point per fortnight |
|---|------------------------------------|
| Single                                  | \$2,318                            |
| A couple living together                | \$3,544 combined                   |
| A couple living apart due to ill health | \$4,592 combined                   |

## Deeming Rates

Deeming is used to work out your income from financial investments for social security purposes. This is added to income from other sources to work out your payment rate using the income test.

Deeming assumes that your financial investments earn a certain amount of income, no matter what they really earn.

Financial investments include all bank accounts, managed investments, shares and most superannuation.

If your investments earn more than the deeming rates, the extra amount does not count as your income.

## Current Deeming Rates

If you're single – the first \$56,400 of your financial assets is deemed to earn 0.25 per cent.

Anything over \$56,400 is deemed to earn 2.25 per cent.

If you're a member of a couple and at least one of you receives a pension – the first \$93,600 of your combined financial assets is deemed to earn 0.25 per cent. Anything over \$93,600 is deemed to earn 2.25 per cent.

If you're a member of a couple and neither of you receive a pension – the first \$46,800 of each of your own and your share of joint financial assets is deemed to earn 0.25 per cent. Anything over \$46,800 is deemed to earn 2.25 per cent.

## WORK BONUS

Age pensioners have a \$300 Work Bonus each fortnight.

This means that when your eligible income is \$300 per fortnight or less it will be reduced to zero for the purposes of the Age Pension income test.

Any unused portion of your Work Bonus will accrue each fortnight in an income bank. **As at 1 December 2022, all eligible pension payment recipients of Age Pension age receive an automatic \$4000 top-up of their Work Bonus, taking their Income Bank from a maximum \$7,800 to a maximum \$11,800 until 31 December 2023.** You can then draw down on this balance in the fortnights you earn more than \$300.

To be eligible for the Work Bonus, the income earned must be from employment, or self-employment that involves active effort e.g. bookkeeping or plumbing. It does not include passive income from investments or the management of investments.

The Work Bonus applies on an individual basis. Couples cannot pool the Work Bonus.

You do not apply for the Work Bonus – all you need to do is contact Centrelink and declare your income.

## Assets Test

There are limits to how much you can have in assets before they affect how much Age Pension can be paid.

Your principal home – and up to the first 2 hectares of land it is on – is not included in the assets test. Assets include:

- Superannuation and managed funds.
- Shares, savings accounts, term deposits, money loaned and financial investments.
- Home contents and personal effects e.g. cars, boats, jewellery, furniture and appliances.
- Real estate.
- Annuities, income streams and superannuation pensions.
- Gifts or assets given away.
- Businesses including sole traders, partnerships, private trusts, and private companies.

For the full pension, assets must be less than:

| Your situation                           | Homeowner | Non-homeowner |
|--|-----------|---------------|
| Single                                   | \$280,000 | \$504,500     |
| Couple combined                          | \$419,000 | \$643,500     |
| Illness separated (couple combined)      | \$419,000 | \$643,500     |
| A couple, one partner eligible, combined | \$419,000 | \$643,500     |

Assets above this amount reduce your pension by \$3 per fortnight for every additional \$1,000 (singles and couples combined).

For a part pension, assets must be less than:

| Your situation                                   | Homeowner   | Non-homeowner |
|--|-------------|---------------|
| Single   | \$634,750   | \$859,250     |
| Couple combined (including one partner eligible) | \$954,000   | \$1,178,500   |
| Illness separated, couple combined               | \$1,128,500 | \$1,353,000   |
| A couple, one partner eligible, combined         | \$954,000   | \$1,178,500   |

If you get Rent Assistance with your pension, your cut off point is higher.

## Age Pension Age

The Age Pension age is increasing gradually to 67 years. It is increasing by 6 months every 2 years until it reaches 67 on 1 July 2023.

| Birthdate                       | Age Pension age       | Date of Age Pension change |
|---------------------------------|-----------------------|----------------------------|
| 1 January 1954 to 30 June 1955  | 66 years              | 1 July 2019                |
| 1 July 1955 to 31 December 1956 | 66 years and 6 months | 1 July 2021                |
| On or after 1 January 1957      | 67 years              | 1 July 2023                |

### Residency Rules

To get the Age Pension you generally need to have been an Australian resident for at least 10 years. For at least 5 of these years, there must be no break in your residence.

There are exemptions to these residency rules, including for:

- People who have lived and worked in some countries Australia has a social security agreement with
- Some New Zealanders
- Refugees and former refugees

## Home Equity Access Scheme

The Home Equity Access Scheme allows people of Age Pension age who own suitable real estate in Australia to supplement their retirement income by accessing a voluntary, non-taxable loan from the Federal Government. You do not need to be receiving a qualifying pension to access the Home Equity Access Scheme.

The loan is secured against suitable real estate, often your home. Repayments can be made at any time, or it can be repaid on the sale of the secured real estate or from your estate.

You and your partner may use the Home Equity Access Scheme to access up to 150 per cent of the maximum fortnightly Age Pension rate. Maximum-rate pensioners can receive up to an extra 50 per cent on top of their fortnightly Age Pension payment. Self-funded retirees can receive the whole 150 per cent of the pension rate. Part-pensioners can receive an amount in between.

A no negative equity guarantee means that you won't have to repay more than the market value of the property securing the loan, minus any other mortgages or legitimate encumbrances.

You can receive payments from the Home Equity Access Scheme on a fortnightly basis. And, you are also able to access two lump sum advance payments in any 12-month period of up to 50 per cent of the annual maximum rate of the Age Pension. Any lump sum advance reduces the maximum fortnightly loan amount you can take over the subsequent 12-month period.

At the date of publication the interest rate for the Home Equity Access Scheme is 3.95 per cent.



## Overseas Travel

The Age Pension can generally be paid while you are overseas, regardless of whether you leave Australia temporarily or permanently.

However, the payment rate may change depending on time spent overseas. For instance, if you are travelling overseas temporarily, the Pension Supplement will reduce to the basic rate after six weeks. If you are moving overseas permanently, the Pension Supplement will reduce to the basic rate on your departure.

If you are overseas for longer than six months and you were an Australian resident for less than 35 years during your working life (age 16 to Age Pension age), your payment rate may be reduced.

Australia has social security agreements with many countries. In some cases, these agreements determine how much pension you will get if you live overseas. If you have lived in both countries, you may receive a part-pension from Australia and from the other country you have lived in.

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Before travelling or moving overseas, contact Centrelink to see how it will impact your pension.”

## Rent Assistance

You may be eligible for Rent Assistance if you pay rent to a landlord or community housing organisation. Rent Assistance may also be available to age pensioners who pay fees in a retirement village, board and lodging, or site and mooring fees if your main home is a caravan, relocatable home or a boat.

If you own your own home, or live in state/territory government public housing, you cannot get Rent Assistance.

### Current Rent Assistance Rates

|                  | You are eligible for Rent Assistance if your fortnightly rent is more than | To get the maximum rate of Rent Assistance your rent must be more than | The maximum fortnightly Rent Assistance payment is |
|------------------|--|--|--|
| Single           | \$140.40   | \$350  | \$157.20   |
| Single, Share    | \$140.40   | \$280.14   | \$104.80   |
| Couple, Combined | \$227.40   | \$424.74   | \$148.00   |

## Common Questions

### **For the pension assets test, does it matter how much your principal residence is worth?**

No. Your principal place of residence and up to 2 hectares of land is not included in the Age Pension assets test.

### **On what day is the pension paid?**

You can choose what day of the fortnight the pension is paid on. If you would like to set or change your payment day, contact Centrelink.

### **How often is the pension indexed?**

The pension is indexed on 20 March and 20 September each year.

### **How is pension indexation calculated?**

The rate of the Age Pension is indexed by the higher of the growth in the Consumer Price Index or the Pensioner and Beneficiary Living Cost Index. The pension is then benchmarked to a per cent of Male Total Average Weekly Earnings (MTAWE).

The combined couple rate is benchmarked to 41.76 per cent of MTAWE (around 27.7 percent for the single rate).

If pension rates are below the relevant per cent of MTAWE, they will be increased to the benchmark.

The Consumer Price Index and Pensioner and Beneficiary Living Cost Index are measures of price changes that impact pensioners. Benchmarking the pension to MTAWE helps keep it in line with community living standards.

### **Can I apply for the Age Pension if I am living overseas?**

You can, if you live in a country with a social security agreement that permits applications for the Age Pension from outside Australia. Otherwise you will need to be a resident of Australia when you apply. This means Australia needs to be your settled or usual place of residence. Contact Centrelink for more advice on your personal situation.

Australia currently has international social security agreements with: Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Republic of North Macedonia, the Netherlands, New Zealand, Norway, Poland, Portugal, the Slovak Republic, Slovenia, Spain, Switzerland, and the United States of America.

### **Can Centrelink pay bills on my behalf?**

Yes. Centrepay is a free bill paying service operated by Centrelink. You can arrange for Centrepay to automatically pay regular bills like rent, electricity and phone. Contact Centrelink to set up Centrepay.

### **Can I speak to Centrelink in a language other than English?**

Yes. Centrelink has a free translation and interpreter service in over 200 languages.

This includes international languages, Auslan and Aboriginal and Torres Strait Islander languages.

The Multilingual Phone Service can be contacted on 131 202 - Monday to Friday 8 am to 5 pm.

