



Pathways to Home

A guide for women aged 50+ and First Nations women aged 45+, seeking information about housing options

HOUSING OPTIONS

SUCCESSFUL RENTING

FINANCIAL PLANNING

HOWSS
Housing Older Women's
Support Service

 **footprints
community**
BETTER TOGETHER



Artwork by Emily Robinson

Acknowledgement of Country

Footprints acknowledges the Traditional Owners of the land and pays respect to Elders past and present, and thanks them for their wisdom and guidance.

Thank you

Footprints Community is proud to assume responsibility for this guide and build on the strong foundation from The Lady Musgrave Trust.



We express our sincere gratitude to women who participated in consultation sessions and provided valuable feedback to develop this guide. Your insight has made this guide possible.

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Pathways to Home

The Pathways to Home guide comes in 2 volumes:

- This volume (Volume 1) is for women who currently have housing, but want to be prepared and understand their housing, rental and financial options, should their situation change.
- Volume 2 is available for women who are homeless or experiencing housing instability, about to lose their housing, or are currently without stable and secure accommodation and need support now.

Access both these guides online at:
www.howss.org.au/pathways-to-home



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Housing Older Women Movement (HOWM) statement

Don't blame yourself for housing insecurity; it's not due to personal life decisions. This issue stems from social and economic policies. Any shame or embarrassment is misplaced; many women, especially those born in the 1930s to 1960s, face housing-related stress due to these broader systemic issues.

Women over 50 are the fastest growing group experiencing housing insecurity, a problem not limited to Australia but also seen in countries like Ireland, the UK, Greece, Canada, and the USA. The key drivers are decades of public policy decisions to withdraw from the provision of public and affordable housing, lack of diverse representation in government, and underlying gender inequality.

Gendered experiences over our lifetimes include:

- *Leaving work when women married and became pregnant, with no maternity leave of any kind for many decades.*
- *The gender pay gap which still exists today, however, in recent years, it has reduced.*
- *Access to childcare being limited for many decades.*
- *Women continue to be the unpaid primary caregivers in families.*
- *Female industries were and continue to be insecure and low-paid positions such as hospitality, retail, childcare, aged care, and services for people with a disability.*
- *In 2010, Julia Gillard's government provided a 30% pay increase to address the gender pay gap, but many organisations in the Not-for-Profit sector did not have the funds to meet this change.*
- *Domestic and family violence legislation was not introduced until the 1990s.*
- *Mandatory child support from the other parent was not available until 1988.*
- *Superannuation was not mandatory until 1992.*
- *Inequitable divorce settlements with superannuation excluded in divorce settlements for many years.*

Economic policies emphasising free markets, deregulation, privatisation, and reduced government involvement have exacerbated housing issues. Queensland has the lowest levels of public housing, with only 3%, and the highest number of women over 55 experiencing housing insecurity in South East Queensland.

2021 Census data shows a 71% increase in Queenslanders over 55 living in private rentals in the past decade. HAAG research indicates a 63% increase in older Australians with mortgage debt in the last 10 years.

Decades of gender inequality and economic policies have reduced social and affordable housing supply. Ageism adds to this distress, particularly for those who have lived in single-income households over many years. This systemic issue led to the formation of the Housing Older Women Movement, aiming to bring about change for future generations of women to have better housing options and tenure models.

About HOWSS

Housing Older Women's Support Service (HOWSS) is a specialised housing and support hub for older women funded by the Department of Housing.

This Footprints Community service offers a Brisbane-based Hub, and a Queensland wide online navigation and support service that is inclusive of all older women experiencing housing distress or homelessness.

HOWSS provides a place where older women can receive:

- Help to find housing and support assistance
- Information and linkages to other human service support agencies
- Engagement and education sessions for older women, and the sector
- Volunteer peer support from people with lived experience
- Outreach services
- State-wide collaborative regional responses
- Face-to-face contact with skilled staff
- Telephone and online advice and advocacy.

Housing Older Women's Support Service (HOWSS) and Footprints Community developed this guide to support you or someone you know to navigate unstable housing.

We believe every person should have a place to sleep at night.

We are here to support you.

Contact us

🔍 www.HOWSS.org.au

🔍 www.footprintscommunity.org.au

☎ Call 1800 366 877



HOUSING OPTIONS

Private rentals

What is a private rental?

In Queensland, Australia, a private rental refers to a rental property that is leased from a private landlord, and managed by a real estate agency or property management company.

In a private rental agreement, the tenant liaises with the landlord via the real estate property manager, for matters such as rent payments, maintenance issues, and lease agreements.

Types of private rentals

Private rentals can include apartments, houses, townhouses, or other types of dwellings that are rented out by individual property owners.



Applying for rental properties

Search for rental properties

Use online platforms and real estate websites, or contact local real estate agents to find available rental properties in the area.

If you do not have access to a computer or the internet at home, your local library or community/neighbourhood centre will be able to assist you.

Review property listings

Carefully read the property listings to understand the details, such as rent amount, lease duration, and any specific requirements or conditions.

Inspect the property

Attend property inspections to get a first hand look at the property. It's a good opportunity to ask questions and gather information, such as access to shared areas, laundry facilities, and parking. Also, most agents will not accept applications until the property has been inspected.

Prepare necessary documents

Gather the documents typically required for a rental application.

These may include:

- Completed application form
- Proof of identity (e.g. driver's license or passport)
- Proof of income (2–3 pay slips, employment letter, and/or bank statements)
- Rental references (if applicable)
- Personal references
- Cover letter or rental resume outlining your rental history and suitability as a tenant.

Submit application and supporting documents

Obtain a rental application form from the real estate agent or

landlord, or complete online. Complete all the sections and attach the required supporting documents. This helps speed up the processing time.

Wait for a response

The property manager or landlord will review your application. It may take some time, please be patient.

Receive approval and sign lease agreement

If your application is successful, you will receive approval. Review the lease agreement thoroughly before signing. Pay attention to terms, conditions, and any specific rules.

Pay bond and rent in advance

Before moving in, you'll need to pay a rental bond (usually equivalent to four weeks rent), and the first two weeks rent payment in advance.

Complete entry condition report

Complete an entry condition report, noting the condition of the property at the beginning of the tenancy. This helps avoid disputes over the condition of the property when you move out.



Specific requirements and processes may vary between landlords and real estate agents. Follow the instructions provided by the property manager or landlord during the application process.

Other supports available

Department of Housing, Local Government, Planning and Public Works

Supports from Department of Housing, Local Government, Planning and Public Works information can be accessed via their website or local Housing Service Centres.

This includes, financial assistance such as bond loans and rental grants, rental security subsidies and no interest loans scheme.

QSTARS

Queensland Statewide Tenant Advice and Referral Service (QSTARS) can provide independent information, advice and support with tenancy issues.

Skillsets for successful tenancies courses

The Tenancy Skills Institute offers free training programs to develop the tenancy and life skills of people in the private rental market.

Helping Hand Headlease

In a Helping Hand Headlease arrangement, the Queensland Government leases a private rental property through a real estate agent and subleases it to you.

At the end of the lease term, if the lease has been successful, the lease can be transferred directly to you. This can assist people applying to get into the private rental market.

For more information or to check your eligibility for these supports please visit the website:

www.qld.gov.au/housing/renting/rent-assistance



Important considerations

Accessibility	Are there any accessibility features in the property, such as ramps or grab bars? Is the property single-story or are there lifts in multi-story buildings?
Safety and security	What security measures are in place in the neighbourhood and the building? Is the property well lit, especially around entrances and parking areas?
Community amenities	Is the neighbourhood age-friendly, with amenities like parks, healthcare facilities, and community centres? Are there social activities or community programs available for older residents?
Maintenance and repairs	How are maintenance and repairs handled, and what is the typical response time? Is there a reliable property manager or landlord who can address concerns promptly?
Affordability	Are there any senior or housing assistance programs available in the area? Are utilities included in the rent, or are they separate expenses?
Lease terms	What are the lease terms, and is there flexibility in lease duration? Are there any age-related restrictions or requirements in the lease agreement?

Transportation	Is the property conveniently located near public transportation options? Are there parking facilities available, and is parking easily accessible?
Neighbours and community	Can you provide information about the community and neighbours? Is the neighbourhood generally quiet and safe?
Pet policies	What are the pet policies, and are there any restrictions on keeping pets? Are there nearby pet-friendly amenities such as parks or veterinary services?
Healthcare access	How accessible are healthcare facilities, pharmacies, and medical services in the area?
Financial considerations	Are there any additional costs or fees beyond the rent (e.g. water consumption)? Are there options for rent assistance or discounts for older people?
Future planning	Is the property suitable for ageing in place, or are there nearby options for assisted living if needed? What are the policies regarding renewing the lease or making modifications to the property?
Support organisations	Make a list of all your local support organisations and don't be afraid to contact them for assistance and support.

These questions can help assess whether a rental property meets your specific needs and ensures a comfortable and secure living environment.

Social housing

What is social housing?

Social housing in Queensland is a term referring to government-subsidised housing provided to low-income and vulnerable individuals and families who are unable to afford suitable accommodation in the private rental market.

Types of social housing

Social housing includes a range of housing options:

Public housing is government-owned dwellings managed by the Department of Housing, Local Government, Planning and Public Works, which are rented out to eligible tenants at below-market rates.

Community housing is managed by non-profit organisations or community housing providers, often with support services tailored to residents' needs.

First Nations' housing programs specifically target First Australians and aim to provide culturally appropriate housing solutions and support services.



Crisis accommodation facilities offer short-term emergency housing for people experiencing homelessness or domestic violence.

These options are designed to cater to different needs and circumstances, including long-term accommodation, transitional housing and emergency shelter.

Social housing aims to address housing affordability issues, reduce homelessness, and provide stable and secure accommodation for those in need.

Eligibility for social housing

Eligibility for social housing is based on income and other criteria, with priority given to individuals and families facing significant housing disadvantage or hardship.

To be eligible you must meet the following criteria:

- ✓ Be a resident of Queensland
- ✓ Be an Australian Citizen or Permanent Resident of Australia or hold an applicable visa
- ✓ Not own or part own property in Australia or overseas
- ✓ Meet the asset limit for your household type
- ✓ Have at least two complex (non financial) wellbeing needs:
 - Either you or a household member has a serious, long-term medical issue or disability
 - You are currently homeless or have been homeless at least one other time in the last three years
 - You have been evicted two or more times in the last three years
 - You have had multiple unsuccessful private rental applications
 - The private rental market has no appropriate housing that meets your needs
 - You have a child who is at risk of harm or returning from foster or kinship care to their family

- Either you or a household member is experiencing domestic and family violence or other safety concerns.
- ✓ You must have at least one financial need for example:
 - Been unemployed for a continuous period of 12 months or more
 - Are currently unemployed and have experienced multiple periods of unemployment over the last 12 months
 - Unable to work and have high living expenses due to a serious long-term medical condition or significant and permanent disability and are experiencing financial hardship due to continuing medical expenses
 - Employed full-time, part-time or casual and earning within the social housing eligibility limits for your household.

Applying for social housing

Check your eligibility

Before applying, ensure that you meet the eligibility criteria for social housing in Queensland.

You can find additional information about eligibility criteria on the Queensland Government's Department of Housing, Local Government, Planning and Public Works website - **www.housing.qld.gov.au** or by contacting them directly.



Complete an application form

Obtain an application form for social housing from the Department of Housing, Local Government, Planning and Public Works website, a local Housing Service Centre (a list of local locations can be found on the Department of Housing, Local Government, Planning and Public Works website), or by requesting one through phone or email.

