

# Resizing Housing Toolkit

## For Knox seniors

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# Resizing Housing Toolkit for Knox Seniors

The purpose of this toolkit is to assist you plan your housing journey from where you are now to where you want to be. The toolkit will help you explore some key considerations about the selection of housing that best suits you along with what you might expect in terms of finance and other issues. Most importantly, the toolkit will point you towards experts and resources that can assist in planning your housing journey.

Before you set out on the next step of your housing journey it's a good idea to consider where you are at now.

The following questions might assist you to do this:

- What is my current housing status?
- Is my current housing situation suitable for me?
- What type of housing do I want to reside in as I become older?
- Will I be able to afford the housing I prefer?
- What resources and supports (such as finances, social connections etc.) am I going to need to live well?

## Housing possibilities

Safe, secure, affordable housing is a fundamental human right and the foundation from which many other rights and aspirations are realised. Older Australians who have secure housing remain employed for longer and experience better physical and psychological health. Making plans for housing will assist you to remain in control of your housing choice, and understanding your options is the key to doing this.

There are several options of housing to consider which include:

### Home Ownership

Owning your home as you age has many benefits, you are most likely familiar with your community and surrounds, you have an asset in the value of your home that does not interfere with obtaining the aged pension (if you are eligible) and you will feel more secure knowing it's your home. However, if you own your home and intend to remain living in it, you may need to make changes to help you continue to live independently, for example, you might require bathroom upgrades or replacement of steps with ramps.

You may also need to give thought to ongoing and unexpected maintenance costs if things start to breakdown in your home. It is important that you best plan ahead so that you can afford to make these changes when and if you need to.

If you still have a mortgage, a key consideration is your ability to cover home repayments comfortably. If you feel the repayments are not manageable, feel empowered to seek

independent financial advice to discuss your options to make the right decision for you and your circumstances, however these are some options you may consider:

- Use your superannuation or other savings to pay down your home loan until payments are more manageable.
- Consider downsizing to a smaller home that might better meet your lifestyle needs as you age and may also enable you to reduce or pay off the mortgage.

## Downsizing

Choosing to downsize is a big decision. Your new property may be the one you'll live in for the rest of your life. Nevertheless, after some reflection you may feel your home is too large for you to maintain or going to need costly improvements; your home may also be too far away from services or transport that will be important as you get older so you may decide to downsize.

There are some important steps to consider before you downsize:

- Consult a legal professional to review sale contracts prior to execution and oversee settlement.
- Get independent advice from a [financial advisor](https://moneysmart.gov.au/financial-advice) (<https://moneysmart.gov.au/financial-advice>) about options for investing your sale proceeds.
- Ask the Services Australia [Financial Information Service](https://www.humanservices.gov.au/individuals/services/financial-information-service) (<https://www.humanservices.gov.au/individuals/services/financial-information-service>) how it will affect your pension or government benefits.

Downsizing maybe a way to free up cash for your retirement. But it does come with costs. Think about:

- the cost of buying and selling in the same market
- stamp duty
- furniture removal
- legal fees
- estate agent fees.

Ensure your new home will suit your lifestyle, budget, and level of independence as you become older. Review what you need from your new home besides space and affordability. Make sure it has the amenities and features you need to undertake your hobbies, entertain guests, and spend time with your loved ones and friends. You also need to consider the availability of essential services. Consider where the closest shopping centres, transport, entertainment venues, nature parks, medical services and hospitals are when considering your move.

## Renting

If you rent your home, consider if you'll be able to continue to afford it as you age as your financial situation may change. While renting is a big ongoing expense, it can often be a more affordable option than paying a mortgage and other expenses associated with homeownership. Renting obviously saves on the costs associated with loan repayments if you still have a mortgage, it can also save on other costs associated with homeownership such as rates, building insurance, renovations, and maintenance costs. Renting can also provide you with a greater choice of location, particularly if you are looking at moving to an area where property prices are high.

If you receive a Centrelink payment, you might also be eligible for [Rent Assistance](http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance) (<http://www.humanservices.gov.au/customer/services/centrelink/rent-assistance>)

(Note: Additional information can be found below in the section called Services Australia.)

In some cases, retirement villages also offer rental agreements on homes, unit or apartments, the benefit of renting in one of these communities is that you get the use of all the facilities which can include a community centre, swimming pool, bowling greens and tennis courts.