## What if I disagree with a Centrelink decision?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

1. As a first step you should contact Centrelink. A Centrelink officer will check your details and explain the reason for the decision and clear up any misunderstandings. This will also provide you with the opportunity to tell Centrelink about any new information which may be helpful.
2. Secondly, you can ask for an Authorised Review Officer to review the decision. The Authorised Review Officer will not have had any involvement in the original decision. If they think the initial decision was wrong, they can change it.
3. If the Authorised Review Officer has not found in your favour, you can appeal the Centrelink decision to an independent body, the Social Services and Child Support division of the Administrative Appeals Tribunal.
4. An Administrative Appeals Tribunal review can only commence once the Authorised Review Officer has completed their review. The Administrative Appeals Tribunal has the power to change decisions.
5. You can appeal to the Administrative Appeals Tribunal for a second review.
6. Finally, you can appeal a decision to the Federal Court and then the High Court.

**If you are not satisfied with any aspect of the service that Services Australia is providing, you can contact the Commonwealth Ombudsman on 1300 362 072.**



# Concession Cards, Medicare and Health

## Pensioner Concession Card

If you receive one of the following payments, you will automatically be sent a Pensioner Concession Card:

- Age Pension
- Carer Payment
- Parenting Payment – Single
- Disability Support Pension
- JobSeeker Payment or Youth Allowance and are single, caring for a dependent child and looking for work

If you are over 60, you can also get a Pensioner Concession Card if you have been getting one of the following payments for more than 9 months: JobSeeker Payment, Parenting Payment partnered, Special Benefit.

You may also get a card if you have a partial capacity to work and you're getting any of the following payments:

- JobSeeker Payment
- Parenting Payment partnered
- Youth Allowance as a job seeker

The Pensioner Concession Card gives you benefits, including:

- Cheaper medicines under the Pharmaceutical Benefits Scheme – at the concessional rate of up to \$7.30 instead of the general rate of \$30.00
- Access to the lower, concessional threshold of the Pharmaceutical Benefits Scheme Safety Net
- Bulk billed doctor visits – depending on your doctor
- Extra refunds for medical costs when you reach the Extended Medicare Safety Net threshold
- Free hearing tests, fully or partially subsidised devices, fittings, annual reviews, and other services through the Hearing Services Program
- Discounts on Australia Post mail redirection
- Other concessions on utility bills, rates, drivers licenses, motor vehicle registration charges, ambulance subscriptions and public transport – depending on your state or territory.

If your pension payment was cancelled on 1 January 2017 because of changes to the assets test, you will also receive a Pensioner Concession Card.



## State Concessions for Concession Card Holders

State governments may offer concessions for common expenses such as car registrations (including compulsory third party), council rates on your home and a range of other State government costs. Check with your State service provider to see what concessions are available to you.

## Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is a concession card provided to self-funded retirees who have reached Age Pension age but are not eligible for a pension payment due to their income or assets. Eligibility for the Commonwealth Seniors Health Card is based on a person's adjusted taxable income, plus any deemed income from account-based income streams. There is no assets test.

The Commonwealth Seniors Health Card provides access to the same Commonwealth medical and pharmaceutical concessions as the Pensioner Concession card. State governments may offer additional concessions at their own discretion.

You can get a card if you meet a number of conditions, including that you are not receiving another income support payment from Services Australia or the Department of Veterans' Affairs.

To meet the income test, from 4 November 2022, you must earn no more than the following:

- \$90,000 a year if you're single
- \$144,000 a year for couples
- \$180,000 a year for couples separated by illness, respite care or prison.

Add \$639.60 to these amounts for each child in your care.



## Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual support payment of \$170 that assists eligible people with the additional home energy costs of operating essential medical equipment or medically necessary heating and cooling.

To be eligible, you must use specified essential medical equipment in your home, or have certain medical conditions that require the use of additional heating and/or cooling.

The payment is available in addition to any other existing state and territory government medical equipment rebate schemes. To claim, you must have a Commonwealth concession card and the person with medical needs and their carer must live at home together in Australia.

To access this payment, you need to apply to Centrelink. You may be asked to provide evidence of the medical need for equipment and proof that you pay the relevant energy bill.

Contact Centrelink for more information.

## Pharmaceutical Benefits Scheme Safety Net Card

If you spend a lot on medicines you can get a Pharmaceutical Benefits Scheme Safety Net Card that will give you access to cheaper medicines. From 1 January 2023 the annual Safety Net Thresholds are:

- \$262.80 for concession card holders, including the Pensioner Concession Card and the Commonwealth Seniors Health Card.
- \$1,563.50 for general patients.

Concessional patients now reach the safety net after 36 fully priced prescriptions and thereafter their PBS scripts are free for the balance of the year (plus any applicable premiums).

Above these thresholds, your Pharmaceutical Benefits Scheme Safety Net Card will give you access to cheaper medicines. Your medicine will:

- Be free for concession card holders
- Cost up of \$7.30 for general patients

To get a Pharmaceutical Benefits Scheme Safety Net Card, ask your pharmacist to keep track of you and your family's prescriptions. When you reach the threshold, your pharmacist can give you a card.

“

*If you do not always use the same pharmacist, you can keep track of your expenditure using the PBS Safety Net record and the application for a Safety Net card form available from Centrelink.”*

## Private Health Insurance Rebate

If you have private health insurance, you may be eligible for the Private Health Insurance Rebate.

The Private Health Insurance Rebate is means tested. Your rebate rate also depends on the age of the oldest person covered by the policy. It provides a rebate for a proportion of your hospital and general treatment (extras) cover.

You can claim the rebate as a reduction to your health insurance policy, or as a tax offset in your annual tax return.

**Table 1: PHI Rebate levels applicable from 1 April 2021. Note the income thresholds are indexed and will remain the same to 30 June 2023.**

| Tier             | Family and income status                             | < Age 65 | Age 65-69 | Age 70+ |
|------------------|--|----------|-----------|---------|
| <b>Base tier</b> | Single ≤\$90,000<br>Family ≤\$180,000                | 24.608%  | 28.710%   | 32.812% |
| <b>Tier 1</b>    | Single \$90,001-105,000<br>Family \$180,001-210,000  | 16.405%  | 20.507%   | 24.608% |
| <b>Tier 2</b>    | Single \$105,001-140,000<br>Family \$210,001-280,000 | 8.202%   | 12.303%   | 16.405% |
| <b>Tier 3</b>    | Single ≥\$140,001<br>Family ≥\$280,001               | 0%       | 0%        | 0%      |

**Table 2: From 1 July 2023, new income thresholds will apply.**

| Tier             | Family and income status                             | < Age 65 | Age 65-69 | Age 70+ |
|------------------|--|----------|-----------|---------|
| <b>Base tier</b> | Single ≤\$93,000<br>Family ≤\$186,000                | 24.608%  | 28.710%   | 32.812% |
| <b>Tier 1</b>    | Single \$93,001-108,000<br>Family \$180,001-210,000  | 16.407%  | 20.507%   | 24.507% |
| <b>Tier 2</b>    | Single \$108,001-144,000<br>Family \$210,001-280,000 | 8.202%   | 12.303%   | 16.405% |
| <b>Tier 3</b>    | Single ≥\$144,001<br>Family ≥\$280,001               | 0%       | 0%        | 0%      |

Source: [https://privatehealth.gov.au/health\\_insurance/surcharges\\_incentives/insurance\\_rebate.htm](https://privatehealth.gov.au/health_insurance/surcharges_incentives/insurance_rebate.htm)

Note: Single parents and couples (including de facto couples) are subject to family tiers. For families with children, the income thresholds are increased by \$1,500 for each child after the first.

The PHI Rebate is not provided on the Lifetime Health Cover loading component of a PHI policy.

## Medicare Safety Nets thresholds

The Medicare Safety Nets can lower your out of pocket medical costs, including the cost of seeing a doctor or specialist, as well as many tests and scans.

When your out of pocket costs exceed one of the Medicare Safety Net thresholds, you'll start getting higher Medicare benefits.

If you have a Pensioner Concession Card or a Commonwealth Seniors Health Card, you are eligible for the Extended Medicare Safety Net – Concessional. This means you can get up to 80 per cent of your out of pocket costs back.

You do not need to register for the Medicare Safety Nets as an individual. Your out-of-pocket-costs will be automatically calculated by Medicare and the money you get back from Medicare will be automatically adjusted.

However, if you register as a couple or family, you can combine your costs for the Medicare Safety Nets. This means you will reach the thresholds sooner and receive more back from Medicare. Contact Services Australia to register as a couple or a family.

See Table 3 for the 2023 thresholds, which can be found on Services Australia's website.

**Table 3: 2023 Medicare Safety Nets thresholds**

| Thresholds  | Threshold amount | Who it's for   | What counts towards the threshold                | What benefit you'll get back   |
|---|------------------|--|--|--|
| <b>Original Medicare Safety Net (OMSN)</b>  | \$531.70         | Everyone in Medicare   | Your gap amount for the calendar year.           | 100% of the schedule fee for out of hospital services.                             |
| <b>Extended Medicare Safety Net (EMSN)- General</b>                                     | \$2,414.00       | Everyone in Medicare   | Your out-of-pocket amount for the calendar year. | 80% of out-of-pocket costs or the EMSN benefit caps for out of hospital services.  |
| <b>Extended Medicare Safety Net (EMSN) - Concessional and Family Tax Benefit Part A</b> | \$770.30         | Concession cardholders and families eligible for Family Tax Benefit Part A | Your out-of-pocket amount for the calendar year. | 80% of out-of-pocket costs or the EMSN benefits caps for out of hospital services. |

Source: [What are the Medicare Safety Nets thresholds - Medicare Safety Nets - Services Australia](#)

The Medicare Safety Net threshold amounts are indexed to the Consumer Price Index on 1 January each year when patient threshold accumulations are reset.