Fill out the application form accurately and provide all required information.

Make sure to include any supporting documents requested, such as proof of identity, income, assets, and residency status.

Submit your application

Once you've completed the application form and gathered all necessary documents, submit your application to the Department of Housing, Local Government, Planning and Public Works.

You can submit your application online through the Queensland Government's Housing Service Centre portal, by mail, or in person at a local Housing Service Centre.

Assessment

Your application will be assessed by the housing authority to determine your eligibility for social housing. This process may involve verifying the information provided in your application, conducting interviews or assessments, and evaluating your housing needs.

Wait for allocation

After your application has been assessed, you will be placed on the social housing register. The length of time you may have to wait for housing will depend on factors such as demand, priority status, and availability of suitable properties.

Update your application

Keep your application up-to-date by informing the housing authority of any changes to your circumstances, such as changes to income, household composition, or contact information. You can usually update your application by contacting the housing authority or through their online portal. Make sure you update your details every six months.

Follow up

Keep a diary of your housing applications and the contacts you have there for future reference and follow up.

While waiting for social housing, explore other housing options or support services to meet your immediate housing needs.



Stay in touch with the housing authority for updates on your application status and to receive any additional support or assistance they may offer.

Assistance with applying

Several organisations and resources are available to help you with your social housing application in Queensland:

Department of Housing, Local Government, Planning and Public Works

The Queensland Government's Department of Housing, Local Government, Planning and Public Works is responsible for managing social housing programs.

They can provide information about eligibility criteria, application procedures, and available housing options.

You can contact them directly through their website or by visiting a local Housing Service Centre.

Local Housing Service Centres are located throughout Queensland and provide assistance to individuals and families seeking social housing.

Housing officers can help you with your application, answer any questions you may have, and provide guidance on housing options and support services available in your area.

Community housing providers

Community housing providers manage social housing properties on behalf of the government and often offer additional support services to tenants.

You can contact community housing providers in your area to enquire about available housing options and get assistance with your application.

Support organisations

There are various non-profit organisations and community groups that provide support and advocacy services to individuals experiencing housing insecurity or homelessness.

These organisations may offer assistance with social housing applications, provide referrals to support services, and advocate on your behalf. You can search online or contact local community organisations for assistance.

Legal Aid Queensland

Legal Aid Queensland offers free legal assistance to people on low incomes, including help with tenancy and housing issues.

If you encounter any legal challenges or need assistance with your social housing application, you can contact Legal Aid Queensland **www.legalaid.qld.gov.au** for advice and support.



Family and friends

Contact family members, friends, or other support networks for assistance with your social housing application.

They can provide emotional support, help you gather necessary documents, and offer guidance throughout the application process.

By reaching out to these resources and organisations, you can get the support and assistance you need to navigate the social housing application process and access suitable housing options.

Social housing Pros and Cons

PROs	CONs
Affordability Social housing provides affordable rental options for individuals and families with low incomes who may struggle to afford private market rents. Rent in social housing is typically set at a percentage of the tenant's income, making it more affordable compared to market rates.	Waiting lists Demand for social housing often exceeds supply, resulting in long waiting lists for accommodation. Some people may face extended waiting periods before they can secure social housing, which can increase housing instability and homelessness.
Stability Social housing offers stability and security to tenants, providing them with long-term housing solutions. Tenants in social housing generally have more protection against eviction and displacement compared to those in private rental accommodation.	Income restrictions Social housing eligibility is often based on income, which means tenants must meet specific income criteria to qualify for assistance. This can be restrictive for individuals whose income fluctuates or who experience temporary financial hardship.
Support services Social housing providers may offer additional support services to tenants, such as assistance with finding employment, accessing healthcare, or addressing social and personal issues.	Limited choice The availability of housing options may be restricted, and tenants may have little say in the allocation process or control over the location.
Community Social housing often fosters a sense of community among residents, providing opportunities for social interaction, support, and networking. This sense of community can be beneficial for individuals who may otherwise feel isolated or marginalised.	Maintenance issues Social housing properties may suffer from maintenance and upkeep issues, particularly in older buildings or underfunded housing programs. Tenants may experience delays in repairs and maintenance.
Accessibility Social housing programs may prioritise accessibility features in housing units, making them suitable for people with disability or mobility issues.	



Community housing

What is community housing?

Community housing in Queensland refers to housing provided by non-profit community housing organisations or providers.

These organisations manage affordable rental housing for individuals and families who are on low to moderate incomes and are unable to access suitable accommodation in the private rental market.

Types of community housing

Community housing providers in Queensland offer a range of housing options, including apartments, townhouses, and single-family homes, across urban, regional, and remote areas of the state.

These housing options are often well maintained and may include additional services and support tailored to the needs of tenants.

Applying for community housing

Check eligibility

Before applying, make sure you meet the eligibility criteria for community housing in Queensland.

Eligibility is typically based on factors such as income, assets, residency status, and housing need. Community housing providers may have specific eligibility requirements, so it's important to check their criteria.

Find community housing providers

Research community housing providers in your area. You can search online or contact organisations such as the Queensland Government's Department of Housing, Local Government, Planning and Public Works local Housing Centres, local councils, or housing assistance agencies for a list of community housing providers operating in your region.

Contact community housing providers

Reach out to community housing providers to enquire about available housing options and the application process. You can contact them by phone, email, or visit their offices in person.

Community housing providers can provide information about eligibility criteria, available properties, and how to apply.

Complete an application form

Application for community housing is the same process as social housing.

Application forms are available on the Department of Housing, Local Government, Planning and Public Works website, from a local Housing Service Centre, or by requesting one through phone or email.

Submit your application

You can submit your application online through the Queensland Government's Housing Service Centre portal, by mail, or in person at a local Housing Service Centre.

Assessment

Your application will be assessed by the housing authority to determine your eligibility for social housing. This process may involve verifying the information provided in your application, conducting interviews or assessments, and evaluating your housing needs.

Wait for allocation

After your application has been assessed, you will be placed on the social housing register. The length of time you may have to wait for housing will depend on factors such as demand, priority status, and availability of suitable properties.

Follow up

Stay in touch with the housing authority for updates on your application status and to receive any additional support or assistance they may offer.

Community housing Pros and Cons

PROs

Affordability

Community housing typically provides more affordable rental options compared to the private rental market. Rents are often set at below-market rates, making housing more accessible to low-income individuals and families.

Security of tenure

Tenants in community housing usually have more stability and security compared to private rental accommodation. They have the right to remain in their housing as long as they comply with their tenancy agreement and meet their rental obligations, reducing the risk of displacement.

Support services

Many community housing providers offer additional support services to tenants, such as assistance with budgeting, employment, education, healthcare, and social inclusion.

Community engagement

Community housing promotes a sense of community among residents, providing opportunities for social interaction, mutual support, and community participation.

Diverse housing options

Community housing providers offer a variety of housing options to meet the diverse needs of tenants, including properties adapted for people with disability, older people, families, and individuals experiencing homelessness or housing insecurity.

CONs

Limited choice

The availability of housing options may be restricted, and tenants may have little say in the allocation process or control over the location.

Waiting lists

Demand for community housing often exceeds supply, resulting in long waiting lists for accommodation. There may be extended waiting periods before they can secure community housing, which can increase housing instability and homelessness.

Maintenance issues

Community housing properties can have maintenance and upkeep issues, particularly in older buildings or underfunded housing programs. Tenants may experience delays in repairs and maintenance.

Income restrictions

Eligibility for community housing is often based on income, which means tenants must meet specific income criteria to qualify for assistance.

Over 50's accommodation

What is over 50's accommodation?

Over 50's accommodation in Queensland typically refers to housing options specifically designed for people aged 50 and above.

This type of accommodation is often tailored to meet the needs and preferences of older adults, offering various amenities and services to support a comfortable and fulfilling lifestyle.



Features of over 50's accommodation

Age requirement

Over 50's accommodation typically requires residents to be aged 50 or above. This age requirement ensures that the community is specifically geared towards older adults, fostering a sense of camaraderie and understanding among residents.

Independent living

Many over 50's accommodations offer independent living options, such as self-contained units, apartments, or villas. Residents have their own private living spaces while also enjoying access to communal facilities and services.

Community environment

Over 50's accommodation often promotes a strong sense of community among residents. Common areas, such as communal lounges, gardens, or recreational facilities, provide opportunities for social interaction, group activities, and shared experiences.

Safety and security

Over 50's accommodation prioritises safety and security, with features such as gated entrances, surveillance systems, emergency call buttons, and on-site staff or management.

Amenities and facilities

Over 50's accommodations may offer a range of amenities and facilities to enhance residents' quality of life. This could include features such as swimming pools, gyms, community centres, libraries, walking paths, and hobby rooms.

Support services

Some over 50's accommodations provide additional support services to assist residents with daily tasks or healthcare needs.

This could include access to home care services, health clinics, wellness programs, or assistance with transportation and errands.

Lifestyle options

Over 50's accommodations often cater to diverse lifestyles and interests, offering activities and programs tailored to residents' preferences. This could include fitness classes, social events, hobby groups, educational workshops, and cultural outings.

Applying for over 50's accommodation

Research accommodation options

Start by researching over 50's accommodation options in the areas you're interested in living.

You can find information online through retirement communities websites, senior living complexes, or over 50's accommodation providers.

If you do not have access to a computer or the internet at home, your local library or community/neighbourhood centre will be able to assist you.

Consider visiting the facilities in person to gain a sense of the environment and amenities offered.

Contact accommodation providers

Enquire about availability, eligibility criteria, and the application process. You can contact them by phone, email, or visit their offices in person. Providers may also offer information sessions or tours for prospective residents.

Review eligibility criteria

Each over 50's accommodation provider may have specific eligibility criteria for residents. Make sure you meet the eligibility criteria before proceeding with your application.

Complete an application form

Obtain an application form from the over 50's accommodation provider and include all required information, including personal details, contact information, housing preferences, and any supporting documents requested.

Submit your application

You may be required to submit your application online, by mail, or in person, depending on the provider's preferences.

Application assessment

The over 50's accommodation provider will assess your application to determine your eligibility and suitability for accommodation.

Wait for allocation

After your application has been approved, you will be placed on a waiting list for accommodation. The length of time, will depend on factors such as demand, availability of units, and your priority status.

Follow up

Stay in touch with the over 50's accommodation providers for updates on your application status. If your circumstances change or you have any questions, contact the provider to update your application or seek assistance.



Over 50's accommodation Pros and Cons

PROs	CONs
Community atmosphere Over 50's accommodation often fosters a strong sense of community among residents. Older adults living in these communities can enjoy social interactions, group activities, and shared experiences with peers, leading to enhanced wellbeing and reduced feelings of isolation.	Cost Over 50's accommodation can be expensive, especially in facilities offering extensive amenities and services. Please be aware of high exit fees and seek financial advice.
Tailored amenities Over 50's accommodation is designed with the needs and preferences of older adults in mind. They often feature amenities such as accessible living spaces, recreational facilities, wellness programs, and maintenance services.	Age restrictions The age restriction for over 50's accommodation may limit housing options for younger individuals or couples seeking to live in age-restricted communities with older relatives or friends.
Security and safety Over 50's accommodation prioritises safety and security, offering features such as gated entrances, surveillance systems, emergency call buttons, and on-site staff or management.	Limited independence Some over 50's accommodation may have rules or regulations governing resident behaviour and activities, which could restrict personal freedom or independence.
Low maintenance living Many over 50's accommodations offer low-maintenance living options, such as apartments or villas with minimal upkeep requirements. This can be particularly appealing to older adults looking to downsize from larger homes.	Waiting lists and availability Demand for over 50's accommodation may exceed supply in certain areas, leading to long waiting lists for available units.
	Transition challenges Moving to over 50's accommodation represents a significant life transition for many older adults.

