

The Senior



TASMANIA

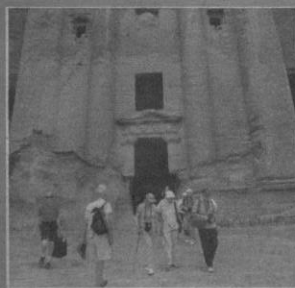
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JUNE 2013

TRAVEL

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good kid
on block**

LIFTOUT



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prevalent than
first thought**

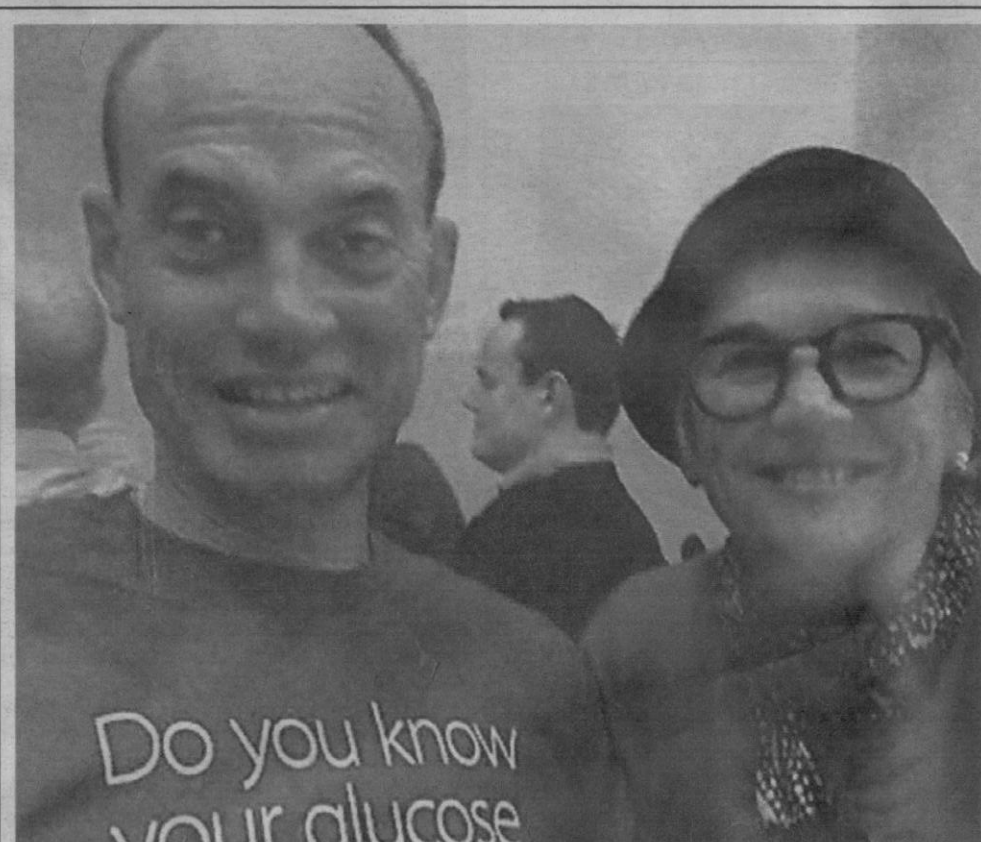
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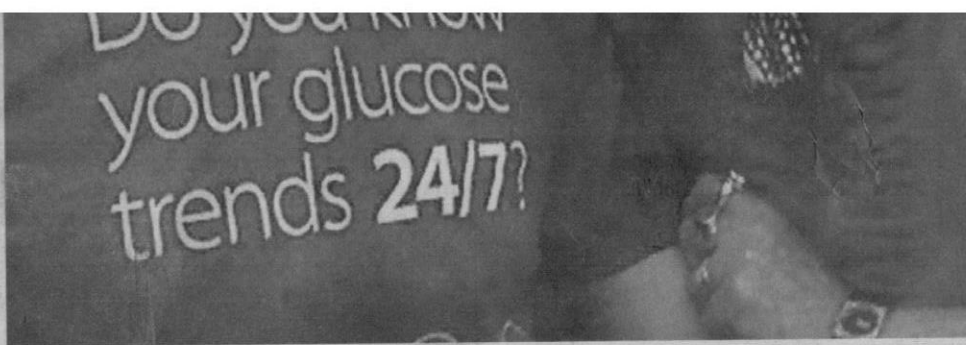