For advice about staying in your rented home, contact : — [Tenants Victoria](http://www.tuv.org.au/) (<http://www.tuv.org.au/>)

If you are already in a private rental or having difficulty accessing the Knox Rental market Uniting Vic Tas have two programs available to Knox residents that may assist you, these are:

- Private Rental Assistance Program (PRAP) and PRAP Plus. If you're looking for a home in the private rental market this program can support and provide some financial help you may need to find and maintain a rental home. They can also assist with rehousing.
- Housing Establishment Fund (HEF) If you need help establishing and maintaining rental accommodation, Uniting can help you through the Housing Establishment Fund. Uniting support staff will work closely with you to find the right type of housing for you and provide you with advice and support.

Call your local Uniting location to find out what is available to you.  
Ringwood T 03 8870 4020  
Blackburn T 1800 329 133

<https://www.unitingvictas.org.au/services/homelessness/>

<https://www.unitingvictas.org.au/wp-content/uploads/BU-HH-Collateral-A5-Booklet-FA3-web.pdf>

However, if you find the private rental market unaffordable, there are lower rent options which may be considered such as those outlined below.

## Social Housing

Social housing is an umbrella term that includes both public housing, and community housing. It generally indicates housing that involves some degree of subsidy. Social housing is government subsidised short and long-term rental housing. It is mainly available to people on very low incomes, and who often have experienced homelessness, family violence or have other complex needs.

- Rent subsidies for social housing are set by the State Government with different considerations in mind, depending on whether the dwellings are public housing or community housing. Public housing rents are calculated at 25 to 30 per cent of the household's income (depending on household income and composition). If, for larger households, the 25 to 30 per cent rent level exceeds the local market rent for that property, then the local market rent is applied.
- Rent for community housing, the 25 to 30 per cent of income rent rate (once again, depending on household income and composition) is applied only to very low-income tenants. As community housing tenants are also eligible for Commonwealth Rent Assistance (CRA), that subsidy will be paid to the community housing provider, resulting in a rent that may approach local area market rents.
- You can apply for both public and community housing through the Victorian Housing Register - <https://www.housing.vic.gov.au/apply-social-housing> or;
- If you are over 55 years of age, contact the Knox City Council Housing Support on P: 9298 8303 and email: [housingsupport@knox.vic.gov.au](mailto:housingsupport@knox.vic.gov.au).  
[http://www.knox.vic.gov.au/Page/Page.aspx?Page\\_Id=318](http://www.knox.vic.gov.au/Page/Page.aspx?Page_Id=318)

## Public Housing

Public housing is housing owned and managed by the State Government Department of Family, Fairness and Housing (DFFH). The government provides public housing to eligible Victorians including:

- people who are unemployed
- on low incomes
- live with a disability or a mental illness
- or who are at risk of homelessness.

## Community Housing

Community housing is housing owned or managed by community housing providers. The community housing sector and government work in partnership to deliver more housing to more Victorians who need support. Community housing providers are highly regulated, not-for-profit organisations that specialise in housing the diverse range of tenants that require both public and affordable homes. Because of their not-for profit structure they can deliver services cost effectively and to high standards.

## **Affordable Housing - what is Homes Victoria Affordable?**

Affordable housing is a broad term describing housing suitable for the needs of a range of low to moderate income households and priced (whether bought or rented) so these households can meet their other essential living costs.

Homes Victoria affordable is a unique alternative to the private rental market to help low to moderate income Victorian renters get access to high quality and secure housing at an affordable rent.

Under the program, rents in metropolitan Melbourne are set at least 10 per cent below the area's median market rent, with the added protection of a cap set at 30 per cent of the median income.

Fixed-term rental agreements of three years ensure that all homes start affordable and stay affordable.

When applying, please note that occupation of these homes do not currently qualify for Commonwealth Rent Assistance under the current Commonwealth Government policy.

### Who is eligible?

To be eligible for a Homes Victoria affordable home, you must meet all the below criteria:

- Your income falls [under the gross income threshold](https://www.homes.vic.gov.au/how-apply-homes-victoria-affordable-home) (<https://www.homes.vic.gov.au/how-apply-homes-victoria-affordable-home>) but is not so low you would be put into rental stress (defined as spending more than 30% of your gross household income on rent)
- 18 years or older
- able to live independently (with little to no support)
- able to look after the property and meet the requirements of their lease
- You are an Australian citizen or permanent resident
- You currently live in Victoria
- You do not own residential or commercial property.