Tiny houses

What are tiny houses?

Tiny houses in Queensland refer to small, compact, moveable dwellings that are suitable for residential use.

These homes are designed to maximise space efficiency while minimising environmental impact and cost.

Features of tiny houses

Size

Tiny houses are significantly smaller than traditional homes, with floor plans optimised for functionality and space utilisation.

Mobility

Some tiny houses in Queensland are built on trailers or skids, allowing them to be easily transported and relocated to different locations. This mobility also provides flexibility for homeowners.

Sustainability

Many tiny houses are designed with sustainability principles in mind, incorporating energy-efficient features, recycled materials, and renewable energy sources such as solar panels.

Affordability

Tiny houses are often more affordable than traditional homes, both in terms of construction costs and ongoing expenses.

Finding tiny houses

If you're an older woman interested in finding a tiny house, here are some steps you can take to start your search:

Research online

Begin by researching tiny house options online. Look for websites, forums, and social media groups dedicated to tiny house living.

Visit tiny house events

Attend tiny house events, workshops, or expos in your area. These events often feature tiny house tours, presentations, and networking opportunities where you can meet builders, designers, and other enthusiasts.

Contact tiny house builders

Contact local or regional tiny house builders and designers to ask about available options.

Explore secondhand market

Consider purchasing a pre-owned or secondhand tiny house to save money and time.

Attend tiny house open houses

Keep an eye out for tiny house open houses or viewings in your area. Some tiny house owners may offer tours of their homes to interested buyers, providing valuable insights into tiny house living and design considerations. Take advantage of these opportunities to gather inspiration and ideas for your own tiny house.

Consult with real estate agents

Work with real estate agents who specialise in alternative housing options, such as tiny houses, modular homes, or eco-friendly dwellings. They can help you navigate the market.

Join tiny house communities

Join online forums, social media groups, or local meetups for tiny house enthusiasts. These communities can provide valuable support, advice, and resources as you embark on your tiny house journey. You may also find opportunities to connect with other older women who are living in or considering tiny houses.

Consider renting or leasing

If you're unsure about committing to tiny house ownership, consider renting or leasing a tiny house for a trial period.

Tiny house Pros and Cons

PROs	CONs
Lifestyle benefits Living in a tiny house can offer lifestyle benefits such as simplified living, reduced clutter, and closer connections with nature.	Limited space The most significant drawback of living in a tiny house is the limited living space. Residents may struggle with cramped quarters, restricted movement, and insufficient storage space for belongings.
Smaller space, less cleaning With limited space, cleaning time is reduced, allowing more time for other activities.	Zoning and legal restrictions Regulations regarding tiny houses can vary depending on factors such as size, location, and intended use. Some local councils may have specific zoning regulations or building codes that affect the legality of tiny houses, particularly those on wheels.
Less maintenance Tiny houses require less overall maintenance and repair than traditional houses reducing the upkeep costs.	Comfort and convenience Tiny houses may lack some of the amenities and conveniences found in larger homes, such as full-size appliances, dedicated workspaces, or private outdoor areas. Residents may need to make compromises in terms of comfort and functionality.
Customisation Tiny houses can be customised to meet individual preferences and lifestyle needs.	Social stigma Despite growing interest in tiny house living, there can still be social stigma associated with unconventional housing choices. Some people may view tiny houses as impractical, uncomfortable, or inferior to traditional homes, leading to negative perceptions and misconceptions about the lifestyle.
	Resale value Tiny houses may have lower resale value compared to traditional homes, as they appeal to a niche market and may not be suitable for everyone. Finding a buyer willing to purchase a tiny house at a fair price can be challenging, particularly in areas where demand for tiny houses is limited.



Caravans

Important considerations

If you're an older woman planning to live in a caravan, there are several important factors to consider to ensure a safe, comfortable, and enjoyable living experience.

Legal considerations

Check local regulations and laws regarding living in a caravan, including zoning restrictions, permit requirements, and residency rules. Make sure your chosen caravan park or site is legally permitted for residential living.

Costs and budgeting

Calculate the total costs associated with living in a caravan, including site fees, utilities, insurance, maintenance, and any additional expenses. Create a budget to ensure you can afford the lifestyle and have a financial safety net for unexpected costs.

Caravan park amenities

Research caravan parks or sites that offer amenities and facilities suitable for long-term living. Look for parks with clean and well-

maintained amenities blocks, laundry facilities, communal areas, recreational activities, and proximity to essential services.

Caravan selection

Choose a caravan that meets your needs in terms of size, layout, amenities, and mobility features.

Safety and security

Prioritise safety and security when selecting a caravan park and setting up your caravan. Choose well-lit and secure locations, install locks on doors and windows, and consider alarms or security cameras.

Healthcare access

Ensure access to healthcare services, including medical facilities, pharmacies, and emergency services, in case of medical emergencies or routine healthcare needs.

Social support network

Maintain connections with friends, family, and social networks to prevent feelings of isolation and loneliness.

Emergency preparedness

Develop an emergency plan and have essential supplies on hand in case of emergencies, such as extreme weather events or caravan-related issues. Stay informed about evacuation procedures, emergency contacts, and local emergency services.

Legal and financial protections

Ensure you have appropriate legal and financial protections in place, such as insurance coverage for your caravan and belongings, legal documentation for residency or tenancy agreements, and advance directives for healthcare decisions.

Adaptation and flexibility

Be prepared to adapt to the challenges and opportunities of caravan living, including maintenance tasks, and interactions with other residents.

Boats

Living on a boat as an older woman can be an adventurous and rewarding lifestyle choice, but it also comes with unique challenges and considerations.

Important considerations

Legal considerations

Check local regulations and laws regarding living aboard a boat, including mooring regulations, licensing requirements, and safety standards. Make sure your chosen marina or anchorage area allows residential living and complies with relevant regulations.

Boat selection

Choose a boat that meets your needs in terms of size, layout, amenities, and maintenance requirements. Consider factors such as sleeping accommodation, kitchen facilities, bathroom facilities, storage space, comfort features, and mobility considerations.

Mooring or anchorage

Decide whether you'll be mooring your boat in a marina or anchoring in a harbour or bay. Research available options, costs, facilities, and regulations for mooring or anchorage in your desired location. Consider factors such as accessibility, security, convenience, and proximity to essential services.

Safety and maintenance

Prioritise safety and maintenance to ensure your boat remains seaworthy and habitable.

Healthcare access

Ensure access to healthcare services, including medical facilities, pharmacies, and emergency services, both onshore and while cruising. Consider proximity to healthcare providers and medical facilities when choosing mooring or anchorage locations.

Social support network

Maintain connections with friends, family, and social networks to prevent feelings of isolation and loneliness.

Weather and environmental factors

Stay informed about weather forecasts, tides, currents, and other environmental factors that may affect your safety and comfort while living on a boat. Be prepared to adapt to changing weather conditions and take necessary precautions to ensure your wellbeing.

Financial considerations

Calculate the total costs associated with living on a boat, including mooring fees, maintenance costs, insurance premiums, fuel expenses, and living expenses.

Legal and financial protections

Ensure you have appropriate legal and financial protections in place, such as insurance coverage for your boat and belongings, legal documentation for mooring agreements or leases, and advance directives for healthcare decisions.

Adaptation and flexibility

Be prepared to adapt to the challenges and opportunities of boat living, including limited space, logistical constraints, and maintenance tasks.



Residential aged care

What is residential aged care?

Residential Aged Care Facilities (RACFs) in Queensland, also commonly known as nursing homes or aged care homes, provide accommodation, personal care, and 24-hour nursing support for older individuals who require assistance with daily living activities and have complex health needs.

Features of residential aged care

Accommodation

RACFs offer private or shared rooms, often with ensuite bathrooms, and communal areas such as lounges, dining rooms, gardens, and activity spaces.

Personal care

Residents of RACFs receive assistance with activities of daily living (ADLs) such as bathing, dressing, grooming, toileting, and mobility.

Nursing care

RACFs provide 24-hour nursing care and supervision to residents, including medication management, wound care, monitoring of health conditions, and assistance with medical appointments.

Social and recreational activities

RACFs offer a range of social, recreational, and therapeutic activities to promote physical, cognitive, emotional, and social wellbeing. These activities may include exercise classes, arts and crafts, music therapy, games, outings, and social events.

Allied health services

Many RACFs offer access to allied health services such as physiotherapy, occupational therapy, speech therapy, podiatry, and dietetics. These services help residents maintain or improve their physical function, mobility, communication, and overall quality of life.



Specialised care units

Some RACFs have specialised care units or wings dedicated to specific care needs, such as dementia care, palliative care, respite care, or rehabilitation. These units provide tailored care and support for residents with particular health conditions or care requirements.

Cost and funding

The cost of residential aged care in Queensland can vary depending on factors such as the level of care required, accommodation preferences, and financial circumstances.

Quality and regulation

RACFs in Queensland are regulated and accredited by the Australian Aged Care Quality and Safety Commission (AACQSC) to ensure they meet national standards of care and service delivery.

Overall, RACFs in Queensland play a vital role in providing safe, supportive, and person-centred care for older individuals who require assistance with daily living activities and complex health needs.

Important considerations

Before moving into a residential aged care facility, there are several important steps to take to ensure a smooth transition and address practical, emotional, and logistical considerations.

Research facilities	Research RACFs in your preferred location, considering factors such as proximity to family and friends, quality of care, services offered, and accommodation options. Visit potential facilities to tour the premises, meet staff members, and assess the environment.
Financial planning	Understand the costs associated with residential aged care, including accommodation fees, care fees, and additional charges. Consider your financial situation, assets, and income sources to determine how you will fund your aged care expenses. Seek financial advice if needed.
Legal and administrative tasks	Organise important documents such as identification, healthcare records, legal documents (e.g. will, enduring power of attorney), and financial records. Consider appointing a trusted person as your enduring power of attorney to make decisions on your behalf if you become unable to do so. Complete any necessary paperwork for admission to the aged care facility, including consent forms, medical history forms, and accommodation agreements.

Downsizing and packing	If you're moving from your own home, consider downsizing and decluttering your belongings to prepare for the move.
Healthcare planning	Discuss your healthcare needs and preferences with your healthcare providers, including any medications, treatments, or therapies you require. Arrange for the transfer of medical records and prescriptions to the aged care facility to ensure continuity of care.
Emotional support and communication	Talk to your family members, friends, and loved ones about your decision to move into residential aged care. Discuss your concerns, fears, and expectations openly and seek emotional support from your support network. Address any emotional or psychological challenges you may be experiencing, such as anxiety, depression, or grief, by seeking counselling or therapy.
Practical arrangements	Arrange for transportation to the aged care facility on the day of the move, including any assistance you may require. Pack essential items such as clothing, toiletries, personal belongings, and any special items that will make your new living space feel like home. Inform relevant parties of your change of address, such as utility providers, government agencies, and subscription services.

Transition and settlement

Allow yourself time to adjust to your new environment and routines in the aged care facility. Take advantage of orientation programs, social activities, and support services to facilitate your transition.

Communicate with staff members and fellow residents, ask questions, and voice any concerns or preferences you may have to ensure your needs are met.

Applying for residential aged care

To apply for a residential aged care placement in Queensland, you must follow these steps:

Register with My Aged Care

Register with My Aged Care, which is the central entry point for accessing Australian Government-funded aged care services.