- The Original Medicare Safety Net (OMSN) increases the 85% Medicare rebate to 100% of the MBS fee for the remainder of the year once the threshold is reached. The current 2023 OMSN threshold for everyone enrolled in Medicare is \$531.70.
- The Extended Medicare Safety Net (EMSN) provides an increase in benefits of up to 80% of out-of-pocket costs once an annual threshold has been reached. All out-of-hospital out-of-pocket costs (the difference between the MBS out-of-hospital rebate and the doctor's charge) contribute to the EMSN. There are two 2023 EMSN thresholds. The EMSN non-concessional threshold is \$2,414 and the concessional threshold/Family Tax Benefit Part A threshold is \$770.30.

It is important to note that Medicare safety nets do not apply to in-hospital services, which may be partially or fully covered by private health insurance.



# Carers Payment & Carer Allowance

## Carer Payment

Carer Payment can help people who are providing constant care to a child (under 16 years) or an adult (16 years and over) with disability, a medical condition, or who is frail aged.

Carer Payment is paid to people who because of the demands of their caring role, are unable to support themselves through paid employment.

Carer Payment is paid at the same rate as the Age Pension and is subject to the same income and asset tests. See the Age Pension section for more information.

Carer Payment recipients are eligible for the Pensioner Concession Card.

In order to get Carer Payment you must be:

- An Australian resident (an Australian citizen or permanent visa holder residing in Australia)
- Providing constant care for someone who is an Australian resident with an illness or disability likely to last 6 months or more (unless they are terminally ill); and
- The care is provided in the home of the person being cared for.

A 104-week waiting period applies to most new Australian residents before they can receive Carer Payment.

To qualify for Carer Payment, the person receiving care must also pass an income and asset test (if they don't receive a pension or benefit from Centrelink).

### Care Receiver's Income and Assets Test

|                     |           |
|---------------------|-----------|
| <b>Income Limit</b> | \$127,962 |
| <b>Assets Limit</b> | \$789,500 |

If the care receiver's assets exceed the assets limit, the carer may still qualify for Carer Payment if the care receiver passes the income test and liquid asset test (\$6,000 for a single person and \$10,000 for those who are partnered).

Note: the carer must also meet the pension income and assets tests (these are the same as for the Age Pension).

If you are caring for more than one child or an adult and a child, each with disability or a medical condition, this will be taken into account when determining your eligibility.

Contact Centrelink to determine if your caring responsibilities make you eligible for Carer Payment.

## **Carer Allowance**

Carer Allowance helps Australian residents (Australian citizens and permanent visa holders residing in Australia) who provide daily care and attention at home to a child (under 16 years) or an adult (16 years and over) with disability or a medical condition, or who is frail aged. A 52-week waiting period applies to most new Australian residents before they can receive Carer Allowance.

The amount of care you need to provide in order to receive Carer Allowance is lower than for Carer Payment.

Carer Allowance can be paid on top of other income support payments, such as Carer Payment or the Age Pension, or as a stand-alone payment. If you receive Carer Payment for a child, you will automatically receive Carer Allowance.

Carer Allowance is \$144.80 per fortnight. A carer can receive Carer Allowance for each child they care for that meets the eligibility criteria, and for a maximum of two adults.

An additional payment of up to \$1,000 (Child Disability Assistance Payment) annually is also available for each child under 16 years who qualifies the carer for Carer Allowance.

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of \$250,000 applies to you and your partner. There is no assets test.

## **Carer Supplement**

Carer Supplement is an annual payment for carers who receive a qualifying payment on 1 July each year. Eligible payments are:

- Carer Payment
- Carer Allowance
- DVA Carer Service Pension
- DVA Partner Service Pension with Carer Allowance

An additional \$600 is paid if you are receiving Carer Payment or one of the DVA pensions listed above.

You do not need to apply for Carer Supplement. Centrelink will automatically make the payment into your bank account.

The payment is made in July of each year.

# Disability Payments

## Disability Pension

The Disability Support Pension helps people who are unable to work or be retrained for work of at least 15 hours per week due to a physical, intellectual or psychiatric impairment.

To receive the Disability Support Pension, you must:

- Be an Australian resident (an Australian citizen or permanent visa holder residing in Australia), usually for at least 10 years or have a qualifying exemption, e.g. because your continuing inability to work occurred while you were an Australian resident
- Be aged at least 16 and under the Age Pension age at the date of claim
- Have an impairment that has been assessed to be at least 20 points or more using the Impairment Tables, or be permanently blind;
- Be assessed as having a continuing inability to work 15 hours per week now, or in the next 2 years or be participating in the supported wage system.

You also need to meet the income and asset test thresholds.

For people over 21, the Disability Support Pension is paid at the same rate as the Age Pension.

If you are receiving the Disability Support Pension when you reach Age Pension age, you can choose which payment you will receive.

Contact Centrelink to find out if you are eligible for the Disability Support Pension

## Mobility Allowance

A payment to help with travel costs for work, study or looking for work if you have a disability, illness or injury that means you can't use public transport.

Mobility Allowance is \$109.30 per fortnight to help with travel costs for work, study or looking for work if you can't use public transport. You can get it if you do one or more of the following things for at least 32 hours every 4 weeks on a continuing basis:

- Paid work
- Volunteer
- Self-employment
- Vocational training
- Independent living
- Life skills training

If you are receiving an income support payment and doing more than 15 hours of paid work per week or seeking work for 15 hours or more a week through an Employment Services Provider, you may qualify for a higher rate of \$152.80 per fortnight.

# Other Payments

## Crisis Payment

Crisis Payment is a one-off support payment for people who experienced certain extreme events and are in severe financial hardship. Extreme events include:

- Because of natural or other disaster not covered by a disaster relief payment
- Being forced to leave home due to domestic and family violence, or where the perpetrator has left
- Serving at least 14 days in prison or in psychiatric confinement
- A humanitarian entrant who entered Australia on a certain visa subclass.

To be eligible for the payment you must qualify for an income support pension, benefit or allowance.

The Crisis Payment is equal to seven days (one week) of the maximum basic rate of the person's pension, benefit or allowance.

## Special Benefit

Special Benefit is available to people in financial hardship with no other means of supporting themselves or their family because of:

- Age or physical or mental disability
- Domestic circumstances
- Any other reason for which the person has no control

Special Benefit is only available to people who are not entitled to any other income support payment and residency rules apply.

You must be an Australian resident (an Australian citizen or permanent visa holder residing in Australia) or the holder of a specified temporary visa (e.g. a temporary partner visa or temporary protection visa). A 208-week waiting period applies to most new Australian residents and specified temporary visa holders, unless you have experienced a substantial change of circumstances (e.g. illness, death of a partner or sponsor, or domestic or family violence) since arriving in Australia

# Aged Care

## Delivering for Aged Care

The Albanese Government is working hard to improve the quality of care for older people and make aged care equitable, sustainable and trusted. The Royal Commission into Aged Care Quality and Safety made it clear that more needs to be done to improve the standard of care and that is what our government focused on doing.

We are determined to improve the experience of older Australians throughout the aged care system and ensure they receive high quality, safe, care. The Albanese Government has been engaging with residential aged care homes and meeting with older people and their families and carers, as well as aged care workers and aged care providers, to hear what they think about aged care.

Older people, along with their families and carers, are at the heart of these changes. We are ambitious for aged care and we strongly encourage everyone to have their say.

Together we can make positive, lasting changes to aged care that deliver safety, dignity and respect for older people.



# Aged Care Services

## My Aged Care

My Aged Care is an Australian Government resource to help you find out what aged care services may be available to help you.

My Aged Care can provide:

- information on the different types of aged care services available
- an assessment of needs to identify eligibility and the right type of care
- referrals and support to find service providers that can meet your needs
- information on what you might need to pay towards the cost of your care.

1800 200 422

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

To make an appointment at one of the 80 Services Australia service centres nationally, call 1800 227 475 (Monday–Friday, 8am to 5pm).

For translating and interpreting services (TIS National), call 131 450 and ask for 1800 200 422.

To use the National Relay Service, visit [nrschat.nrscall.gov.au/nrs](http://nrschat.nrscall.gov.au/nrs) to choose your preferred access point on their website, or call the NRS Helpdesk on **1800 555 660**.

## Planning for your future

It's never too early or too late to talk about aged care. Talking about getting some extra help doesn't mean you can't live an independent or active life.

My Aged Care can assist you in understanding what kind of care you need:

### 1. Help at home

If you're finding it harder to do the things you used to, you can ask for some help.

### 2. Short-term care

Maybe you need some help after a hospital stay, or support if your regular family carer is taking a holiday. Short-term care can help you cope with life's interruptions.

### 3. Aged care homes

You might be at a stage where you no longer feel able to live independently at home, even with carer support or home care services to help you.

Eligibility is based on factors like your health, how you're managing at home, and any support you currently receive.

Star Ratings for aged care homes are now available through the 'Find a provider' tool on the My Aged Care website. Star Ratings allows you to compare the quality of aged care homes. Residential aged care homes receive an overall Star Rating as well as ratings against 4 sub-categories: compliance, residents' experience, staffing and quality measures. Find out more:

Visit: [myagedcare.gov.au/quality-aged-care](http://myagedcare.gov.au/quality-aged-care)

### Step 1. Contact My Aged Care

You can call on **1800 200 422** or apply for an online assessment at **[www.myagedcare.gov.au](http://www.myagedcare.gov.au)**

- You will be asked questions to help work out your needs and existing care arrangements – this takes at least ten minutes.
- You will need your Medicare card.
- If you would like someone to call My Aged Care for you, you will need to give them your consent.
- If you're calling for someone else, they will need to give their consent.