How to apply - <https://www.homes.vic.gov.au/how-apply-homes-victoria-affordable-home>

## **Public Housing Movable Units (DFFH)**

Public housing movable units are mainly for older people and people with a disability or support needs so they can live independently. The units are self-contained and can be set up in the backyard of a friend or relative's home.

One or two people can live in the units, which have:

- A bedroom
- An ensuite bathroom and toilet
- A living room



- A kitchen.

Two-bedroom units can be used by:

- Households that need separate bedrooms
- Single people that need another bedroom for medical reasons.

### **What are the requirements?**

- The main house must be owner occupied.
- The units cannot be attached or joined to the main house.
- The size or the structure of the units cannot be changed.

### **Am I eligible for a movable unit?**

You can rent a unit if you are a permanent Australian resident and:

- Are over 55 years of age or receive at least \$1.00 of an Australian Disability Support Pension
- Meet social housing income and asset limits for Register of Interest in Victoria. See [Social housing eligibility \(https://www.housing.vic.gov.au/social-housing-eligibility\)](https://www.housing.vic.gov.au/social-housing-eligibility).
- Receive ongoing support from a registered community service provider for Example Community Housing Limited.
- Agree to repay any money that you owe from a previous public housing tenancy or bond loan.

### **How much rent will I pay?**

In a movable unit your rent is called a hiring fee. Your hiring fee will be around 25 per cent of your total income. This form of housing is not eligible for Commonwealth Rent Assistance due to it already being heavily subsidised.

### **How do I apply for a movable unit?**

For step-by-step information, see [Applying for a movable unit.\(https://www.housing.vic.gov.au/apply-movable-unit\)](https://www.housing.vic.gov.au/apply-movable-unit)

For more information - <https://www.older tenants.org.au/housing-options/movable-units>

## **Registered Rooming Houses**

A rooming house is a building where four or more people can live in rented rooms, some of which might be shared.

The rooming house is managed by a rooming house operator and individual residents usually have separate agreements with the operator.

The operator can decide who can live in the property without consulting the residents.

In most rooming houses, residents share bathrooms, kitchens, laundries and other common

areas. The rooming house operator and their family do not usually live in the property.

It is different to a share house, where everyone signs the same agreement.

You can read more about [rooming house rental agreements](https://www.consumer.vic.gov.au/housing/renting/starting-and-changing-rental-agreements/different-rental-agreements/rooming-house-agreements) (<https://www.consumer.vic.gov.au/housing/renting/starting-and-changing-rental-agreements/different-rental-agreements/rooming-house-agreements>) and for a full list of registered rooming houses see link - <https://registers.consumer.vic.gov.au/rhrsearch/browse>.

## Retirement Villages

Retirement villages (sometimes referred to as Lifestyle Villages, Resort Communities) differ from residential aged care facilities. Aged care facilities are managed and operated under the federal government's Aged Care laws. Retirement villages may be operated by commercial operators or not-for-profit organisations. Retirement villages offer different types of accommodation, such as self-contained villas, semi-detached units, or high-rise apartments. Retirement villages use a range of purchase and payment models.

In some instances, residents buy their home within a retirement village. However, buying into a retirement village is often different from buying a freehold or strata title property. The contract should clearly explain the payments required and whether residents are buying:

- a title or strata with restrictions on how the property can be used or sold.
- a community or company title
- a unit in a unit trust.

In some purchase models, retirement village operators may require the biggest part of the payment at the end of the agreement, such as when the home is sold to another person.

### Other payment models

In other models, residents don't buy their home, but instead pay for the right to live in their home through a:

- rental agreement
- leasehold arrangement
- licence, or
- loan to the operator.
- through some other payment model.

Retirement village operators may require residents to pay an upfront payment amount, bond or deposit.

Retirement village operators must not mislead consumers about fees and charges. For more information please click on this link: [RL-Consumer-Affairs-Guide-2023.pdf](#).

### **Ongoing costs**

On top of the main purchase or fee payment, most retirement villages charge ongoing fees. For example, there may be charges for:

- energy, water, and rates
- maintenance
- residents' association fees.

Contracts need to clearly detail these charges and explain how and when fees may increase.

## Co-Op Housing

A housing co-operative is a community of people who work together to meet their housing needs. Co-op members share activities in the management and running of their co-op, with opportunities for all members to participate in the co-op, according to their capacity and ability.