You can register online or by calling the My Aged Care contact centre. Provide your personal details and assessment information to create a client record.



Assessment through ACAT/ACAS

Contact the Aged Care Assessment Team (ACAT) or Aged Care Assessment Service (ACAS) in your area to arrange an assessment. ACAT/ACAS assessors will evaluate your care needs to determine your eligibility for residential aged care and the level of care required.

Discuss residential aged care options

Speak with the My Aged Care contact centre or a My Aged Care representative about your preferences and options for residential aged care. They can provide information about available facilities, services, and accommodation options in your area.

Search for residential aged care facilities

Use the My Aged Care website or contact the My Aged Care contact centre to search for residential aged care facilities in your preferred location. Consider factors such as location, accommodation options, services provided, and any specific care needs or preferences.



Arrange visits and assessments

Arrange visits to potential residential aged care facilities to tour the premises, meet staff members, and discuss your care needs and preferences. Facilities may conduct their own assessments to determine if they can meet your care requirements and provide suitable accommodation.

Submit application

Once you've chosen a residential aged care facility, submit an application for admission. The facility will provide you with the necessary forms and information about the application process. Include any relevant documentation, such as your ACAT/ACAS assessment report and medical records.

Wait for placement offer

Wait for a placement offer from the residential aged care facility. Placement offers are based on factors such as availability of beds, suitability of accommodation, and compatibility with your care needs.

Accept placement offer

If you receive a placement offer from the residential aged care facility, carefully review the terms and conditions of admission, including fees, services, and accommodation arrangements. Once you're satisfied, accept the placement offer and make arrangements to move into the facility.

Transition to residential aged care

Prepare for your transition to residential aged care by organising your belongings, notifying relevant parties of your move, and making any necessary arrangements for transportation, care services, or support during the transition period.

Follow up and review

Stay in touch with the residential aged care facility and My Aged Care to ensure a smooth transition and ongoing support. Monitor your care experience, provide feedback and seek assistance if you have any concerns or questions.

Aged care Pros and Cons

PROs	CONS
Professional care Residential aged care facilities provide round-the-clock professional care and support from trained staff members, including nurses, caregivers, and allied health professionals. This ensures that residents receive assistance with daily living activities, medical care, and emotional support as needed.	Cost and financial considerations Residential aged care can be expensive, with costs varying depending on factors such as accommodation preferences, level of care required, and financial circumstances. Please be aware of high exit fees and seek financial advice.
Safety and security Aged care facilities offer a safe and secure environment for older individuals, with measures such as security systems, emergency call buttons, and trained staff available to respond to emergencies and concerns.	Loss of independence Moving into a residential aged care facility often entails a loss of independence and autonomy for older individuals, which can be challenging for residents who value their independence and prefer to live on their own terms.
Socialisation and community Aged care facilities foster a sense of community and belonging among residents, with opportunities for social interaction, group activities, and shared experiences.	Quality of care concerns Despite regulatory oversight and accreditation requirements, some aged care facilities may experience issues related to staffing shortages, quality of care, or resident neglect.
Access to services and amenities Aged care facilities offer a range of services and amenities to meet residents' needs and preferences, including meals, housekeeping, laundry, recreational activities, and healthcare services.	Adjustment period It may take time to adjust to the new environment, routines, and social dynamics within the facility.
Specialised care options Many aged care facilities offer specialised care programs or units for residents with specific care needs, such as dementia care, palliative care, respite care, or rehabilitation services.	Limited choice and control Residents of aged care facilities may have limited choice and control over their daily routines, living arrangements, and care services.



Share housing

What is share housing?

Share housing refers to a living arrangement where individuals or households share a residential property, such as a house, apartment, or townhouse, with others.

This arrangement involves sharing accommodation, including common areas such as kitchens, bathrooms, living rooms, and outdoor spaces.

Residents may have their own private bedroom or living space within the shared property, providing a balance of privacy and communal living.

Important considerations

Shared expenses	Residents of share housing typically share expenses such as rent, utilities (e.g. electricity, water, internet), groceries, and household supplies.
Social interaction	Share housing provides opportunities for social interaction, networking, and community building among residents. Housemates may engage in shared activities, meals, and social events, fostering a sense of camaraderie and friendship within the household.
Flexibility	Share housing offers flexibility in terms of lease arrangements, with options for short-term or long-term stays, as well as the ability to find new housemates or move to different properties as needed.

Diverse housemates	Share housing allows individuals to live with housemates from diverse backgrounds, cultures, and lifestyles. Diversity can enrich the living experience by exposing residents to new perspectives, experiences, and interests, fostering tolerance and understanding among housemates.
Challenges and considerations	While share housing offers many benefits, it also presents challenges and considerations, such as differences in lifestyle preferences, communication styles, and cleanliness standards among housemates.
Legal and financial agreements	When entering into share housing arrangements, it's important to establish clear agreements regarding rent payments, bond, household chores, shared expenses, guest policies, and other house rules. Written agreements or contracts can help prevent misunderstandings and conflicts among housemates.
Household dynamics	How many housemates live in the house, and what are their demographics (age, gender, occupation)? What are the daily routines and lifestyles of the current housemates? Are there any house rules or expectations regarding noise, guests, cleanliness, or shared responsibilities?

Accommodation details	What type of accommodation is available (e.g. bedroom, granny flat, studio)? Is the accommodation furnished or unfurnished? What amenities are provided? What is the size and layout of the living space, and is there sufficient privacy?
Cost and expenses	What is the rent for the accommodation, and what is included in the rent (utilities, internet)? Are there any additional expenses or shared costs (groceries, household supplies and maintenance)? How are expenses divided among housemates, and what payment arrangements are in place?
Location and accessibility	Where is the house located, and what amenities are nearby (public transportation, shops, healthcare facilities)? Is the house accessible for individuals with mobility issues or specific accessibility requirements?
Communication and community	How do housemates communicate with each other (e.g. in person, group chat, shared calendar)? Are there any social activities or events organised within the household or with other residents in the area?

Safety and security	What security measures are in place in the house (locks, alarms and surveillance)? Are there any safety hazards or concerns in the accommodation or surrounding area?
House rules and expectations	What are the house rules regarding noise, cleanliness, shared spaces, guests, and privacy? How are conflicts or disagreements among housemates resolved?
Compatibility and lifestyle	Do the current housemates share similar interests, values, and lifestyles? How do the current housemates interact with each other, and what is the social dynamic like in the household?
Tenancy agreement and legal considerations	What type of tenancy agreement is in place (lease, sublease, informal arrangement)? What are the terms and conditions of the tenancy agreement, and what rights and responsibilities do you have as a tenant?
References and reviews	Can you speak to current or former housemates for references or testimonials? Are there any online reviews or ratings of the accommodation or housemates?

Finding share housing

Specialised websites

Look for share housing websites or platforms that cater to older adults or seniors.

Consider websites like SeniorFlatmates.com.au, which are designed specifically for older adults seeking share housing arrangements.

If you do not have access to a computer or the internet at home, your local library or community/neighbourhood centre will be able to assist you.

Community organisations

Reach out to local community organisations or senior centres in your area.

Seniors' groups and networks

Join seniors' groups or networks in your community, both online and offline.

These groups may have members who are interested in share housing or who can provide advice, referrals, or recommendations for housing options suitable for older adults.

Senior cohousing communities

Explore the possibility of joining or forming a senior cohousing community. Cohousing communities are designed to facilitate shared living arrangements, where residents have private living spaces but share common areas and amenities.

Local support services

Contact local support services, housing agencies, or senior advocacy organisations for assistance with finding share housing options. They may provide information, referrals, or support to help you navigate the housing market and connect with potential housemates.

University or intergenerational housing programs

Consider intergenerational housing programs or initiatives that connect older adults with younger individuals or families seeking share housing arrangements.

Universities, community organisations, or housing agencies may offer programs that facilitate intergenerational living and provide support to participants.

Social media and online forums

Join online forums, social media groups, or discussion boards focused on housing, senior living, or share accommodation.

Professional assistance

Consider seeking assistance from a real estate agent, housing consultant, or relocation specialist who specialises in senior housing options.

Word of mouth

Spread the word among your social networks, friends, and family members that you're looking for share housing options. They may know of available opportunities or be able to connect you with potential housemates who share your preferences.



Share housing Pros and Cons

PROs

Affordability

Share housing can provide a more affordable housing option for older women, allowing them to split the cost of rent, utilities, and other household expenses with their housemates.

Social connection

Share housing offers opportunities for social interaction, companionship, and community engagement, which can be beneficial. Housemates can provide emotional support, friendship, and a sense of belonging.

Shared responsibilities

In a share housing arrangement, household chores, maintenance tasks, and other responsibilities can be divided among housemates.

Safety and security

Living with others in a share house can enhance safety and security, as there are multiple people around to assist in case of emergencies or security concerns.

Mutual assistance

Share housing allows for mutual assistance and support among housemates, such as helping each other with errands, transportation, or healthcare needs.

CONs

Limited control

In a share housing arrangement, people may have limited control over their living environment, household decisions, and daily routines.

Dependency on housemates

Older women who rely on their housemates for support, companionship, or assistance may feel vulnerable if the dynamics of the household change or if they encounter difficulties with their housemates.

Compatibility issues

Finding compatible housemates with similar lifestyles, preferences, and personalities can be challenging.

Housing instability

Share housing arrangements may lack stability, particularly if housemates come and go or if there are frequent changes in the household.

Privacy concerns

Share housing may involve sacrificing some level of privacy, as residents share common areas and facilities with their housemates.

Secondary dwellings

What is a secondary dwelling?

In Queensland, a secondary dwelling refers to a self-contained residential unit that is located on the same property as a primary dwelling (main house).

Secondary dwellings are also commonly known as granny flats, auxiliary units, or accessory dwellings.

Features of secondary dwellings

Self-contained unit

A secondary dwelling is a separate, self-contained residential unit that typically includes essential facilities for independent living, such as a kitchen, bathroom, living area, and bedroom(s). It may also have a separate entrance, utilities, and amenities.

Location

Secondary dwellings are located on the same property as the primary dwelling (main house), often in the backyard or as an attached or detached structure. They are built as ancillary to the main residence and are subject to local zoning and planning regulations.

Purpose

Secondary dwellings serve various purposes, including providing accommodation for extended family members (such as elderly parents, adult children, or guests), generating rental income, or serving as a home office, studio, or rental property.

Regulations and approval

The construction, use, and occupation of secondary dwellings in Queensland are subject to local government regulations, planning schemes, and building codes. Depending on the local jurisdiction, property owners may need to obtain planning approval, building permits, or development permits before constructing or occupying a secondary dwelling.



Size and design

Secondary dwellings come in various sizes and designs, ranging from small studio apartments to larger multi-bedroom units.

The design and layout of a secondary dwelling may vary depending on factors such as the size of the property, local planning requirements, and the needs of the occupants.

Utilities and services

Secondary dwellings typically have their own separate utility connections (such as water, electricity, and gas) and may share common infrastructure (such as driveway access, parking, and landscaping) with the primary residence.

Rental and income potential

Property owners may choose to rent out a secondary dwelling to tenants or lodgers, providing a source of rental income.

Alternatively, they may use the secondary dwelling to accommodate family members or guests, or they may keep it vacant for personal use.

Finding secondary dwellings

Research local regulations

Familiarise yourself with local government regulations, planning schemes, and zoning laws.

Assess your property

Evaluate your current property to determine if it has the space, infrastructure, and suitability for adding a secondary dwelling. Consider factors such as lot size, zoning regulations, access to utilities, and any existing structures or landscaping that may affect the feasibility of adding a secondary dwelling.