### Step 2. Have a face to face assessment

If you are eligible for aged care, My Aged Care will arrange for a trained assessor to come to your home.

- With your consent they will assess your care needs and eligibility for services and work with you to develop a support plan which addresses your needs, goals and preferences.
- You can ask the assessor any questions you may like, for example: what services are available locally? And, how long will I have to wait?
- Someone else can be with you during this visit.

### Step 3. Find out about costs

Most people will need to contribute to their cost of care. My Aged Care and service providers can give you information about costs. You will also be told if you need a financial assessment.

### Step 4. Following your assessment

- You will receive a letter that will let you know if you are eligible for Government subsidised aged care services and if so, what services you are eligible for.

### Step 5. Choose services

- The service finders on the My Aged Care website can help you locate and compare some services in your area once you know which type of care you are eligible for.
- Your assessor and My Aged Care can also help you find services in your local area that meet your needs.



# Commonwealth Home Support Programme

## Commonwealth Home Support Programme

The Commonwealth Home Support Programme is an entry level home help program for older people who need some help with daily tasks to live independently at home.

### Eligibility

You may be eligible for services under the Commonwealth Home Support Programme if you are:

- 65 or over, 50 or over and an Aboriginal and Torres Strait Islander person, or 50 years or over and on a low income, experiencing homelessness or at risk of homelessness;
- Still living at home; and
- In need of help at home to continue to live independently.

The aim of the Commonwealth Home Support Programme is to help older people live as independently as possible – with a focus on working with you, rather than doing for you. It is about building on your strengths, capacity and goals to help you remain living independently and safely at home.

If you have been injured or hospitalised you may be eligible for additional services through the program for a short period of time to help you get back on your feet after you return home. Speak to your service providers in the first instance.

## Assessment for Commonwealth Home Support Programme

To find out if you need an assessment and if you are eligible for help at home services, call My Aged Care on 1800 200 422. The My Aged Care staff will ask you questions about your current needs and circumstances so they can refer you to appropriate aged care services.

You will need to have a Regional Assessment Service assessment before you can be approved for care. You are entitled to have a family member, friend or carer present during the assessment.

When the assessor arrives at your home, they will ask if you agree to have the assessment. The assessor will have a copy of your client record which includes the information you gave to the My Aged Care contact centre. They may also ask for your permission to talk to people who support you, such as a family member or carer.

### The assessor will ask questions about:

- What support you already have and if that will continue
- Your health and lifestyle and any health concerns
- If you have problems with your memory
- How you are going with daily tasks and activities around the home
- Any issues with home and personal safety
- Speaking to your GP or other health professionals



# Commonwealth Home Support Programme

## Services Available through the Commonwealth Home Support Programme

Depending on your needs, support services that you may be eligible for include:

### Community and home support

- Domestic assistance – household jobs like cleaning, laundry
- Personal care – help with bathing, showering or getting dressed
- Home maintenance – minor general repairs and care of your house or garden, for example, changing light bulbs or replacing tap washers.
- Home modification – minor installation of safety aids such as alarms, ramps and support rails in your home
- Nursing care – a qualified nurse to dress a wound or provide continence advice in your home
- Social support – social activities in a community-based group setting
- Transport – help getting people out and about for shopping or appointments

### Food services

- Providing meals at a community centre
- Helping with shopping for food
- Help with making meals and storing food in your home
- Assistance with learning to cook
- Delivering meals to your home

### Allied Health Support

- Physiotherapy (exercises, mobility, strength and balance)
- Podiatry (foot care)
- Speech pathology
- Occupational therapy (help to recover or maintain your physical ability)
- Advice from a dietitian (healthy eating)
- Other allied health and therapy services

If your carer is in need of additional support, contact the Carer Gateway on 1800 422 737.

# Home Care Packages

## Home Care Packages

The Home Care Packages are one of the ways that you can access affordable aged care services at home. The Home Care Packages Program supports older people with complex care needs to live independently in their own homes. It uses a consumer-directed care approach to make sure the support suits a person's assessed needs and goals.

The support is provided through a Home Care Package - a coordinated mix of services that can include:

- help with household tasks
- equipment (such as walking frames)
- minor home modifications
- personal care
- clinical care such as nursing, allied health and physiotherapy services.

There are 4 levels of Home Care Packages - from level 1 for basic care needs to level 4 for high care needs.

Eligibility is based on your care needs as determined through an assessment. To be eligible you must be:

- 65 years or older (50 years or older for Aboriginal or Torres Strait Islander people) and need services to remain at home, or
- 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people) with a disability, dementia or other care needs that aren't met through other specialist services

To check your eligibility for an assessment, you can call **1800 200 422** or do this online at **[www.myagedcare.gov.au/am-i-eligible](http://www.myagedcare.gov.au/am-i-eligible)**

Depending on the level of Home Care Package you receive, you can get assistance with a range of different services, including:

- bathing, hygiene and grooming to help you maintain your personal hygiene and grooming standards;
- nursing to help you treat and monitor medical conditions at home;
- podiatry, physiotherapy and other therapies to help you maintain movement and mobility;
- food preparation to help ensure that you continue to eat well;
- help with impairments or continence to manage particular conditions and maximise independence at home;
- cleaning, laundry and other chores to help keep your home clean and liveable;
- home or garden maintenance to help keep your home and garden in a safe condition;
- changes to your home to increase and maintain your ability to move around your home safely and independently;
- aids to stay independent to help you with mobility, communication, reading and person care limitations;
- transport to get you out and about to appointments and community activities; and
- social outings, groups and visitors to help you remain social and interact with your community.

For more information on Home Care Packages inclusions and exclusions, you can read the program manual online: **<https://www.myagedcare.gov.au/publications/home-care-packages-manual>**

# Home Care

## Home Care Package value

The Home Care Package program provides a subsidy towards a package of care, services and case management to meet your individual needs.

There are four levels of home care packages. Each level of home care package provides a different subsidy amount. This amount is paid to an approved home care provider that you have selected. The subsidy contributes to the total cost of your service and care delivery. It is also expected that you will contribute to the cost of your care.

## Package costs

There are three different fees you may be asked to pay:

|                              |   |
|------------------------------|---|
| 1. The basic daily fee       | Nearly everyone receiving a home care package is asked to pay this fee  |
| 2. An income tested care fee | People whose income is over the maximum income for a full pensioner will probably be asked to pay this                |
| 3. Additional fees           | This is a fee you may be asked to pay if you would like more services than are covered through your home care package |

## Home Care Packages pricing changes

We have taken significant steps to make sure older people will no longer be charged excessive administrative and management costs as part of their Home Care Package. From 1 January 2023, care management and package management charges are capped at 20 per cent and 15 per cent of the respective package levels. We have banned exit fees, improving provider choice for care recipients, while also stopping providers from charging separate brokerage and subcontracting fees in the program. More than 37,000 older people will no longer be charged for changing providers or exiting the program.

The package level assigned to you is based on your needs.

| Package level | Level of care needs                          |
|---------------|--|
| Level 1       | Basic care needs - \$9,179.75 a year         |
| Level 2       | Low care needs - \$16,147.60 a year          |
| Level 3       | Intermediate care needs - \$35,138.55 a year |
| Level 4       | High care needs - \$53,268.10 a year         |

# Other Useful Contacts

## **Aged Care Quality and Safety Commission**

The Aged Care Quality and Safety Commission makes sure that aged care services provide the best care and services possible and meets the Aged Care Quality Standards. The Commission's information and resources can help you understand the care and services you should receive from your provider. The Commission can also help you to resolve any concerns you might have about aged care service. It does this by:

- checking aged care services to make sure they meet the Aged Care Quality Standards
- looking into complaints about services made by people receiving care, their families and others
- requiring aged care providers to make changes when they are not meeting the standards or respecting the rights of aged care consumers
- making sure that aged care providers manage your fees and contributions properly, as well as the government funding they receive
- making sure that new organisations that want to provide aged care services are suitable
- investigating serious incidents that happen in aged care services
- publishing information about our findings when we check on services
- explaining what good quality care is, and what you can expect from services.

**Phone: 1800 951 822**

**Website: [agedcarequality.gov.au](http://agedcarequality.gov.au)**

**Post: Aged Care Quality and Safety Commission**

**GPO Box 9819, In Your Capital City**

## Support for Carers – Carer Gateway

The Carer Gateway is a single entry point for carers to access help and advice, including respite.

The Carer Gateway can be found at [www.carergateway.gov.au](http://www.carergateway.gov.au) or contacted on **1800 422 737**.

Whilst changes are being made to improve the interaction between MyAgedCare and the Carer Gateway, at the moment, you will need to contact the Carer Gateway separately to MyAgedCare.

## National Dementia Support Program

The National Dementia Support Program aims to help people living with dementia and their carers and families understand more about dementia. It also aims to connect people living with dementia, their families and carers with services that support them to self-manage and live well with dementia for as long as possible.

Find out more by contacting the National Dementia Helpline on **1800 100 500**

## Translating and Interpreting Service (TIS National)

If you are receiving care, you can get immediate phone interpreting through TIS National for the cost of a local call. Call **131 450**, 24 hours a day, every day of the year or to book an interpreter, visit: [tisnational.gov.au](http://tisnational.gov.au)

## Have your say on how we can continue to improve aged care

Have your say on how we can continue to improve aged care.