Common Equity Housing Limited (CEHL) works in partnership with member co-operatives to provide the housing program. CEHL and member co-ops are accountable to each other for the roles they perform.

Housing co-operatives in the CEHL Housing Program are:

- Independent organisations, set up to meet the housing needs of their members.
- Open to people who meet the eligibility requirements and are willing to accept the responsibilities of membership.

Co-ops in the Program are required to meet relevant regulatory standards. CEHL manages regulatory compliance for all co-ops within the Program, read more about the [Management of Co-ops](https://www.cehl.com.au/Category?Action=View&Category_id=89)([https://www.cehl.com.au/Category?Action=View&Category\\_id=89](https://www.cehl.com.au/Category?Action=View&Category_id=89))

### Is Co-Op Housing for You?

- Housing co-op members are long-term tenancies, affordable rent and are part of a supportive community.
- Co-op housing requires ongoing commitment as a co-op member, along with the standard responsibilities of a renter.
- Please note there is an income and asset eligibility to secure co-op housing.

The CEHL Co-operative Housing Program provides access to rent that reflects a household's income (assessed rent), It is 25 per cent of a household's main gross income. Rent can be re-assessed if a household's income changes by \$50 or more gross per week. Rent is calculated according to the [Household Rent](https://www.cehl.com.au/Attachment?Action=Download&Attachment_id=3357) ([Policy](https://www.cehl.com.au/Attachment?Action=Download&Attachment_id=3357)[https://www.cehl.com.au/Attachment?Action=Download&Attachment\\_id=3357](https://www.cehl.com.au/Attachment?Action=Download&Attachment_id=3357)) and in line with the standards set by the [Housing Registrar](http://www.housingregistrar.vic.gov.au/Information-for-tenants/Understanding-your-rent) (<http://www.housingregistrar.vic.gov.au/Information-for-tenants/Understanding-your-rent>). The asset limit for all household is \$36,340.

For more information on eligibility [click here](#) ([Eligibility : Common Equity Housing Limited \(cehl.com.au\)](#)).

### Co-Ops Select Their Members

When co-ops have a vacancy, CEHL sends details of eligible applicants to the Co-op for consideration. The Co-op will consider the applicant list provided and contact potential new members who:

- will play an active role in the running of the co-op
- are good renters and neighbours

- share co-op values.

Co-ops select their preferred applicant and offer membership once CEHL confirms eligibility. Interested people will be invited to attend an online *Co-op Housing Information Session*.

*Please contact CEHL on:*

Phone 1800 353 669 or

Email: [housing@cehl.com.au](mailto:housing@cehl.com.au)

## **Aged Care Facilities**

Residential aged care facilities tend to be for older people who for a variety of reasons can no longer live independently. Those reasons can include illness, disability, bereavement, an emergency, the changing needs of their carer, family or friends, or because it is no longer possible to manage at home without help. Australia's aged care system aims to ensure that all older people receive support and quality care when they need it.

If you are considering moving into an aged care home, you will first need an assessment with a member of an Aged Care Assessment Team. A qualified aged care assessor will talk to you about your current situation and help you work out what your options are. Qualified aged care assessors provide services across all of Australia and can be accessed from hospital or local community services. To find your local Aged Care assessor or for more information about assessments, go to My Aged Care at [www.myagedcare.gov.au](http://www.myagedcare.gov.au) or call 1800 200 422.

Once you have completed the assessment, you will receive a letter to let you know if you have been approved as eligible for Australian Government subsidised aged care services. Your letter will tell you what type of services you're eligible for and approved to receive, as well as the reasons why.

The best way to find a place that suits you is to visit a few different residential aged care facilities. Each facility is different, so visiting them will help you to find out what you can expect. You'll also be able to see what the accommodation is like, and what types of care, services, and activities that may be offered. Use the My Aged Care Aged Care Homes Finder to look for residential aged care facilities in the area that you may like to live in and contact them to arrange a time to visit.

If you move into a residential aged care facility you are still free to vote, manage your own money and come and go as you please. Your family and friends are free to visit, and you can travel if you are fit enough to do so. Residential Care staff will respect your right to privacy.

Residential aged care facilities provide a range of social activities and events, but it is always up to you how you choose to spend your time. The staff members in residential aged care homes are there to help you enjoy your life. You may want to focus on your own interests and hobbies, spend your time with family, or attend social events and get to know the other residents.