Consult with professionals

Seek advice from professionals such as architects, building designers, town planners, or real estate agents who specialise in secondary dwellings or property development.



They can assess your property, provide design options, help navigate regulatory requirements, and offer insights into the potential costs and benefits of adding a secondary dwelling.

Explore financing options

Consider your financing options for constructing a secondary dwelling, such as using personal savings, accessing equity in your property through a loan or mortgage, or exploring government grants or incentives for home renovations or affordable housing initiatives.

Network and seek advice

Connect with other homeowners, community groups, or organisations that specialise in housing options for older adults. They may offer support, advice, or resources related to adding a secondary dwelling, as well as opportunities to learn from others who have undertaken similar projects.

Attend workshops or seminars

Look for workshops, seminars, or information sessions hosted by local councils, community organisations, or industry associations that cover topics related to secondary dwellings, housing options for older adults, or property development.

These events can provide valuable insights, guidance, and networking opportunities.

Consider alternative housing options

If adding a secondary dwelling to your existing property is not feasible or desirable, explore alternative housing options for older adults, such as retirement villages, co-housing communities, or purpose-built granny flat developments.

Engage with real estate listings

Keep an eye on real estate listings and property advertisements for secondary dwelling opportunities in your desired location.

Secondary dwelling Pros and Cons

PROs	CONs
Affordability Secondary dwellings can provide a more affordable housing option for older women, allowing them to downsize or utilise excess space on their property to generate rental income. This can help reduce housing costs and financial strain, particularly for those on a fixed income.	Limited space and amenities Secondary dwellings may have limited space and amenities compared to a primary residence, which can pose challenges for older women with mobility issues, storage needs, or specific lifestyle preferences.
Independence and privacy Secondary dwellings offer a level of independence and privacy, allowing older women to have their own self-contained living space while still being close to family or main caregivers. This arrangement provides autonomy and flexibility in daily routines and lifestyle choices.	Dependency on family While living in close proximity to family members can offer support and companionship, it may also entail dependency on family for assistance with tasks, transportation, or caregiving. You may need to navigate boundaries and maintain autonomy while living on the same property.
Close proximity to family Living in a secondary dwelling on the same property as family members, such as adult children or grandchildren, can foster closer relationships and provide opportunities for mutual support, companionship, and caregiving.	Maintenance and upkeep Older women living in secondary dwellings may be responsible for maintaining their living space, as well as contributing to the upkeep of shared areas or property maintenance.
Community connection Some secondary dwellings are located within cohousing communities or shared living arrangements, providing opportunities for social interaction and shared activities.	Potential family dynamics Living in a secondary dwelling on the same property as family members can sometimes lead to conflicts or tensions related to privacy, boundaries, and shared responsibilities.
Accessibility and ageing in place Secondary dwellings can be designed or modified to accommodate ageing in place, with features such as accessible layouts, grab bars, and step-free access.	Regulatory restrictions Adding or occupying a secondary dwelling may be subject to regulatory restrictions, zoning laws, and planning requirements imposed by local authorities.

SUCCESSFUL RENTING

Tenant rights and responsibilities

Know your rights

Tenants in Queensland have specific rights and responsibilities outlined by the *Residential Tenancies and Rooming Accommodation Act 2008*.

These rights help ensure fair and lawful practices in the tenancy relationship.

Right to a written agreement

Tenants have the right to receive a written tenancy agreement that outlines the terms and conditions of the lease.

Right to privacy

Tenants have the right to enjoy quiet and peaceful possession of the premises.



Landlords must provide notice before entering the property, except in emergencies.

Right to quiet enjoyment

Tenants have the right to “quiet enjoyment” of the property, meaning the right to use and enjoy the premises without interference from the landlord.

Right to repairs and maintenance

Tenants have the right to request repairs for any damage or issues that affect the property’s habitability. Landlords are obligated to maintain the property in a reasonable state of repair.

Right to notice for rent increases

Landlords must provide at least two months written notice before increasing the rent.

Right to notice before termination

Landlords must provide proper notice before terminating a tenancy. The notice period varies depending on the reason for termination.

Right to dispute resolution

Tenants have the right to dispute any proposed rent increases, unresolved maintenance issues, or other disputes through the Queensland Civil and Administrative Tribunal (QCAT).

Right to bond refund

At the end of the tenancy, tenants have the right to the prompt return of their bond, provided they have met all the terms of the lease.

Right to compensation for breach

Tenants have the right to seek compensation from the landlord if they suffer loss because of a breach of the tenancy agreement.

Right to terminate in domestic violence situations

Tenants who are victims of domestic violence have the right to terminate their tenancy without penalty by providing appropriate notice and evidence to the landlord.

Right to reasonable utility charges

If the property is individually metered, tenants have the right to be charged only for their reasonable consumption of water.

Right to make minor alterations

Tenants can make minor alterations to the property, such as installing picture hooks, with the landlord's written consent.

Right to information

Tenants have the right to request information from the landlord, such as the landlord's name and address and the terms of the lease.

It's important for tenants to familiarise themselves with the specific details of their tenancy agreement and the *Residential Tenancies and Rooming Accommodation Act 2008*.

If disputes arise or if tenants have concerns about their rights, they can seek advice from the Residential Tenancies Authority (RTA) or pursue resolution through QCAT.

Where to get advice

The Queensland Statewide Tenant Advice and Referral Service (QSTARS) is a free statewide advice and referral service for Queensland tenants which commenced on 1 October 2015.

QSTARS service can provide Queensland renters with high quality, free, independent tenant advisory services that assist tenants in managing and sustaining their tenancy.

QSTARS aims to:

- Increase Queensland renters' understanding of tenancy issues, and their ability to understand and exercise their tenancy rights and responsibilities
- Empower and build the capacity of Queensland renters to take action on their own to resolve issues relating to their tenancy



- Increase tenants' capacity to maintain their tenancies and reduce their risk of homelessness
- Provide the minimum amount of intervention to facilitate the most positive outcome achievable for the eligible person regarding their tenancy matters
- Reserve the highest level of resources and assistance for vulnerable and disadvantaged renters who require more intensive support to achieve the most positive outcome regarding their tenancy matters
- Provide a well-integrated network of QSTARS service providers through which high-quality and consistent services are delivered.

QSTARS has a central point of contact.

The statewide 1300 744 263 advice line provides the single-entry point to QSTARS services.

Your responsibilities as a renter

Sustaining a tenancy involves being a responsible and respectful tenant who complies with the terms of the lease agreement and maintains a positive relationship with the landlord or property manager.

Understand the lease agreement

Carefully read and understand the terms of your lease agreement. Be aware of your rights and responsibilities as a tenant.

Pay rent on time

Ensure that you pay your rent on or before the due date.

Communication

Maintain open and honest communication with your landlord or property manager. If you're facing challenges, such as financial difficulties or maintenance issues, inform them as soon as possible.

Report maintenance issues

Promptly report any maintenance issues or repairs needed in the property. This demonstrates your commitment to taking care of the premises.

Respect the property

Avoid causing damage and report any accidental damage or issues immediately.

Follow additional lease terms

Adhere to any additional or specific terms outlined in your lease agreement.

Respect neighbours

Keep noise levels down, especially during quiet hours, and address any concerns raised by neighbours.

Stay informed

Stay informed about any changes in tenancy laws or regulations in Queensland. This knowledge can help you understand your rights and responsibilities.

Renew lease on time

If you plan to stay in the property, discuss lease renewal with your landlord well in advance.

Give proper notice

If you plan to move out, provide the required notice as outlined in your lease agreement. This typically ranges from two to four weeks in advance.

Keep records

Maintain records of rent payments, communication with the landlord, and any maintenance requests.

Be mindful of property inspections

Keep the property in good condition, and address any issues raised during inspections.

Understand eviction processes

Familiarise yourself with the legal processes involved in eviction in Queensland. Knowing your rights can help you address any potential issues before they escalate.

Legal assistance for renters

Older women in Queensland facing housing-related legal issues should explore these resources to access information, support, and advocacy tailored to their needs.

It's also advisable to seek legal advice promptly when facing housing challenges to understand rights, options, and potential remedies available.



Seniors Legal and Support Service (SLASS)

SLASS provides free legal and support services to seniors across Queensland, including assistance with housing-related issues. They can offer guidance on tenancy rights, eviction prevention, housing disputes, and other legal matters affecting older women.

Tenants Queensland

This organisation provides advice, support, and advocacy for tenants in Queensland. They offer information on tenancy rights, including rights specific to older tenants, and can assist with disputes with landlords or property managers. Their website features resources and fact sheets, and they also offer a statewide advice line.

Legal Aid Queensland

Legal Aid Queensland offers free legal advice, information, and representation to individuals who meet their eligibility criteria. They can provide assistance with tenancy issues, including disputes, eviction threats, and breaches of tenancy agreements.

Seniors enquiry line

This helpline provides information and referral services for seniors in Queensland. While they may not offer direct assistance with tenancy rights, they can refer older women to relevant organisations and resources that can help.

Department of Housing, Local Government, Planning and Public Works (Queensland Government)

The Queensland Government's Department of Housing, Local Government, Planning and Public Works provides information and services related to public and social housing.

Older women facing housing challenges may be eligible for public housing or rental assistance programs.

The department's website offers information on eligibility criteria, application processes, and available support services.

Community Legal Centres (CLCs)

CLCs throughout Queensland offer free legal advice and assistance on various issues, including housing rights.

They may provide representation, advocacy, and support for older women navigating housing-related legal matters. Some CLCs specialise in seniors' rights and may offer tailored assistance for older individuals.

Women's Legal Service Queensland

While not exclusively focused on housing, the Women's Legal Service Queensland provides legal assistance to women across various areas of law, including family law, domestic violence, and discrimination.

They may be able to offer guidance on housing issues affecting older women, particularly in cases involving gender-based discrimination or domestic violence.

Elder Abuse Prevention Unit (Queensland Government)

The Elder Abuse Prevention Unit offers support and resources for older individuals experiencing abuse or exploitation. They can provide information on housing rights.

Local council services

Some local councils in Queensland offer housing assistance programs or support services for older residents. These may include home maintenance programs, housing affordability initiatives, or community support services aimed at helping seniors age in place.

Elder Rights Advocacy (ERA) Queensland

ERA Queensland specialises in advocating for the rights of older adults, including issues related to housing and tenancy. They offer information, support, and advocacy services to older women experiencing tenancy problems.

Considerations if you have pets

Having a pet can limit your housing options, as many landlords have specific rules and restrictions regarding pets.

In October 2022, there were changes to legislation around pets in rental properties to provide tenants, property owners and property managers with a framework to negotiate the pet approval process during a tenancy.

Applying with existing pets

When applying for a rental property, tenants who have pets should disclose this information to the property management or



owner and ensure it's documented in their application and reflected in the tenancy agreement.

If the property manager/owner consents to pets, the types and quantity of animals permitted should be clearly specified in the tenancy agreement.

Additionally, it's advisable to include any specific arrangements regarding pets in the special terms of the agreement, such as whether they're allowed indoors or outdoors, and if any special cleaning measures are required at the end of the lease.

Getting a new pet

If a tenant wishes to introduce a pet during their tenancy, they must obtain written consent from the property manager/owner before bringing the pet into the rental property.

This involves completing a Request for Approval to Keep a Pet in a Rental Property (Form 21) to formally seek the property manager/owner's authorisation.

Approval process

Upon receiving the request form, the property manager/owner is required to respond in writing within 14 days.