Phone 1800 318 209 (aged care reform free-call phone line) or visit [www.agedcareengagement.health.gov.au](http://www.agedcareengagement.health.gov.au)



# Support for Carers

## Help for Grandparent Carers

Many grandparents care for children through formal or informal care arrangements. Help for grandparent carers depends on your individual circumstances and includes:

- Payments to help with the cost of raising children
- No-cost or low-cost child care
- Health care cards to reduce the cost of medical care and pharmaceuticals

You do not need to have a formal foster care arrangement in place to access Commonwealth Government support. Generally, all that is required is that you are the primary carer for the child and make day-to-day decisions for the child.

## Can grandparents access Family Payments?

Yes. Grandparents can access Family Tax Benefit Part A and Part B if they care for a child at least 35 per cent of the time. You do not need to be a child's legal guardian to be eligible for social security purposes. Family Tax Benefit is a payment that helps eligible families with the cost of raising children. The Family Tax Benefit residence and income tests apply.

There are two parts to the Family Tax Benefit – Part A and Part B.

### Family Tax Benefit – Part A

Family Tax Benefit – Part A is paid per child. Families with a combined income of \$58,108 or less can access the maximum rate of the payment. Age Pensioners, including those on a part-pension, generally receive the maximum rate of Family Tax Benefit – Part A.

| Maximum rate for each child                                | Fortnight |
|--|-----------|
| Under 12   | \$197.96  |
| 13 to 15   | \$257.46  |
| 16 to 19<br>(secondary student or exempt from requirement) | \$257.46  |
| 0 – 19 years of age in an approved care organisation       | \$63.56   |

## Family Tax Benefit – Part B

Pensioners and other social security recipients, including part-pensioners, may be eligible for Family Tax Benefit – Part B. The payment rate starts to taper off once the secondary income earner earns more than \$6,059 per year.

This means that people who are single and receive the Age Pension or other social security payment will be eligible for the maximum rate. Couple Age Pensioners will usually be eligible for a part-rate of Family Tax Benefit – Part B.

Family Tax Benefit – Part B is also paid to grandparent and non-parent carers who do not receive social security payments. In these circumstances, Family Tax Benefit – Part B is payable when the primary income earner has an income of under \$104,432 or less per year. The payment rate starts to taper off once the secondary income earner earns more than \$6,059 per year.

The payment is paid per family, not per child. Payment rates depend on the age of the youngest child.

There is no assets test for Family Tax Benefit – Part B.

### Maximum rate of Family Tax Benefit – Part B

| Maximum rate for each child   | Fortnight |
|---|-----------|
| Under 5 years of age  | \$168.28  |
| 5 – 15 years of age (must be a full-time secondary student if aged 16–18) | \$117.46  |

### Do Family Tax Benefit payments give you access to Commonwealth Rent Assistance, if you are paying rent to a landlord or community housing provider?

Yes. Age pensioners and other social security recipients, including part-pensioners, who receive Family Tax Benefit – Part A, are eligible for Rent Assistance (Family Tax Benefit).

Grandparent and non-parent carers who do not receive a social security payment may be eligible for Rent Assistance (Family Tax Benefit) if they qualify for more than the basic rate of Family Tax Benefit – Part A. If you are in this situation, contact Centrelink to determine your eligibility

## Rent Assistance (Family Tax Benefit) rates

| Family Situation       | No payment unless fortnightly rent is more than | Maximum payment if fortnightly rent is at least | Maximum payment per fortnight |
|------------------------|---|---|-------------------------------|
| <b>Single</b>          |   |   |                               |
| One or two children    | \$184.38  | \$430.97  | \$184.94                      |
| Three or more children | \$184.38  | \$462.70  | \$208.74                      |
| <b>Couple</b>          |   |   |                               |
| One or two children    | \$272.44  | \$519.03  | \$184.94                      |
| Three or more children | \$272.44  | \$550.76  | \$208.74                      |

### Can grandparents access Parenting Payment if they are under the Age Pension age?

If a grandparent is the principal carer of a child under 8, they may be eligible to access Parenting Payment. The Parenting Payment income and asset tests apply.

### Can grandparents access Carer Payment if they are under the Age Pension age?

Yes. Grandparent and non-parent carers who are looking after a child with severe disability or a severe medical condition are eligible for Carer Payment.

There are other circumstances where you might be eligible for Carer Payment or Carer Allowance, including if you are an adult with disability looking after a child with a disability. Or if you are looking after more than one child with disability or illness that is not classified as severe.

Carer Payment is paid at the same rate as the Age Pension. Income and assets tests apply.

For more information contact Centrelink Cares Line Ph: **132 717**



## **Can grandparents access Carer Allowance if they are looking after a child with disability or an illness?**

Yes. Carer Allowance is automatically payable to grandparents looking after a child whose disability appears on a list of disabilities and conditions, or if the disability/condition causes the child to function below the standard for his or her age level. Contact Centrelink to determine your eligibility.

The current rates of Carer Allowance per child, are:

- \$144.80 per fortnight
- Up to \$1,000 Child Disability Assistance Payment, paid annually on 1 July for each child being cared for under 16 years of age

Carer Allowance is paid on top of other social security payments.

You do not need to be receiving a social security payment to get Carer Allowance, but an income test of \$250,000 applies to you and your partner. There is no asset test.

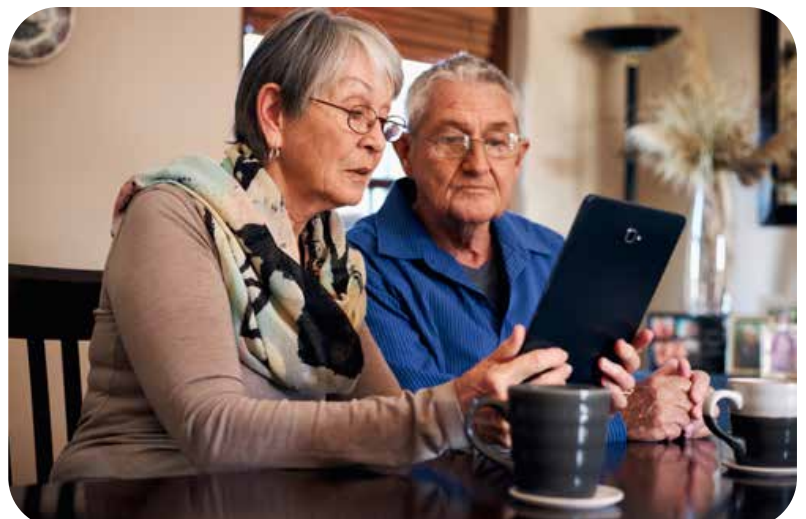
Children who are not eligible for Carer Allowance may be eligible for a Health Care Card if they require substantially more care and attention than a child of the same age without disability.

## **Can grandparents get a Health Care Card to help with the cost of medical appointments and prescription medicine for children they are looking after?**

Yes. Grandparent carers can access a Foster Child Health Care Card.

You do not need to be a formal foster carer to be eligible and the card is available to grandparents in both formal and informal care arrangements.

The Foster Child Health Care Card gives children access to cheaper prescription medicines, medical services and other concessions, depending on your state or territory. There is no income or assets test.



## Can grandparents get help with the cost of child care?

Yes. Grandparent carers can access 100 hours per fortnight of subsidised child care for a grandchild.

The Additional Child Care Subsidy (Grandparent) is available to carers who receive an income support payment, such as the Age Pension.

Support is available equal to the actual fee charged, up to 120% of the Child Care Subsidy hourly rate cap.

There are no requirements for grandparents to be working or undertaking other activities to be eligible for this child care assistance. There is no time limit on how long you can get the additional subsidy.

For many grandparent carers this means there will be no out-of-pocket cost for child care.

Grandparents who don't receive an income support payment can still access up to 100 hours per fortnight of the Child Care Subsidy without any activity test requirement.

## Need to know more?

**Every grandparent carer's situation is different.**

The Centrelink Grandparent Adviser Line can give you specialist advice relating to your circumstances.

**Grandparent Adviser Line**  
**PH: 1800 245 965**



# Government Ombudsmen and Regulators

Australian Government regulators are often able to assist with disputes and issues that you may have free of charge. They can also provide you with advice and assistance. Below you will find a list of some of the most common and helpful regulators, this is not an exhaustive list.

## NEW SOUTH WALES GOVERNMENT REGULATORS

### New South Wales Ombudsman

The New South Wales Ombudsman handles complaints about most NSW government agencies, local councils and community service providers. They can also monitor and review how community services are delivered.

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**Website:** [www.ombo.nsw.gov.au](http://www.ombo.nsw.gov.au)

**Phone:** 1800 451 524

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### NSW Fair Trading

NSW Fair Trading assists consumers and businesses to resolve disputes. They can provide advice and can intervene when necessary. They can assist with issues related to: Renting, building and renovating, buying products and services, buying cars and vehicles, real estate, property management, strata, retirement villages, holiday parks, gambling, charitable fundraising and many other issues.

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**Website:** [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)

**Phone:** 13 32 20

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### Energy and Water Ombudsman (EWON) NSW

EWON is the government approved dispute resolution scheme for New South Wales electricity and gas customers, and some water customers. They can assist with issues you have with your provider such as high bills, debts, customer service, and quality of supply.

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**Website:** [www.ewon.com.au](http://www.ewon.com.au)

**Phone:** 1800 246 545

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### Small Business Commissioner

The Small Business Commissioner is an independent body that advocates for small businesses on a higher level, such as with Government or larger businesses. They also provide a mediation service for disputes between property owners and tenants, contract disputes between businesses and Government, disagreements between contractors and subcontractors and disputes between franchises.

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**Website:** [www.smallbusiness.nsw.gov.au](http://www.smallbusiness.nsw.gov.au)

**Phone:** 1300 795 534

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### Health Care Complaints Commission

The Health Care Complaints Commission acts to protect public health and safety by resolving, investigating and prosecuting complaints about health care. The Commission deals with complaints about all health services and providers in NSW.

