



Always remember

Seek legal and financial advice, and discuss your plans with trusted family and friends before making major housing decisions.

Speak to Centrelink on 13 23 00 about the impact that any of the options may have on your Centrelink payments.

For more information

Consumer Protection provides free and independent information for consumers and their families about the range of housing options available in retirement. We do not provide legal or financial advice, housing or access to housing.

If you have questions about housing options for your retirement

Call: 1300 30 40 54

between 8.30am and 4.30pm Mon - Fri or

email: consumer@dmirs.wa.gov.au

www.dmirs.wa.gov.au/seniors-housing



Retirement living options

Now and in the future



Government of Western Australia

Department of Mines, Industry Regulation and Safety

www.dmirs.wa.gov.au

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In retirement, you may choose to downsize from your family home to a home that is better suited to your lifestyle changes. This guide provides a summary of some housing options that are available to you.



What is a retirement village?

These are managed residential complexes providing independent living accommodation for people who are over 55 and/or retired from full-time employment. Most villages provide a property lease arrangement rather than ownership. They do not include residential aged care.

Key things to consider

Moving into a retirement village is a lifestyle decision rather than a property investment. Your rights and responsibilities will depend on what is contained in your individual residence contract. There are various fees, including on-going fees, exit fees and some fees which may continue after you leave. Before you sign any contracts, assess the impact of these fees on your ability to afford alternative accommodation including aged care entry should you need it in the future.

What are residential parks or lifestyle villages?

These provide housing and often other amenities in a communal setting. Housing consists of relocatable homes placed on (usually rented) sites in the park or village.

Key things to consider

If you purchase a home within a park or village, you only purchase the structure, not the land. You will be required to pay weekly site fees to the operator and be responsible for all home repairs and maintenance. You will have to sell the home to a new owner when you leave a park or village. You must pay the site rent until the home is sold, even if you have left.

What is a strata title arrangement?

A duplex, unit, villa or apartment all sit under a strata scheme. The scheme dictates what you own and what common property is. Common property may include walls, courtyards, roofs and driveways as well as shared facilities such as laundries, swimming pools and lifts.

Key things to consider

As the owner, you are responsible for paying your rates, maintenance and upkeep of common property through strata fees that you pay. Some schemes may be restricted to people aged 55 years and over. All owners must comply with the scheme by-laws. Information about the lot and the scheme must be given to prospective buyers before signing a contract.

What is a granny flat?

A granny flat, or any other multi-generational living option, can be an additional living space included as part of an existing home, or a separate building on the same property title.

Key things to consider

If you are not on the title for the main house, you will have no legal right to the property and may not have rights to live there if the owner's circumstances change. Be aware that certain arrangements can create a 'granny flat interest' and affect Centrelink payment eligibility. Before deciding if this is for you, sit down with your family and openly discuss how the arrangement will work and any possible risks. Have a lawyer put an agreement in writing for signing by all parties.

What are my renting options?

Renting is when an owner of a home lets a tenant live in the home, in exchange for the payment of rent. Most rental arrangements are at market rates.

Public and community housing (social housing) is available but there is a considerable demand for this type of accommodation with generally a long wait list. Social housing is usually cheaper than private rentals because it is often subsidised. Social housing usually provides longer term tenure.

A small number of retirement villages also offer rental accommodation.

Key things to consider

Most rentals are short-term with leases of six to twelve months. If you are on a pension, you may be eligible for Commonwealth Rent Assistance to help with the cost of rent. You usually need to pay a bond and two weeks rent in advance.

What about assisted living options?

As you get older, everyday tasks can become more difficult. Even though you need help, you may still want to live at home. Asking for help doesn't mean losing your independence or moving out of home. The Commonwealth Home Support Programme (CHSP) helps senior Australians access entry-level support services to live independently and safely at home. CHSP works with you to maintain your independence rather than doing things for you.

If you are no longer able to live at home and need ongoing help with everyday tasks or health care then a residential aged care facility (sometimes called a nursing home or aged care home) may be more suitable.

More information about CHSP and other aged care options can be found at www.myagedcare.gov.au or by calling 1800 200 422.

Additional support, including an aged care navigator, can be found on the Council on the Ageing (COTA) website www.cota.org.au