For more information on Aged Care Homes please use this link: [5\\_steps\\_booklet.pdf \(dss.gov.au\)](https://www.dss.gov.au/sites/default/files/documents/07_2014/5_steps_booklet.pdf). ([https://www.dss.gov.au/sites/default/files/documents/07\\_2014/5\\_steps\\_booklet.pdf](https://www.dss.gov.au/sites/default/files/documents/07_2014/5_steps_booklet.pdf))

## Supported Residential Services (SRS)

Supported Residential Services (SRS) are privately operated businesses that provide accommodation and support for Victorians who need help with everyday activities. For example, people with a disability who do not qualify for supported disability accommodation, people with mental illness, or who are frail or aged.

SRS range in size from small facilities to those with about 80 residents.

There are two main types of SRS: 'pension-level' and 'pension-plus'.

- Pension-level facilities charge residents around 85-95 per cent of the aged or disability pension for their room, meals and support.
- Pension-plus facilities set their own fees and vary in the range of additional services and support offered.

The majority of pension-level SRS support a diverse mix of residents including those who are ageing to younger people referred from mental health or homelessness services.

Please find list of current SRS proprietors: [Register of currently registered and operating supported residential services \(Word\) - DFFH Services \(https://services.dffh.vic.gov.au/register-currently-registered-and-operating-supported-residential-services-word\)](https://services.dffh.vic.gov.au/register-currently-registered-and-operating-supported-residential-services-word).

## Housing/Homelessness Support Services

### Uniting VicTas.

In the Knox Municipality Uniting Housing and Homelessness Services can help you to maintain your current housing or to secure alternative housing and refer you to additional support options. These services are open to singles, couples, families and young people who need assistance with a range of housing issues, or who may be at risk or experiencing homelessness.

Uniting can support you with:

- Homelessness support
- Crisis accommodation services
- Homeless emergency accommodation
- Transitional housing
- Tenancy rights.

Call your local Uniting location to find out what is available to you.  
Ringwood T 03 8870 4020  
Blackburn T 1800 329 133

<https://www.unitingvictas.org.au/services/homelessness/>

<https://www.unitingvictas.org.au/wp-content/uploads/BU-HH-Collateral-A5-Booklet-FA3-web.pdf>

### **The Salvation Army After Hours**

Outside of business hours The Salvation Army offer Knox residents an after-hours Crisis Homelessness Service. The Crisis Centre is a non-appointment-based service for individuals, families and young people who are homeless or at risk of homelessness.

The service may provide the following:

- Referral to closest homelessness access point
- Phone risk and needs assessment
- Crisis accommodation or support.

The statewide homelessness phone number is 1800 825 955.

# Planning beyond Housing

## Financial

Financial wellbeing benefits enormously from thorough planning. Seeking the advice of a professional financial planner will help you understand the relationship between your assets, mortgage, debts, income, superannuation, and government benefits.

Things to consider include:

- Superannuation – how much do you have and how much will you need,
- Current financial position – what assets, income and liabilities do you have,
- Taxation – what tax will you be liable for,
- Financial stress – how to make ends meet and where to turn if you need help, and
- Government benefits – what are you are entitled to and how to access it?

There are a number of excellent toolkits that exist for financial planning. Make use of these resources and the wisdom, experience and knowledge of the many qualified financial planners who operate in this space. For further information on financial services please find in our Resources below.

Alternatively, you can contact Service Australia (see information below regarding Services Australia).

## Rights and legal

Understanding your rights and making plans for managing your legal affairs can provide added security and empowerment when making your housing decisions. Talking with family and friends about your wishes and formalising these wishes through legal documents such as advance care plans and wills, provides peace of mind and assurance for you and your family.

Age based discrimination and elder abuse can also cause problems for many older people. Being stereotyped or discriminated against on the basis of age by way of prejudicial attitudes, discriminatory practices and policies is abusive and should not be tolerated. Likewise, elder abuse that is physical, financial, psychological, social, sexual or neglect based is unlawful.

Recognising ageism and elder abuse is the first step to dealing with it. There is increasing recognition of elder abuse as family violence and a growing number of supports available for those experiencing it. Don't be afraid to access these supports if you need them. Some organisations that can assist you in this type of situation can be found in the resource section below.