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**Website:** [www.hccc.nsw.gov.au](http://www.hccc.nsw.gov.au)

**Phone:** 1800 043 159

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### Health Professional Councils Authority

The Health Professional Council Authority focuses on protecting the public by regulating health practitioners in NSW. The Council does this by maintaining safe professional practice, minimising risk to patients. You can make a complaint to the council if you believe your medical practitioner is acting outside of proper professional standards.

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**Website:** [www.hpca.nsw.gov.au](http://www.hpca.nsw.gov.au)

**Phone:** 1300 197 177

**Email:** [HPCA-mail@health.nsw.gov.au](mailto:HPCA-mail@health.nsw.gov.au)

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## Law Enforcement Conduct Commission (LECC) NSW

The Law Enforcement Conduct Commission is an independent agency that ensures misconduct and maladministration by the NSW Police Force and NSW Crime Commission are dealt with appropriately.

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**Website:** [www.lecc.nsw.gov.au](http://www.lecc.nsw.gov.au)

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**Phone:** (02) 9321 6700 or 1800 657 079

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**Email:** [contactus@lecc.nsw.gov.au](mailto:contactus@lecc.nsw.gov.au)

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## Office of the Legal Services Commissioner

The Office of the Legal Services Commissioner is an independent statutory body that receives and handles all complaints in regards to solicitors and barristers in NSW. The Commissioner also plays a role in resolving consumer matters.

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**Website:** [www.olsc.nsw.gov.au](http://www.olsc.nsw.gov.au)

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**Phone:** (02) 9377 1800 or 1800 242 958

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**Email:** [olsc@justice.nsw.gov.au](mailto:olsc@justice.nsw.gov.au)

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## NSW Civil and Administrative Tribunal (NCAT)

The NSW Civil and Administrative Tribunal provides services to help resolve disputes fairly. The types of disputes that can be heard by NCAT are housing and property disputes, consumers and businesses, guardianship, anti-discrimination matters and administrative review and regulation matters. NCAT also provides dispute resolution services to help parties resolve their issues before going into a hearing.

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**Website:** [www.ncat.nsw.gov.au](http://www.ncat.nsw.gov.au)

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**Phone:** 1300 006 228

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## Environment Protection Authority (EPA) NSW

The environment Protection Authority is the primary regulator for the environment in NSW. The EPA regularly reports on pollution emissions and manages incidents of high pollution. They also have several programs that assist in the aftermath of flooding and bushfires.

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**Website:** [www.epa.nsw.gov.au](http://www.epa.nsw.gov.au)

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**Phone:** 131 555

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**Email:** [info@epa.nsw.gov.au](mailto:info@epa.nsw.gov.au)

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## Hardship Review Board (HRB)

The Hardship Review Board is independent from Revenue NSW and can review certain decisions relating to fines, fees, taxes and duties made by Revenue NSW.

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**Website:** [www.nsw.gov.au/hardship-review-board](http://www.nsw.gov.au/hardship-review-board)

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**Phone:** (02) 7808 6946

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## Housing Appeals Committee (HAC)

The Housing Appeals Committee is an independent organisation that handles appeals from clients of social housing who disagree with a decision made by social housing providers, including public housing by FACS and community housing providers in NSW.

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**Website:** [www.hac.nsw.gov.au](http://www.hac.nsw.gov.au)

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**Phone:** 1800 629 794 or (02) 8741 2555

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## Ageing and Disability Commission

The Ageing and Disability Commission was established to protect older Australians and adults with disabilities from abuse, neglect, and exploitation. It is an independent body that can investigate reports of abuse, neglect, or exploitation.

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**Website:** [www.ageingdisabilitycommission.nsw.gov.au](http://www.ageingdisabilitycommission.nsw.gov.au)

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**Phone:** 1800 628 221

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## Anti-Discrimination NSW

Anti-Discrimination is a governmental body that aims to eliminate discrimination in NSW. The ADNSW does this by investigating complaints, answering enquiries and raises awareness about discrimination.

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**Website:** [www.antidiscrimination.nsw.gov.au](http://www.antidiscrimination.nsw.gov.au)

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**Phone:** 1800 670 812

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## FEDERAL GOVERNMENT REGULATORS

### Commonwealth Ombudsman

The Commonwealth Ombudsman deals with complaints regarding certain Federal Government agencies, as well as private sector agencies such as Health insurance and Postal

industry. The Ombudsman also provides oversight to public interest disclosure, law enforcement integrity, and the private health industry.

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**Website:** [www.ombudsman.gov.au](http://www.ombudsman.gov.au)

**Phone:** 1300 362 072

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### **Australian Financial Complaints Authority**

The AFCA provides an independent dispute resolution service for complaints regarding credit and finance loans, insurant, banking deposits and payments, investments and financial advice and superannuation.

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**Website:** [www.afca.org.au](http://www.afca.org.au)

**Phone:** 1800 931 678

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### **Fair Work Commission**

The Fair Work Commission regulates registered organisations within Australia. The commission can investigate claims of unfair dismissal or termination from jobs as well as investigate workplace issues such as bullying, sexual harassment and discrimination.

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**Website:** [www.fwc.gov.au](http://www.fwc.gov.au)

**Phone:** 1300 799 675

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### **Australian Competition and Consumer Commission (ACCC)**

The ACCC is the main regulator of businesses and consumers in Australia and regulates fair trading and product safety. The ACCC also provides up to date information on the latest scams on their Scamwatch website: [www.scamwatch.gov.au](http://www.scamwatch.gov.au). You can also use the Scamwatch website to report scams you may come across.

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**Website:** [www.accc.gov.au](http://www.accc.gov.au)

**Phone:** 1300 302 502

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### **Telecommunications Industry Ombudsman (TIO)**

The TIO provides a free dispute resolution service for anyone who has a complaint against a phone or internet provider, including NBN services.

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**Website:** [www.tio.com.au](http://www.tio.com.au)

**Phone:** 1800 062 058

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### **Airline Customer Advocate (ACA)**

The Airline Customer advocate is a free service that facilitates complaints about airline services. The role of the ACA is to represent airline customers, it does not have independent power to make decisions.

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**Website:** [www.airlinecustomeradvocate.com.au](http://www.airlinecustomeradvocate.com.au)

**Phone:** 1800 813 129

**Email:** [generalenquiries@airlinecustomeradvocate.com.au](mailto:generalenquiries@airlinecustomeradvocate.com.au)

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### **Inspector-General of Taxation and the Taxation Ombudsman (IGTO)**

The IGTO aims to improve the Australian taxation system. It is an independent body that helps with complaints about the administrative actions of the Australian Taxation Office (ATO) and the Tax Practitioners Board (TPB). Their services are free to all taxpayers.

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**Website:** [www.igt.gov.au](http://www.igt.gov.au)

**Phone:** 1300 44 88 29

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### **Aged Care Quality and Safety Commission**

Responsible for independently accrediting, assessing and monitoring aged care services subsidised by the Australian Government, they conduct home care investigations and determine provider compliance including whether any requirements or sanctions need to be imposed. If you have a concern about the care you or someone else is receiving, you can contact them to make a complaint.

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**Website:** [www.agedcarequality.gov.au](http://www.agedcarequality.gov.au)

**Phone:** 1800 951 822

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### **Administrative Appeals Tribunal (AAT)**

The AAT provide independent merits review of a wide range of administrative decisions made by the Australian Government. They aim to make their review process accessible, fair, just, economical, informal and quick.

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**Website:** [www.aat.gov.au](http://www.aat.gov.au)

**Phone:** 1800 228 333

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# Local Organisations and Support Services

## LITTLE BAY COAST CENTRE FOR SENIORS

Health and Welfare

**Website:** [www.coastcentre.org.au](http://www.coastcentre.org.au)

**Address:** 2 Curie Ave, Little Bay 2036

**Phone:** (02) 9311 4886

**Email:** [manager@coastcentre.org.au](mailto:manager@coastcentre.org.au)

The Little Bay Coast Centre for Seniors is located on the Old Prince Henry Hospital site at Little Bay. The Centre is a strong and vibrant community for seniors over age 55 and not in full time employment. Since it was formed in 1994 it has won various awards for services to the community.

The Centre provides activities and classes for physical, mental, social, cultural and artistic enrichment. Contact them directly for information on the wide range of activities and classes available.

## RANDWICK COUNCIL LIBRARIES

**Website:** [www.randwick.nsw.gov.au/library](http://www.randwick.nsw.gov.au/library)

Each of the three libraries in Randwick Council provide a range of activities, and services for senior library patrons.