Budget's pensioner sweetener: Home sale scheme 'has limits'

by KIRSTY STEIN

A PILOT scheme which will allow pensioners wanting to downsize to sell their

"COTA has repeatedly called for an increase in rent assistance and the establishment of a social housing growth fund to support older Australians in the pri-



PEDAL POWER – National Pollie Pedal participant Guy Barnett with Carers Australia's Ara Cresswell.

Polies pedalled to show they care

MORE than \$700,000 has been raised for Carers Australia thanks to the National Pollie Pedal from Adelaide to Geelong.

Carers Tasmania chief executive Janis McKenna said carers provided unpaid care and support to family members and friends with a disability, mental illness, chronic condition, terminal illness, or who are frail aged.

Former senator Guy Barnett said it was a fantastic effort all round from politicians, sponsors and supporters.

"I've been involved in most of the

National Pollie Pedal events since 2002 and this was one of the toughest," he said.

The riders travelled more than 1000km over eight days.

Proceeds will be used by Carers Australia to activate the Care Aware Workplaces program, expand the Carer Ambassador Program, consult with Aboriginal and Torres Strait Islander carers, and deliver carer engagement activities across the country.

Along the Pollie Pedal route riders met with carers to hear their stories.

By KIRSTY STEIN

A PILOT scheme which will allow pensioners wanting to downsize to sell their house and bank the proceeds without affecting their pension was the major new initiative for seniors in the 2013-14 Federal Budget.

The Housing Help for Older Australians pilot will allow people who have lived in their home for 25 years or more to sell it and put a minimum 80 per cent of the excess proceeds in a special bank account, up to a maximum amount of \$200,000.

The funds will not be considered in the pension income and assets test for up to 10 years or until a withdrawal is made.

The \$112.4 million trial will begin in July 2014.

Seniors' groups have welcomed the initiative but said many people who had bought their home while aged in their 40s or 50s would not qualify.

State stamp duty costs also remained a significant barrier to downsizing.

Council on the Ageing national chief executive Ian Yates said while welcome, the scheme had limitations. One concern was the stipulation that funds would no longer be exempt from the income and assets test once a withdrawal was made.

"We would like to see pensioners being able to draw income from these funds to meet the costs of aged care and health services, which is not permitted as the scheme currently stands," he said.

He said the pilot did not address the needs of pensioners in the private rental market and at risk of homelessness.

COTA has repeatedly called for an increase in rent assistance and the establishment of a social housing growth fund to support older Australians in the private rental market," Mr Yates said.

While welcoming the trial, Combined Pensioners and Superannuants Association senior policy advisor Amelia Christie said many people would be excluded by the 25-year home ownership requirement.

"The restrictions on accessing money in the means test-exempt fund will also discourage take-up of the offer because pensioners will be penalised for withdrawing money to pay for essential services like medical care," she said.

National Seniors chief executive Michael O'Neill said while the trial was an interesting measure, stamp duty costs remained the most significant impediment for seniors selling their homes.

"After doing the sums, elderly Australians with stairs and big gardens often find they simply can't afford to downsize after being slapped with state taxes and agent fees," he said.

"While this pilot appears to be a way of releasing equity from the family home, as soon as a withdrawal is made from that account their money is counted in the income and assets test.

"It begs the question: if pensioners can't use the money to help out with electricity bills or a leaky roof, who is it sitting there for?

"Low income retirees should at least be able to withdraw interest without penalty."

■ More budget news, Page 3.

NEW Double Action ARTHRITIS remedy now available...

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naturally occurring Vitamins and Minerals. Sourced from pristine waters off New Zealand, Greenshell® Green Lipped Mussels may help to reduce joint inflammation associated with Arthritis. It may also provide temporary relief from the pain and joint swelling experienced by people suffering from Arthritis. And if you suffer from morning stiffness, Green Lipped Mussel may assist you here as well.

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