For more information about your rights particularly Power of Attorney please visit this link:

[Making an enduring power of attorney - Office of the Public Advocate](https://www.publicadvocate.vic.gov.au/your-rights/enduring-power-of-attorney/making-a-power-)  
(<https://www.publicadvocate.vic.gov.au/your-rights/enduring-power-of-attorney/making-a-power->



[of-attorney](#)).

## **Aged Care Services**

Regardless of if you are renting, living in social housing or a home that you own you may need to consider home modifications that will assist you as you age, in addition to personal or home care services. You might also consider your neighbours and the ways in which they may support you going forward. Considering these things before you need them will ensure you're ready when or if the need arises. Consider if you're going to need help with daily chores, such as cleaning, gardening, and shopping. The government provides services such as the Commonwealth Home Support Programme (CHSP) or a Home Care Package although subsidised, you will need to contribute to the cost if you can afford to. For further information please click on this link: [Help at home - what to expect | My Aged Care \(https://www.myagedcare.gov.au/help-at-home\)](https://www.myagedcare.gov.au/help-at-home).

# Services Australia – Centrelink

## Rent Assistance

### Steps to get Rent Assistance

#### 1. Check if you can get Rent Assistance

##### **IF YOU DON'T ALREADY GET A PAYMENT FROM SERVICES AUSTRALIA (CENTRELINK)**

If you [make a new claim](https://www.servicesaustralia.gov.au/centrelink-online-account-help-claim-payment-online) (<https://www.servicesaustralia.gov.au/centrelink-online-account-help-claim-payment-online>) for certain payments, you don't need to do anything.

Services Australia (Centrelink) [check if you can get Rent Assistance](#)

(<https://www.servicesaustralia.gov.au/who-can-get-rent-assistance?context=22206>)

as part of your claim.

If you've got a formal tenancy agreement, Services Australia (Centrelink) ask you to provide a copy as part of your claim.

If you don't have a formal tenancy agreement, and Services Australia (Centrelink) grant your claim for a payment, Services Australia (Centrelink) may post you a Rent Certificate to complete.

Services Australia (Centrelink) uses these documents to confirm how much rent you pay.

#### 2. If you already get a payment from Services Australia (Centrelink)

Update your address and accommodation details online. Services Australia (Centrelink) will check if you can get Rent Assistance.

The easiest way to confirm changes to where you live is online. To do this:

1. Sign in to myGov and select Centrelink.
2. Select **MENU** from your homepage.
3. Select **My Details**, then **Personal and contact details**.
4. Select either **Update contact details**, **Update address details** or **Update accommodation details** as required, then follow the prompts to update your details.

[Sign in to myGov](#)

[https://www.centrelink.gov.au/sso/sps/oidc/rp/clkcust/kickoff/mygov?return\\_uri=https://my.gov.au/en/myaccount/dashboard&Target=/apps/customline\\_entry/online-services](https://www.centrelink.gov.au/sso/sps/oidc/rp/clkcust/kickoff/mygov?return_uri=https://my.gov.au/en/myaccount/dashboard&Target=/apps/customline_entry/online-services)

### 3. Provide proof of your rent arrangements

Services Australia (Centrelink) may ask you to give us proof of your rent arrangements to get Rent Assistance.

If Services Australia (Centrelink) ask you to complete a Rent Certificate or give us a formal tenancy agreement, you can submit them:

- [online \(https://www.servicesaustralia.gov.au/centrelink-online-account-help-upload-documents\)](https://www.servicesaustralia.gov.au/centrelink-online-account-help-upload-documents)
- [by post \(https://www.servicesaustralia.gov.au/write-to-us\)](https://www.servicesaustralia.gov.au/write-to-us)
- at a [service centre](https://findus.servicesaustralia.gov.au/). (https://findus.servicesaustralia.gov.au/)

You only need to complete a Rent Certificate if Services Australia (Centrelink) request this of you.

You can also request it in your Centrelink online account 48 hours after either of the following:

- your claim has been granted
- you update your address and accommodation details, and we apply the update to your record.

Read more about how to [request a document](https://www.servicesaustralia.gov.au/centrelink-online-account-help-request-document).  
(https://www.servicesaustralia.gov.au/centrelink-online-account-help-request-document)

### How to Make a Services Australia (Centrelink) Claim Application

If you wish to make an application for an aged pension or disability pension or any other eligible pension see attached link to get started - <https://www.servicesaustralia.gov.au/get-centrelink-payment?context=1>

### Income & Asset Limits

Services Australia (Centrelink) assesses all [asset types](https://www.servicesaustralia.gov.au/asset-types)

(<https://www.servicesaustralia.gov.au/asset-types?context=22526>) and income as part of the assets and income test. How much Services Australia can pay you depends on the value of your assets, income, your homeownership status and if you're in a relationship. There are limits to how much you can have to get a Pension. Services Australia calls these the assets test limits. The Department of Social Services reviews these limits and cut off points in March, July and September each year.