### Lionel Bowen Library and Community Centre, Maroubra

**Address:** 669-673 Anzac Parade Maroubra

**Phone:** (02) 9093 6400

**Hours:** Monday - Friday 9.30am - 8pm;  
Saturday 9.30am - 4pm; Sunday 12pm - 4pm

### Margaret Martin Library, Randwick

**Address:** Level 1, Royal Randwick Shopping Centre Randwick

**Phone:** (02) 9093 6100

**Hours:** Monday, Tuesday, Wednesday, and Friday 9.30am - 6pm; Thursday 9.30am - 7pm; Saturday 9.30am - 4pm; Sunday 12pm - 4pm

## Malabar Community Library, Matraville

**Address:** 1203 Anzac Parade Matraville

**Phone:** (02) 9093 6120

**Hours:** Monday - Friday 9.30am - 5pm;  
Saturday 9.30am - 12pm; Sunday CLOSED

## BAYSIDE COUNCIL SENIORS GROUPS AND LIBRARIES

### Eastgardens Library

**Address:** Ground Floor Westfield Eastgardens, 152 Bunnerong Road, Eastgardens

**Phone:** (02) 9366 3888

**Email:** [eastgardens.library@bayside.nsw.gov.au](mailto:eastgardens.library@bayside.nsw.gov.au)

**Hours:** Monday, Tuesday, Wednesday - 8:30am to 6pm; Thursday - 8:30am to 8pm; Friday - 8:30am to 5pm; Saturday - 9am to 5pm; Sunday - 1pm to 4pm

### Mascot Library

**Address:** 2 Hatfield Street, Mascot

**Phone:** (02) 8338 0313

**Email:** [mascot.library@bayside.nsw.gov.au](mailto:mascot.library@bayside.nsw.gov.au)

**Hours:** Monday to Friday - 10am to 6pm

### Mascot Senior Citizens Centre

**Address:** Cnr Coward and Aloha Streets, Mascot

**Phone:** (02) 9693 2200

**Email:** [mascot.seniorcitizens@gmail.com](mailto:mascot.seniorcitizens@gmail.com)

**Web:** [www.mascot seniors.com.au](http://www.mascot seniors.com.au)

### Pagewood Seniors Citizens Centre

**Phone:** (02) 9669 1182

**Address:** 35 Dalley Avenue, Pagewood

## MEALS ON WHEELS

Food & Groceries

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**NSW Phone:** 1300 679 669

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The Meals on Wheels service delivers nutritionally balanced meals to customers in their homes and is available to:

- frail older residents
- people with disabilities and their carers
- people recovering from surgery or a chronic illness

You can reach out to the local Meals on Wheels service below

### Randwick Meals on Wheels

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**Phone:** 02 9661 3781

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**Address:** Shop 1, 523 Bunnerong Road, MATRIVILLE NSW 2036

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**Hours:** Monday - Friday 7am to 1:30pm

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## OZHARVEST MARKET

Food

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**Address:** 95 Wellington St, Waterloo 2017

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**Phone:** 1800 108 006

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Prepacked hampers with fresh food and dry stock available Tuesday to Saturday 10am-2pm

## ANGLICARE

Food & Groceries, Welfare, and Financial Assistance.

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**Phone:** (02) 8624 8600

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**Web:** [www.anglicare.org.au/what-we-offer](http://www.anglicare.org.au/what-we-offer)

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Anglicare offers food relief through a network of mobile community pantries; and you can request an emergency food hamper tailored to your needs. Call or visit their website to find locations near you.

Anglicare also provides financial assistance including no- and low-interest loans, financial counselling, and help with utility and medical bills.

You can call the National Anglicare Line and ask for the financial team at: 1300 111 278

## MOBILE COMMUNITY PANTRY - SOUTH COOGEE

Provides fresh food items at low cost.

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**Mobile:** 0407 891 306

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**Address:** St Paul's, 1 Gregory St, South Coogee NSW 2034

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Every second Thursday 3.30pm - 4.30pm

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11 May, 25 May, 8 June...

More dates can be found here: [www.anglicare.org.au/locations/south-coogee/mobile-community-pantry-south-coogee](http://www.anglicare.org.au/locations/south-coogee/mobile-community-pantry-south-coogee)

## SOUTH EASTERN COMMUNITY CONNECT (SECC)

Food & Groceries, Welfare, Transport, Shopping, Social Activity, and Aged Care.

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**Phone:** (02) 8338 8506 (Eastlakes)

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**Phone:** (02) 7903 0607 (Mascot)

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**Web:** [www.secc.sydney](http://www.secc.sydney)

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**Hours:** Monday to Friday 9:30am to 4pm

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**Head Office:** 21 Vernon Ave, Eastlakes

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**Community Hub:** 1007 Botany Road, Mascot

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South Eastern Community Connect (SECC) is a not-for-profit community organisation partially funded by the government to support people of all ages in south-east Sydney. With offices in Eastlakes and Mascot, SECC exists to reduce isolation - and its associated risks - via a range of community inclusion programs designed for children, young people, families, carers, and seniors with vulnerabilities and multiple risk factors. SECC can also provide assistance for people who aren't fluent in English.

Their services include:

- Community transport
- Dementia support
- Flexible respite care
- Food services & shopping
- Home care packages
- Social support and activities

Contact them directly for more information.

## JUNCTION NEIGHBOURHOOD CENTRE (JNC)

Food & Groceries, Welfare, Transport, Shopping, Social Activity, and Aged Care.

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**Phone:** (02) 9349 8200

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**Web:** www.jnc.org.au

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**Email:** contact@jnc.org.au

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**Maroubra:** Shop 2, 669-673 Anzac Parade, Maroubra, NSW, 2035

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**Bondi Junction:** 59 Newland St, Bondi Junction, NSW

The JNC is a not for profit that provides a diverse range of community services and programs for the communities in Eastern Sydney and Inner Sydney. They are a great service for support. If they are unable to assist you, they are also well placed to redirect your issue to a service that can help.

They focus on people who are socially isolated, disadvantaged, and vulnerable. Their community services and programs support the wellbeing and resilience of individuals and the community to enhance your quality of life and wellbeing.

If you are registered with My Aged Care the JNC can provide a range of services. Contact them directly for further information.

## RANDWICK WAVERLY COMMUNITY TRANSPORT (RWCT)

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**Phone:** (02) 9369 5366

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**Web:** rwctg.org.au

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**Email:** info@rwctg.org.au

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**Address:** 2 Curie Ave, Little Bay NSW 2036

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**Hours:** Mon- Fri Enquiries 8am-5pm

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**Bookings:** 10am-4pm

RWCT supports frail aged, people with disabilities and the transport disadvantaged.

They provide shopping, recreational, and medical transport using modified minibuses and station wagons. These services are often provided at a subsidised or reduced rate.

## CONNECTIONS OPPORTUNITIES ACTIVITIES (COA) SYDNEY

Food, Social Support

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**Phone:** 9389 0035

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**Web:** www.coasydney.org

COA provide a range of services including:

- Kosher Meals-on-Wheels
- An Activity Centre
- Home Support
- Community Outreach
- Personal Fall Protection Alarms

## KOOLOORA COMMUNITY CENTRE

Food, Financial Assistance, Welfare, Social Activity.

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**Address:** 167 Bilga Crescent, Malabar NSW 2036

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**Email:** koolooracommunity@outlook.com

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**Phone:** (02) 9661 9160

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**Web:** kooloora.org

The community centre provides assistance to residents with a priority for residents in 2035 and 2036 postcodes. It has the following services:

- Help with electricity and gas bills on Tuesdays from 10am-2:30pm
- Exercise classes
- English and computer classes
- Vegetable and fruit boxes \$15 per bag, once per fortnight
- For those who have difficulty accessing food, Second Bite is a program to provide free food. Deliveries can also be organised.
- Social activities and groups.
- Community support worker who is available on the phone or face to face.

## SALVATION ARMY

Financial Assistance, Food, and Social Activity.

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**Salvos Phone Assistance Line:** 02 8775 7988

If you find yourself in a sudden crisis you can call the phone assistance line and receive support for your immediate basic needs.

**Eastern Beaches Salvation Army**



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**Address:** 100 Boyce Road

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**Phone:** 9314 2166

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The local salvation army corps offer the following services:

- Community Breakfast every Tuesday from 9am-10am
- Community Lunch every Wednesday from 12-1pm
- Community Dinner every Thursday from 5:30pm
- Social activities and welfare support

## **SYDNEY MULTICULTURAL & COMMUNITY SERVICES**

Food, Multilingual, Welfare, Advocacy, Social Activity, and Aged Care.

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**Address:** 3 General Bridges Crescent  
Daceyville

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**Phone:** 9663 3922

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**Website:** [www.sydneymcs.org.au](http://www.sydneymcs.org.au)

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Sydney Multicultural Community Services is a not-for-profit organisation. With more than 30 years of experience, they help Culturally and Linguistically Diverse (CALD) communities, including the aged, newly arrived migrants and refugees and those in crisis, suffering from language barriers, isolation, disability, poverty, disadvantage, and helplessness.

They are an aged care provider and provide free support to refugees and migrants who have arrived in Australia within the last 5 years. They also provide social and training activities for CALD communities.

## **AUSTRALIAN RED CROSS**

Welfare

### **Telecross**

Red Cross can provide you with a daily telephone call to check on your wellbeing through a service known as Telecross. This provides peace of mind if you are at risk of an accident or illness that may go unnoticed, such as falling and being unable to call for help.

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**Phone:** 1300 885 698

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### **Community Visitors Scheme**

Having good social connections is essential for

all aspects of your health, especially as you get older. Red Cross can support you to improve your social connections by matching you with a friendly volunteer for a regular visit.

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**Online:** [www.redcross.org.au/visitor](http://www.redcross.org.au/visitor)

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## **ST VINCENT DE PAUL COMMUNITY SUPPORT CENTRE KINGSFORD**

Financial Assistance, Social Support, Advice.

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**Address:** Level 2/1A Meeks St, Kingsford

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**Phone:** (02) 9662 7380

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**Email:** [KingsfordVSC@vinnies.org.au](mailto:KingsfordVSC@vinnies.org.au)

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Community Support Centres provide a welcoming, safe space where people experiencing hardship and/or social isolation can access a range of supports including:

- Financial and material assistance, including emergency relief
- Social support
- Advice and referrals
- Assistance with completing forms and applications

## **KINGSFORD LEGAL CENTRE**

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**Phone:** (02) 9385 9566

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**Email:** [legal@unsw.edu.au](mailto:legal@unsw.edu.au)

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**Web:** [www.klc.unsw.edu.au](http://www.klc.unsw.edu.au)

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**Address:** End of International Rd, UNSW, Anzac Pde, Kingsford, NSW 2032.