Their response should include two crucial pieces of information:

- whether they approve or decline the tenant's request, and
- any additional conditions for approval or the rationale behind denying the request.

Failure of the property manager/owner to respond within the stipulated timeframe, or if their response fails to meet the legislative criteria outlined above, results in automatic approval of the pet request.

Housing stress and pets

If you are experiencing housing stress and have a pet, there are options available to you. Your options may vary depending on your location and resources available in your community.

Pet-friendly shelters

Look for shelters or temporary housing facilities that allow pets.

Pet-friendly transitional housing

Transitional housing programs may provide temporary accommodations for individuals or families experiencing homelessness, and some of them may allow pets.

Pet-friendly rental properties

Search for rental properties that are pet-friendly.

Supportive housing programs

Some supportive housing programs cater to individuals experiencing homelessness, including those with pets. These programs typically offer long-term housing along with support services such as counselling, job training, and healthcare.

Temporary foster care for your pet

If you're unable to find pet-friendly housing immediately, consider reaching out to animal shelters or rescue organisations in your area to enquire about temporary foster care options.

Homeless outreach programs

Contact local homeless outreach programs or social service agencies for assistance.

Community resources

Explore community resources such as food banks, churches, or community centres that may offer assistance or referrals.

Online resources

Utilise online platforms and resources dedicated to helping individuals experiencing homelessness find housing, some of which may include options for people with pets.

Be proactive and persistent in your search for housing, and don't hesitate to reach out to various organisations and resources for assistance.

Be prepared to provide information about your pet, such as vaccination records and proof of ownership, to demonstrate that you are a responsible pet owner.



Considerations if you have dependants

Moving with dependants involves careful consideration of various factors to ensure a smooth transition and the wellbeing of your family.

Schools and education

Research the quality of schools in the new area, including public, private, and alternative education options.

Childcare and daycare

Evaluate childcare options available in the new area, including daycare centres, preschools, and after-school programs.

Safety and security

Assess the safety and security of the neighbourhood or community where you plan to move. Consider factors such as crime rates, neighbourhood amenities, access to parks and recreational areas, and proximity to emergency services.

Support network

Evaluate the availability of a support network in the new area, including family, friends, and community resources. Having a support system can provide emotional support, practical

assistance, and a sense of belonging for you and your dependants.

Employment opportunities

Evaluate job prospects and employment opportunities in the new area, including industries, job market trends, and local businesses. Consider factors such as commute times, job stability, and potential for career advancement.

Cost of living

Compare the cost of living in the new area to your current location, including housing prices, utilities, transportation, groceries, and other expenses.

Housing options

Research housing options in the new area, including rental properties, real estate listings, and affordable housing programs.

Community amenities

Explore community amenities and recreational facilities available in the new area, such as parks, libraries, community centres and cultural attractions.

Considerations if you are a carer

If you are currently caring for someone, moving can be an extremely stressful time and there are many things to consider.

Access to healthcare services

Ensure that the person you care for will have continued access to necessary healthcare services in the new location. Research healthcare facilities, specialists, and support services available in the area.

Transportation accessibility

Evaluate transportation options in the new area, including public transportation, accessible transportation services, and proximity to essential services such as medical facilities and pharmacies. Ensure that transportation arrangements meet the needs of both you and the person you care for.

Housing accessibility

Research features such as wheelchair ramps, grab bars, and other modifications that may be necessary. Ensure that the new living environment is safe and comfortable for both of you.

Respite care services

Research respite care services available in the new area to provide temporary relief for you as a carer. Respite care services can allow you to take breaks from caregiving responsibilities and attend to personal needs or commitments.

Legal and financial considerations

Review legal and financial arrangements related to caregiving, including guardianship, power of attorney, and financial planning. Ensure that legal documents are updated and reflect your current circumstances, especially if you are moving to a different state or country.

Routine and medication management

Develop a plan for managing routines and medications for the person you care for during the transition period. Ensure that healthcare providers are aware of any changes in medications or care needs resulting from the move.

Emotional impact

Recognise that moving can be emotionally challenging for both you and the person you care for. Discuss the move with the person you care for, address any concerns or anxieties, and provide reassurance and support throughout the transition process.

Continuity of care

Coordinate with healthcare providers, support services, and other relevant professionals to ensure continuity of care during the transition period.

Self-care

Take care of your own physical and emotional wellbeing during the moving process.



Planning a move

There are several options available to help you with moving and packing in Queensland.

Family and friends

Often, the first place to turn to for help is family members or friends who may be able to assist with packing and moving belongings. This can be particularly helpful if there are loved ones nearby who can lend a hand.

Professional moving companies

Many moving companies in Queensland offer packing services as part of their moving packages.

Senior assistance programs

There may be government or community-based programs specifically designed to assist seniors with tasks such as moving and packing. These programs may offer volunteers or professionals who can help with various aspects of the moving process.

Senior support organisations

Organisations that cater to the needs of seniors may also offer assistance with moving and packing.

Local community groups

Community groups, such as religious organisations or neighbourhood associations, may offer volunteers who are willing to help with moving and packing tasks for older members of the community.

Professional organiser

Hiring a professional organiser can be beneficial for older women who need assistance with decluttering, sorting belongings, and packing for a move. These professionals can provide guidance and support throughout the process.

Local listings and directories

Check local directories or online listings to find moving companies in your area. Websites like Yellow Pages or Google can help find reputable movers.

Ask for recommendations

Ask friends, family, or colleagues who have recently moved for recommendations. They can provide valuable insights into their experiences with moving companies in Queensland.

Online platforms

Websites like Airtasker or Gumtree often have listings for individuals or companies offering moving and packing services. You can specify your requirements and budget to find suitable options.

Do it yourself (DIY) with help

If you prefer to pack your belongings yourself but still need assistance with the heavy lifting or transportation, you can hire labourers or rent a moving truck to help with the process.

Whichever option you choose, research and compare different services to find the one that best fits your needs and budget.

How do I arrange a removalist?

Research

Start by researching removalist companies in Queensland. Look for reputable companies with positive reviews and ratings. You can find them through online searches, directories, or by asking for recommendations from friends, family, or colleagues.

Get quotes

Contact multiple removalist companies to get quotes for your specific needs.

Compare services and prices

Compare the quotes you receive, and review the company's reputation, experience, insurance coverage, and the services they offer.

Check credentials

Ensure that the removalist company you choose is properly licensed and insured. You can verify this information by asking for their license number and checking with the relevant authorities in Queensland.

Book in advance

Once you've chosen a removalist, book their services well in advance, especially if you're moving during peak times like weekends or holidays. This helps ensure that they'll be available on your preferred moving date.

Confirm details

Before your moving day, confirm all the details with the removalist company, including the date and time of the move, any additional services you've requested, and any specific instructions they need to know.

Prepare for the move

In the days leading up to your move, start preparing your belongings for packing. Organise and declutter as needed, and pack items securely to prevent damage during transit.

On moving day

Be ready for the removalists to arrive at the scheduled time. Provide any necessary guidance or instructions and oversee the loading of your belongings onto the moving truck.

After the move

Once everything has been unloaded at your new home, inspect your belongings for any damage. If you notice any issues, report them to the removalist company as soon as possible.

Important questions to ask the removalist

- What services do you offer?
- Do you have experience with delicate or valuable items?
- Are your staff trained and trustworthy?
Enquire about the training and background checks of the removalists if you are concerned
- What precautions do you take to ensure safety?
- Can you provide references or testimonials?
- Do you offer insurance coverage?
- How do you handle scheduling and timelines?
- What are the payment options and pricing structure?
- Do you provide packing materials?
- How do you communicate throughout the moving process?

Downsizing

Here are some steps you can take to downsize.

Assess your needs

Take stock of what you truly need and use regularly versus what you can do without.

Set goals

Determine how much you want to downsize by setting goals.

Sort through your belongings

Go through each room or area of your home methodically, sorting items into categories such as keep, donate, sell, or discard.

Donate

Donate gently used clothing, furniture, appliances, and other household items to local charities, thrift stores, or shelters.

Sell

Consider selling items to recoup some of the cost. You can sell items online through platforms like eBay, Facebook Marketplace, or host a garage sale.

Recycle

Items that can't be donated or sold may still be recyclable.

Dispose

For items that are no longer usable or recyclable, dispose of them responsibly.

Digitise

Consider digitising documents, photos, and other items that take up physical space.

Take your time

Downsizing can be an emotional process. Start early and tackle one area at a time to avoid feeling overwhelmed.



Remember that downsizing is ultimately about creating a living space that is comfortable, functional, and conducive to your current lifestyle.

Storage

Types of storage

Storage options can vary depending on your specific needs and circumstances.

Self-storage facilities

Many self-storage facilities are available throughout Queensland.

Senior living communities

Some retirement villages or senior living communities in Queensland offer storage options, where residents can store seasonal items, keepsakes, or extra belongings.

With family or friends

Storing belongings with family members or friends is an option, if they are willing to provide space.

Professional moving and storage companies

Moving companies often provide storage services as part of their services.

Climate-controlled storage

For valuable or sensitive items such as antiques, artwork, or documents, climate-controlled storage units are essential to prevent damage from humidity, temperature fluctuations, or pests.

Community storage solutions

Some communities or neighbourhoods may have shared storage spaces available for residents to use.

Online storage platforms

Cloud storage services allows secure online storage which is accessible from anywhere with an internet connection.

Important considerations

Determine your needs	Start by assessing what items you need to store and how much space you'll require.
Location	Decide on the location that is most convenient for you.
Security	Look for storage facilities that prioritise security. Features such as gated access, surveillance cameras, and on-site staff can provide peace of mind that your belongings will be safe.
Climate control	Depending on what you're storing, you might need climate-controlled storage to protect items from extreme temperatures, humidity, or moisture.
Reviews and reputation	Research storage facilities online and read reviews from past customers.
Accessibility	Consider the facility's access hours and policies. Some facilities offer 24/7 access, while others have restricted hours.
Insurance options	Check if the storage facility offers insurance options for your belongings. While some facilities may provide basic coverage, you may need to purchase additional insurance depending on the value of the items you're storing.
Contract terms	Review the rental agreement carefully before signing. Pay attention to terms such as rental duration, payment schedule, and any penalties for early termination or late payments.

Cost	Compare prices of different storage units in your desired location. Keep in mind that factors such as location, unit size, and amenities can affect the cost. Look for any hidden fees or charges in the rental agreement.
Visit facilities	If possible, visit potential storage facilities in person to inspect the units and assess their cleanliness, organisation, and overall condition. This can also allow you to ask questions and get a feel for the facility's customer service.

Rights and responsibilities

Access

You have the right to access your storage shed according to the terms of your rental or ownership agreement.

Security

You have the right to expect reasonable security measures for your storage shed, such as locks, surveillance, or security personnel, depending on the facility.





Privacy

You have the right to expect privacy for your stored items.

Protection

You have the right to expect that the storage facility will take reasonable measures to protect your belongings from damage due to environmental factors or other hazards.

Payment

You are responsible for paying any agreed-upon rental fees or charges for the storage shed promptly.

Compliance

You must comply with the rules and regulations of the storage facility as outlined in your rental agreement, including any restrictions on stored items, access hours, or behaviour within the facility.

Maintenance

You are responsible for maintaining your storage shed in a clean and orderly condition and for promptly reporting any maintenance issues or concerns to the facility management.

Insurance

While not always mandatory, it's your responsibility to ensure that your stored belongings are adequately insured against loss or damage.

Legal compliance

You must ensure that the items stored in your shed comply with all relevant laws and regulations, including any restrictions on hazardous materials or illegal goods.