Your [assets](https://www.servicesaustralia.gov.au/asset-types?context=22526) (<https://www.servicesaustralia.gov.au/asset-types?context=22526>) include any property or possessions you own in full, in part, or have an interest in. This includes both:

- assets held outside Australia

- debts owed to you.

## **Aged Pension**

When your assets are more than the limit for your situation, your pension will reduce.

If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you.

These are the income rules for most pensioners. Read about the [Work Bonus](#)

(<https://www.servicesaustralia.gov.au/work-bonus>)

and how it can help you earn more income from working without reducing your pension.

Different rates apply for partners getting a payment other than a pension.

For current rates of the aged pension - <https://www.servicesaustralia.gov.au/assets-test-for-age-pension?context=22526>

## **Disability Pension**

For current rates of the disability pension - <https://www.servicesaustralia.gov.au/assets-test-for-disability-support-pension?context=22276>

# Resources

## Housing

### Home at Last

P: 1300 765 178

[www.older tenants.org.au](http://www.older tenants.org.au)

### Knox City Council Housing Support (Over 55's.)

P: 9298 8303

Email: [housingsupport@knox.vic.gov.au](mailto:housingsupport@knox.vic.gov.au)

[http://www.knox.vic.gov.au/Page/Page.aspx?Page\\_Id=318](http://www.knox.vic.gov.au/Page/Page.aspx?Page_Id=318)

### Knox City Council Short Term Support Team

Council's Short Term Support team helps to connect community members in Knox with the services they need. The team can work with Council services and external service providers to help you access a range of support with issues such as:

- isolation or loneliness
- financial hardship
- emotional or mental health support
- practical needs
- ageing
- illness
- family relationships, and
- other issues.

Call the team on [9298 8874](tel:92988874) during business hours or email [support@knox.vic.gov.au](mailto:support@knox.vic.gov.au). Alternatively, call our Customer Service team on [9298 8000](tel:92988000).

## Financial planning

### Australian Securities and Investment Commission (Financial guidance and budget planners)

[www.money smart.gov.au/](http://www.money smart.gov.au/)

### Financial Counselling Australia

P: 1800 007 007

[www.financialcounsellingaustralia.org.au/Home](http://www.financialcounsellingaustralia.org.au/Home)

### Financial Planning Association of Australia

P: 1300 337 301

<https://fpa.com.au/>

## Superannuation and Retirement

<https://www.money smart.gov.au/superannuation-and-retirement>

**Financial decisions at Retirement**

<https://www.moneysmart.gov.au/media/332959/financial-decisions-at-retirement.pdf>

**Financial assistance****Centrelink**

P: 132 300

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

**No Interest Loan Scheme**

P: 13 64 57

[www.nils.com.au](http://www.nils.com.au)

**Knox Infolink (Boronia)**

P: 9761 1325

[www.knoxinfolink.org.au/](http://www.knoxinfolink.org.au/)

**CityLife Community Care**

P: 9871 8900

[www.citylife.care/](http://www.citylife.care/)

**Services and resources for seniors****My Aged Care**

P: 1800 200 422

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

**COTA Victoria**

P: 1300 13 50 90

<https://cotavic.org.au/>

**Rights and legal****Eastern Community Legal Centre (including family violence)**

P: 9762 6235

[www.eclc.org.au/](http://www.eclc.org.au/)

**Tenants Victoria**

P: (03) 9416 2577

[Home - Tenants Victoria](#)

**Consumer Affairs Victoria (for retirement villages)**

P: 1800 558 181

<https://www.consumer.vic.gov.au/>

**The Office of the Public Advocate**

P: 1300 305 612

[www.publicadvocate.vic.gov.au/](http://www.publicadvocate.vic.gov.au/)

**Victoria Legal Aid**

P: 9269 0223

[www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

**Seniors Rights Victoria**

P: 1300 368 821

<https://seniorsrights.org.au/>

**Victorian Human Rights Commission**

P: 1300 292 153

<https://www.humanrightscommission.vic.gov.au/>