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**Hours:** Mon-Fri 9am-1pm & 2pm-5pm (By appointment only)

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Kingsford Legal Centre provides free legal advice and assistance to people who live, work or study in the Randwick City LGA and the Mascot and Port Botany Wards of Bayside Council (ex-Botany Bay). Advice is by appointment only.

If needed, a free interpreter can be provided.

They can assist with matters such as:

- Domestic Violence
- Credit and Debt
- Victim's Compensation
- Criminal Law
- Employment Law
- Discrimination Law (anywhere within NSW)

- Limited advice on family law matters
- Sexual Harassment
- Centrelink Problems
- Motor Vehicle Accidents
- Consumer Matters
- Neighbourhood Disputes
- Fines
- Tenancy

They cannot assist with:

- Making a will,
- Mortgages or conveyancing;
- Workers compensation;
- Personal injury (except victims compensation);
- JP or Notary Public services
- Medical negligence;
- Commercial matters or business law;
- Taxation; and
- Immigration

Kingsford Legal Centre does not provide advice to:

- Employers in employment matters;
- Landlords in tenancy matters; and
- Against the University of New South Wales.

## NO INTEREST LOAN SCHEME (NILS)

Financial Assistance

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**Phone:** 13 64 57

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**Web:** [goodshep.org.au/services/nils](https://goodshep.org.au/services/nils)

The No Interest Loans Scheme (NILS) offers people on low incomes, safe and affordable access to credit.

The scheme provides up to \$2,000 for essential goods and services including:

- household items such as furniture and whitegoods (stoves, fridges, washing machines)
- educational necessities such as computers and textbooks
- some medical and dental services
- car repairs and registration
- employment expenses like fees or a uniform
- Technology, like a phone or laptop
- other items on request.
- The scheme provides up to \$3,000 for:
- bond and rent in advance for a new property

- rates
- costs associated with a natural disaster.

The loans are interest free, there are no fees, and repayments are arranged over 12 to 18 months.

## EASTERN AREA TENANTS SERVICE

Advice, Advocacy.

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**Phone:** (02) 9386 9147 W: [eats.org.au](http://eats.org.au)

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**Hours:** Mon-Fri 9:30am-5pm

Eastern Area Tenants Service (EATS) offers free advice, information and help to renters who live in the Waverley, Woollahra and Randwick council areas in Sydney's Eastern Suburbs. EATS helps renters in private rental and public housing, boarders and lodgers and people living in share-houses.

## NATIONAL DEBT HELPLINE

Advice

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**Phone:** 1800 007 007 W: [ndh.org.au](http://ndh.org.au)

The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. They're not a lender and they don't 'sell' anything or make money from you. Their professional financial counsellors offer a free, independent and confidential service.

## LA PEROUSE ABORIGINAL HEALTH CENTRE

Health, Aboriginal.

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**Phone:** (02) 8347 4800

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**Address:** 1 Elaroo Avenue, La Perouse NSW 2036

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**Hours:** Mon-Fri 9am-5pm

The La Perouse Aboriginal Community Health Centre provides services for Aboriginal and Torres Strait Islander people and their families. Prince of Wales Hospital and other health services provide clinics at the Centre where you can see specialist Doctors and allied health staff.

# Noise Complaints

| Noise source   | Contact   |
|--|---|
| <b>Industrial/commercial noise</b>   |   |
| Large industrial complexes   | EPA Environment Line: 131 555   |
| Smaller factories and backyard workshops   | Council   |
| Commercial premises - ventilation, air conditioning, refrigeration   | Council   |
| Most pubs, clubs or licensed premises - loud music or patron noise   | Liquor & Gaming NSW: 1300 024 720<br>Email <a href="mailto:contact.us@liquorandgaming.nsw.gov.au">contact.us@liquorandgaming.nsw.gov.au</a> |
| <b>Transport noise</b>   |   |
| Aircraft in flight, taxiing, taking off and landing  | Air Services Australia 1800 802 584   |
| Noisy motor vehicles (including trail bikes) in a public place, such as: <ul style="list-style-type: none"> <li>roads, verges and car parks</li> <li>off road, including parks and reserves</li> </ul> | EPA Environment Line: 131 555<br>Police Assistance Line: 131 444<br>Council   |
| Noisy motor vehicles (including trail bikes) on private property   | Police Assistance Line: 131 444<br>Council  |
| Noisy exhaust  | EPA Environment Line: 131 555   |
| Road traffic: local roads  | Council   |
| Road traffic: freeways, tollways, main roads   | Roads and Maritime Services: 13 22 13   |
| Rail noise   | EPA Environment Line: 131 555<br>Rail Greenline: 1300 656 999, Online form<br>Australian Rail Track Corporation<br>EnviroLine: 1300 550 402 |
| Port Botany  | NSW Ports: 1300 922 524   |
| Recreational boating, jet skis   | Roads and Maritime Services: 13 22 13   |
| Amplified music from vessels   | Roads and Maritime Services: 13 22 13<br>Water Police: (02) 9320 7499<br>Council  |

## Construction noise

Road construction:

- freeways and tollways
- main roads
- other roads

EPA Environment Line: 131 555

Roads and Maritime Services: 13 22 13

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Council

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Building construction

Council

EPA Environment Line: 131 555

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Major public infrastructure

EPA Environment Line: 131 555

## Public sporting and entertainment venues

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Motor sports and gun/rifle/pistol clubs

Council

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Sporting facilities

Council

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Aquatic motorised sporting events

Roads and Maritime Services: 13 22 13

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Concert facilities

Council

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Concerts at major state venues (e.g. SCG, the Domain, Centennial Park, Moore Park)

EPA Environment Line: 131 555

## Neighbourhood noise

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Noise from residential premises, animal noise, barking dogs, power tools, loud music, air conditioners, pool pumps, etc.

Council

Police Assistance Line: 131 444

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Building intruder or car alarms

Council

Police Assistance Line: 131 444

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# Our Electorate of Kingsford Smith



# Useful Numbers

**Aged Care Quality and Safety Commission -  
Lodging Complaints**

1800 951 822

**Al Anon Family Groups** 1300 252 666

**Arthritis Australia** 1800 011 041

**Asthma Australia** 1800 278 462

**Australian Taxation Office** 13 28 65

**Australian Taxation Office - Scams hotline**

1800 008 540

**Australian Organ Donor Register**

1800 777 203

**Beyond Blue** 1300 224 636

**Bowel Cancer Australia Helpline**

1800 555 494

**Cancer Council Helpline** 13 11 20

**Centrelink: Carers Payments** 13 27 17

**Centrelink: Older Australians** 13 23 00

**Carer Gateway** 1800 422 737

**Diabetes Australia** 1800 177 055

**Domestic Violence (1800 RESPECT)**

1800 737 732

**Elder Abuse Helpline** 1800 628 221

**Financial information (pensions and  
allowances): Centrelink (financial assistance  
for carers) - 13 27 17**

for multilingual information - 13 12 02

**Get Healthy Information and  
Coaching Service** 1300 806 258

**Grief Line** 1300 845 745

**Hearing Australia** 134 432

**Health Services for Veterans** 13 32 54

**Heart Health Information Line** 13 11 12

**Hepatitis Australia National  
Information Line**

1800 437 222

**Home Support and Care - Call MyAgedCare**

1800 200 422

**Immunisation Programs for Older Australians:  
Immunise Australia Information Line**

1800 671 811

**Kidney Health Australia** 1800 454 363

**Lifeline** 13 11 14

**Medicines Line** 1300 633 424

**MensLine Australia** 1300 78 99 78

**National Bowel Cancer Screening Program**

1800 118 868

**My Aged Care** 1800 200 422

**Aged Care Quality and Safety Commission**

1800 951 822

**National Cervical Screening Program**

13 15 56

**National Continence Helpline**

1800 330 066

**NDIS Hotline** 1800 800 110

**National Dementia Helpline**

1800 100 500

**National Relay Service Helpdesk**

1800 555 660

**National Stroke Foundation Stroke Line**  
1800 787 653

**Older Persons Advocacy Network**  
1800 700 600

**Osteoporosis Australia**  
1800 242 141

**Poisons Information Centre**  
13 11 26

**Quitline** 113 QUIT or 13 78 48

**Reading and Writing Hotline**  
1300 655 506

**Telecommunications Industry Ombudsman**  
1800 062 058

**Translating and Interpreting Service (TIS)**  
13 14 50

**Veterans & Veterans' Families Counselling Services** 1800 011 046

**Veterans' Home Care**

To arrange an assessment call a VHC Assessment Agency on 1300 550 450.

For information about services available for veterans, war widows and war widowers, contact the **Department of Veterans' Affairs** on 13 32 54 or 1800 838 372.

Help is also available through the **Veterans' Affairs Networks (VANs)**.

They provide up-to-date information for veterans, war widow(er)s and their carers, and are located in all capital cities and in areas with large veteran communities.

**Victims Access Line** 1800 633 063

**Vision Australia** 1300 847 466

**Note:**

- Calls to 1800 numbers are generally free to the caller when made from a land line.
- Calls to 13 or 1300 numbers are charged at a low fixed amount to the caller when made from a land line.
- All calls made from mobile phones are charged at the rates applicable to each telephone provider.
- All calls made from public phones are charged at the rates applicable to each telephone provider











**Authorised by Matt Thistlethwaite MP**

Federal Member for Kingsford Smith

Shop 6

205 Maroubra Road

Maroubra NSW 2035