Vacating

If you decide to no longer use the storage shed, you are responsible for removing all your belongings and leaving the unit in a clean and undamaged condition, as per the terms of your agreement.



Budgeting and planning

Important considerations

Limited income

Older women, especially those at risk of homelessness, often have limited income due to retirement or inability to work full-time.

Rising housing costs

Housing costs may rise in many areas, making it challenging for older women with fixed incomes to afford stable housing.

Healthcare expenses

As people age, healthcare expenses tend to increase. Budgeting allows women to set aside funds for medical emergencies, prescriptions, and long-term care, reducing the risk of financial hardship due to unexpected healthcare costs.

Aged pension and retirement benefits

Budgeting helps older women understand and maximise their aged pension and retirement savings.

Emergency fund

Building an emergency fund is essential for older women at risk of homelessness.

Access to support services

Budgeting and financial planning can help older women access support services and resources available to them, such as government assistance programs or non-profit organisations that provide housing assistance or financial counselling.

Financial help and advice

There are several organisations and resources in Queensland that can assist older women with budgeting.

Queensland Government

The Queensland Government has resources specifically designed to assist seniors with budgeting and financial management.

Seniors enquiry line

This is a free information and referral service for seniors in Queensland. They may be able to provide information on budgeting services or refer you to relevant organisations.

Community legal centres

Some community legal centres offer financial counselling services, including budgeting assistance, to older people.

Seniors Legal and Support Service (SLASS)

This service provides legal and support services to vulnerable seniors, including assistance with financial matters.

Council on The Ageing (COTA) Queensland

COTA Queensland offers various services and programs for seniors, including financial literacy workshops and resources.

National Debt Helpline

This organisation provides free and confidential financial counselling services to Australians, including older adults, who are experiencing financial difficulties.

ASIC's MoneySmart

While not specific to Queensland, MoneySmart provides online resources and tools for budgeting and financial management that can be helpful for older people anywhere in Australia.

Contact these organisations directly or visit their websites to see what specific services they offer and how they can assist you with budgeting.

Paying off debt

There are several supports available for older women who require financial support.

Financial counselling services

Organisations like the National Debt Helpline offer free financial counselling services. Trained counsellors can provide personalised advice on managing debt, budgeting, and accessing financial assistance programs.

Seniors legal and support services

These services offer legal assistance and support specifically tailored to seniors, including advice on debt-related issues such as debt negotiation and dealing with creditors.

Services Australia

Older women may be eligible for various government benefits through Services Australia, such as the Age Pension, Rent Assistance, or the Commonwealth Seniors Health Card.

Community legal centres

There are community legal centres across Queensland that provide free legal advice and assistance on a range of issues, including debt and consumer rights.

Debt relief programs

Some organisations and government agencies offer debt relief programs or hardship assistance schemes designed to help individuals repay or manage their debts more effectively.

Support groups and charities

Local community organisations and charities may offer support programs for older women facing financial difficulties, including assistance with debt management, budgeting, and emergency relief.

Superannuation advice

Older women may be able to access their superannuation funds to pay off debts in certain circumstances. It's essential to seek advice from a financial advisor or counsellor before making any decisions regarding superannuation.

Budgeting and financial literacy workshops

Many community organisations and government agencies offer workshops and seminars on budgeting, financial planning, and

debt management. Attending these sessions can help older women develop skills and strategies to better manage their finances.

Family and friends

Sometimes, reaching out to family members or friends for support can provide temporary relief or assistance in managing debt. However, it's essential to approach these discussions sensitively and consider the dynamics of individual relationships.

Debt consolidation loans

Consolidating multiple debts into a single loan with a lower interest rate can make repayments more manageable.

Income and financial support

You may have access to various sources of income and financial support.

Age pension

The age pension is a government pension payment available to eligible individuals aged 66 and over (the eligibility age may vary depending on your date of birth).

To qualify for the age pension, you must meet age and residency requirements, as well as income and asset tests.

You can apply for the age pension through Services Australia (formerly Centrelink) either online, by phone, or in person at a Service Centre.

Superannuation

If you've been contributing to a superannuation fund throughout your working life, you may be eligible to access your super savings when you reach preservation age (between 55 and 60, depending on your date of birth).

You can access your super as a lump sum, regular income stream (annuity), or a combination of both.

Contact your superannuation fund provider for information on accessing your super benefits.



Commonwealth Seniors Health Card (CSHC)

The Commonwealth Seniors Health Card provides eligible older Australians with access to discounts on prescription medicines, medical services, and other concessions.

To qualify for the CSHC, you must meet age and residency requirements and not be receiving a pension payment from Centrelink. You can apply for the CSHC through Services Australia.

Pension Loans Scheme (PLS)

The Pension Loans Scheme is a voluntary reverse mortgage loan provided by the Australian Government to eligible retirees who own real estate in Australia.

It allows older Australians to supplement their retirement income by receiving a loan against the equity in their home. You can apply for the PLS through Services Australia.

Rent assistance

Rent assistance is a supplementary payment available to eligible individuals receiving income support payments such as the Age Pension or Disability Support Pension and who pay rent.

The amount of Rent Assistance you receive depends on factors such as your rent amount and income. Rent Assistance is paid automatically if you're eligible and receiving an income support payment from Services Australia.

Concessions and rebates

You may be eligible for various concessions and rebates on utilities, public transport, council rates, and other essential services. These concessions and rebates can help reduce the cost of living. Contact your state or local government authority for information on available concessions and how to apply.

Income support payments

In addition to the Age Pension, older women in Queensland may be eligible for other income support payments such as the Disability Support Pension, Carer Payment, or JobSeeker Payment (formerly Newstart Allowance) if they meet the eligibility criteria. You can apply for income support payments through Services Australia.

It's important to note that eligibility criteria, payment rates, and application processes may vary for each income source. You can contact Services Australia or visit their website for more information on specific payments and how to apply.

Additionally, consider seeking advice from a financial advisor or retirement planner to help you make informed decisions about your finances in retirement.

Receiving a lump sum

You may receive a lump sum of money such as an inheritance or redundancy payment and this can significantly impact your housing options and overall financial situation.

Financial impact

A sudden lump sum could potentially provide you with the means to secure stable housing or prevent homelessness in the short term. However, it's crucial to plan carefully to ensure that the money is used wisely and sustainably.

Informing relevant parties

Housing authorities or landlords

If you're currently renting or receiving any housing assistance, you may need to inform your landlord or the housing authority about the change in your financial circumstances. This could affect your eligibility for certain housing programs or subsidies.

Government agencies

Depending on where you live, receiving a significant lump sum might affect your eligibility for certain benefits or assistance programs.

Financial advisor or counsellor

Consulting a financial advisor or counsellor can be beneficial in understanding how to manage your newfound wealth effectively. They can provide guidance on budgeting, investing, and planning for your long-term financial security.

Impact on Housing Options

Ability to secure housing

With a lump sum, you may have more options available for securing stable housing.

Stability and security

Having a lump sum can provide you with greater stability and security in terms of housing.

Risks of mismanagement

However, there's also a risk that mismanaging the lump sum could lead to further financial instability or even homelessness if the funds are not used wisely.

Suddenly receiving a lump sum can have significant implications for your housing options and financial stability.

It's important to inform relevant parties, seek professional advice, and carefully plan how to utilise the funds to ensure long-term housing security and financial wellbeing.

Superannuation

Superannuation is a long-term savings and investment scheme designed to provide income in retirement.

It's a mandatory system in Australia, where employers are required to contribute a percentage of their employees' earnings into a superannuation fund. Individuals can also make voluntary contributions to their superannuation to increase their retirement savings.

If you're an older woman at risk of homelessness in Queensland and have accumulated superannuation savings, you may be able to access your superannuation benefits under certain circumstances. Here are some options to consider:

Retirement

If you've reached your preservation age (between 55 and 60, depending on your date of birth) and have permanently retired from the workforce, you may be eligible to access your superannuation as a lump sum, regular income stream (annuity), or a combination of both.

Financial hardship

If you're experiencing severe financial hardship and unable to meet your living expenses, you may be able to access a portion of your superannuation savings on compassionate grounds. This may include payments to prevent foreclosure on your home or to cover medical expenses.

Early release due to terminal illness

If you've been diagnosed with a terminal medical condition, you may be eligible to access your superannuation benefits tax-free, regardless of your age.

Temporary residents leaving Australia

If you're a temporary resident leaving Australia permanently, you may be eligible to claim your superannuation benefits as a Departing Australia Superannuation Payment (DASP).

Home ownership assistance

The First Home Super Saver Scheme (FHSSS) allows eligible individuals to save for their first home inside their superannuation fund.

You may be able to access your superannuation savings under this scheme to assist with purchasing a home and avoiding homelessness.

Accessing your superannuation benefits early may have implications for your retirement savings, including potential tax consequences and reduced income in retirement.

Before making any decisions about accessing your superannuation, consider seeking advice from a financial advisor or retirement specialist to understand the potential impact on your financial situation.

Additionally, if you're at risk of homelessness, consider reaching out to support services, community organisations, or government agencies for assistance and advice on housing options and financial support available to you.

These organisations can provide guidance and resources to help you navigate through this challenging time and secure stable housing.

Reverse mortgages

A reverse mortgage is a type of loan available to homeowners in Queensland and other parts of Australia, specifically designed for older individuals who own their homes outright or have a significant amount of equity in their properties.

Unlike traditional mortgages where borrowers make regular payments to the lender, in a reverse mortgage, the lender makes payments to the borrower, either as a lump sum, regular income stream, line of credit, or a combination of these options.

Eligibility

To qualify for a reverse mortgage, homeowners must usually be aged 60 or older (though some lenders may have higher age requirements), own their home outright or have a significant amount of equity, and live in the property as their primary residence.

Loan amount

The amount that can be borrowed through a reverse mortgage depends on factors such as the value of the property, the borrower's age, and the type of payment option chosen.

Generally, the older the borrower and the higher the property value, the more equity they can access.

Payment options

Lump sum

Borrowers receive a one-time lump sum payment upfront.

Income stream

Borrowers receive regular payments over a specified period or for as long as they live in the property.

Line of credit

Borrowers have access to a line of credit that they can draw from as needed.

Interest and fees

Like traditional mortgages, reverse mortgages accrue interest, which is added to the loan balance over time.

Borrowers are typically not required to make repayments on the loan until they sell the property, move out permanently, or pass away.

However, they are responsible for paying property-related expenses such as insurance, rates, and maintenance.

Repayment

The loan is typically repaid when the property is sold, either by the borrower or their estate.

If the sale proceeds exceed the loan balance, the surplus funds go to the borrower or their heirs.

However, if the loan balance exceeds the property's sale price, the lender absorbs the loss (subject to certain protections for borrowers and their heirs).

Financial counselling

Before taking out a reverse mortgage, borrowers are required to undergo independent financial counselling to ensure they understand the terms and implications of the loan.

This counselling helps borrowers make informed decisions about their financial future.

Reverse mortgages can provide older homeowners with a source of income or funds to cover expenses in retirement, allowing them to access the equity in their homes without needing to sell or downsize.

However, it's essential to carefully consider the terms, costs, and potential risks associated with reverse mortgages, as they can impact the borrower's financial security and future estate planning.

Consulting with financial advisors or counsellors can help borrowers assess whether a reverse mortgage is a suitable option for their needs and circumstances.

Employment or vocational training

Assistance available

There are various support services and programs available to help you achieve your goals.

Employment services

Contact local employment services providers such as JobActive,

Disability Employment Services (DES), or ParentsNext (for parents and caregivers) to access assistance with finding employment, training opportunities, resume writing, job applications, and interview preparation.

These services can provide personalised support based on your skills, experience, and goals.

Skills and training programs

Explore government-funded training and skills development programs designed to help individuals gain new skills, upgrade existing qualifications, and improve employability.

Programs such as the Queensland Skills Gateway, Skilling Queenslanders for Work, and Certificate III Guarantee offer subsidised training and qualifications in various industries.



Mature age workers support

Some employment services providers offer specialised support and assistance for mature-age workers (aged 45 and over) who may face unique challenges in the job market. These services can help you identify employment opportunities, address age-related barriers, and access training and support tailored to your needs.

Career counselling and guidance

Consider seeking career counselling or guidance from a qualified career advisor or vocational consultant. They can help you assess your skills, interests, and career goals, explore different employment or training options, and develop a personalised career plan.

Financial assistance

If you're experiencing financial hardship while pursuing employment or vocational studies, you may be eligible for financial assistance programs such as the JobSeeker Payment (formerly Newstart Allowance) or Austudy. Contact Services Australia (Centrelink) to check your eligibility and apply for income support payments.

Community organisations and charities

Contact local community organisations, charities, and not-for-profit agencies that offer support services for women, mature-age workers, or individuals seeking employment or training opportunities. These organisations may provide mentoring, networking opportunities, and other forms of assistance.

Disability support services

If you have a disability or health condition that affects your ability to work or study, consider accessing disability support services and programs designed to provide assistance, accommodation, and specialised support to help you participate in employment or vocational education. Disability Employment Services (DES) providers offer tailored support for individuals with disability.

Government initiatives and grants

Stay informed about government initiatives, grants, and funding programs aimed at supporting workforce participation, skills development, and employment opportunities for older workers in Queensland.

Cost of living

In Queensland there are several services and programs available to assist with the current cost of living.

Government pension and benefits

You may be eligible for various government pensions and benefits such as the Age Pension, which provides financial assistance to eligible individuals over a certain age.

Services Australia (Centrelink) is the government agency responsible for administering these payments.

Rent assistance

If you are renting accommodation, you may be eligible for Rent Assistance, which is a supplementary payment provided to individuals receiving certain Centrelink payments.

Utility concessions

The Queensland government offers various concessions on utilities such as electricity, water, and gas bills for eligible pensioners and seniors. These concessions can help reduce the cost of essential services.

Council rates concessions

Some local councils in Queensland offer concessions on council rates for eligible pensioners and seniors, which can help reduce the cost of property-related expenses.

Financial counselling services

There are non-profit organisations and community services in Queensland that offer free financial counselling and assistance to individuals facing financial difficulties, including older women.

These can be accessed at local community and neighbourhood centres.

You can find your local centre on the website: www.ncq.org.au

Community assistance programs

Local community organisations often provide support services such as emergency relief, food assistance, and vouchers to individuals experiencing financial hardship, including older women. Many local community and neighbourhood centres provide assistance and local knowledge of where to access community assistance programs. To find your local centre, visit www.ncq.org.au

Seniors card

The Queensland Seniors Card provides discounts on a range of goods and services, including public transport, health services, and recreational activities, helping older women save money on everyday expenses.



Employment services

Some women may choose to or need to work beyond retirement age. Employment services and programs can assist with job search, training, and career development opportunities. They can provide advice on volunteer opportunities as well.

Superannuation and retirement planning

Financial planning services can help make the most of your retirement savings, manage finances effectively, and plan for the future.

Healthcare services

Access to affordable healthcare services, including bulk-billed doctors, subsidised medications, and free or low-cost health programs, can assist in the management of health expenses.

Explore all available options and determine eligibility for various support programs and services based on your individual circumstances.

Community & Government supports

My Aged Care

My Aged Care serves as a centralised resource to help older women over the age of 65 navigate the aged care system, access necessary support services, and maintain their independence and quality of life as they age.

Information and referral

My Aged Care offers information about available aged care services, including home care, residential care, and respite options.

Assessment and eligibility

My Aged Care conducts assessments to determine eligibility for government-funded aged care services.

Service coordination

Once eligibility is determined, My Aged Care helps coordinate access to appropriate aged care services.



Support for carers

My Aged Care can provide support and information to informal carers.

Online portal

My Aged Care offers an online portal where women can register for aged care services, manage preferences, and access information and resources related to aged care.

To access aged care services in Queensland, including support at home, residential care, and other assistance, go through the My Aged Care system, which is the Australian Government's entry point for accessing aged care services.

Initial contact

Call My Aged Care on 1800 200 422 (for English speakers) or 1800 020 080 (for non-English speakers).

Follow the prompts to speak to a trained representative.

Provide basic information about yourself or the person you're enquiring for.

The representative will conduct a screening to assess your needs and determine your eligibility for aged care services.

Comprehensive assessment

If deemed eligible, you will be referred for a comprehensive assessment by an Aged Care Assessment Team (ACAT).

The assessment will be conducted either over the phone or in person by a trained assessor. They will discuss your individual circumstances, health needs, and goals for aged care.

Based on the assessment, the assessor will determine the types of aged care services that are most suitable for you and develop a care plan.

Referral and service coordination

Once your care needs have been assessed, you will receive a referral code and information about the aged care services available to you.

You can then contact service providers directly to arrange services or seek assistance from My Aged Care to coordinate service providers on your behalf.

Choosing service providers

Research and compare aged care service providers in your area.

You can use the My Aged Care website or contact the My Aged Care contact centre for assistance.

Consider factors such as the types of services offered, location, quality of care, and cost.

Accessing services

Once you've chosen a service provider, contact them to arrange the services you need.

They will work with you to develop a care plan and schedule services according to your preferences and needs.

Ongoing support and reviews

Your care plan will be reviewed regularly to ensure it continues to meet your changing needs.

If your circumstances change or you require additional support, contact My Aged Care to reassess your needs and access additional services.

My Aged Care services are subsidised by the Australian Government, but you may be required to contribute to the cost of care depending on your financial situation.

If you need assistance navigating the My Aged Care system or have questions about accessing aged care services in Queensland, you can also seek support from local community organisations, aged care advocates, or healthcare professionals.

NDIS

The National Disability Insurance Scheme (NDIS) is a government initiative that provides funding and support to individuals with permanent and significant disabilities.

The key functions of the NDIS include:

- Providing individualised support plans tailored to each participant's unique needs, goals, and preferences
- Facilitating access to a range of disability support services, including personal care, therapies, assistive technology, and community participation programs
- Coordinating supports and services to ensure they align with the participant's goals and objectives
- Empowering participants with greater choice and control over the supports they receive, including selecting service providers and managing funding allocations
- Supporting informal carers through respite services, training opportunities, and access to community supports.

Overall, the NDIS aims to improve the quality of life and social inclusion of people with disability by providing them with the necessary support to achieve their goals and participate fully in their communities.

HOWSS

The Housing Older Women's Support Service (HOWSS) provides tailored support to older women who are at risk of homelessness or experiencing housing insecurity.

Some of the support services that HOWSS can offer to women in Queensland include:

- Housing assistance

HOWSS assists older women in securing safe and stable housing options that meet their needs and preferences.

- Case management
- Financial counselling
- Emotional support and advocacy
- Referrals and linkages
- Community engagement
- Education and empowerment.

HOWSS plays a vital role in supporting older women in Queensland to secure and maintain safe, affordable, and appropriate housing, while also addressing their broader needs for support, empowerment, and social inclusion.



Community neighborhood centres

Neighbourhood and community centres are places of connection, belonging, participation and inclusion.

They're independent community based non-profit organisations that leverage local resources to make local communities better for everyone.

They provide tangible support and assistance to local communities, particularly people and groups who face hardship and are vulnerable.

Neighbourhood centres in Queensland can provide various forms of support to women experiencing homelessness or housing stress.

Some of the support services they may offer include:

- Emergency relief
- Housing assistance
- Crisis support
- Financial counselling
- Referrals and information
- Community programs and advocacy.

Neighbourhood centres play a crucial role in supporting women experiencing homelessness or housing stress by providing practical assistance, emotional support, and access to essential resources and services.

Doctors

Your doctor can play a role in supporting your housing needs by providing medical documentation, referrals, and advocacy.

Medical documentation

If you have a medical condition or disability that impacts your housing needs, your doctor can provide documentation detailing your condition, functional limitations, and how it affects your ability to live independently or access suitable housing.

Referrals to specialists

Your doctor can refer you to specialists, therapists, or allied health professionals who can assess your housing needs and provide recommendations for modifications, accommodation, or support services.

Assessment and treatment

If your housing needs are related to a medical condition or disability, your doctor can assess your health status, manage your symptoms, and prescribe treatment or interventions to improve your functional abilities and quality of life.

Advocacy and support letters

Your doctor can advocate on your behalf by providing support letters or medical reports that highlight your housing needs and the importance of accessing suitable accommodations or support services.

Assistance with navigating services

Your doctor can provide information and guidance on available housing assistance programs, disability support services, and community resources.

Collaboration with other professionals

Your doctor can collaborate with other professionals involved in your care, such as social workers, housing specialists, or disability advocates, to develop a comprehensive plan that addresses your housing needs and promotes your overall wellbeing.

Monitoring and follow-up

Your doctor can monitor your health and functional status over time and adjust your treatment plan or support services as needed to address any changes in your housing situation or medical condition.

By working closely with your doctor and healthcare team, you can receive the medical support and advocacy needed to address your housing needs effectively and improve your overall quality of life.

Counselling and psychology

Counsellors and psychologists can provide valuable support by addressing your physical health, emotional, psychological, and practical needs.

If you are experiencing housing instability, consider reaching out to a mental health professional or counselling service for support.

Emotional support

Counsellors and psychologists can offer a safe and supportive space for you to express your feelings, fears, and concerns about the risk of homelessness.

Crisis intervention

If you are in immediate crisis or experiencing overwhelming emotions related to homelessness, a counsellor or psychologist can provide crisis intervention and support.

Problem-solving and coping skills

Counsellors and psychologists can help you develop practical problem-solving skills and coping strategies to navigate the challenges of homelessness and housing instability.

Addressing trauma and past experiences

A counsellor or psychologist can help you process and heal from traumatic experiences, abuse or adverse life events that contribute to your risk of homelessness. They can provide trauma-informed therapy, cognitive-behavioural techniques, or other evidence-based interventions to address trauma symptoms and promote resilience.

Building self-esteem and resilience

Counsellors and psychologists can work with you to build self-esteem, self-confidence, and resilience in the face of adversity.

Developing a safety plan

If you are in an abusive or unsafe living situation, a counsellor or psychologist can assist you in developing a safety plan to protect



yourself and plan for emergency situations. This may involve identifying safe places to stay, accessing support services, and establishing boundaries to reduce the risk of harm.

Advocacy and referrals

Counsellors and psychologists can advocate on your behalf and provide referrals to appropriate support services, including housing assistance programs, community organisations, legal aid services, and emergency shelters.

They can help you navigate the complex system of available resources and access the support you need.

Long-term planning and goal setting

Counsellors and psychologists can support you in developing long-term housing stability goals and creating a plan to achieve them.

Accessing psychological support involves several steps to connect with qualified professionals who can address your mental health needs.

General Practitioner (GP)

Start by making an appointment with your GP. Your GP can assess your mental health, provide initial support, and discuss treatment options, including referral to a psychologist or other mental health professionals.

Referral to a psychologist

Your GP can refer you to a psychologist for further assessment and therapy if they determine that it's appropriate for your needs.

Medicare rebates

If you have a mental health care plan (MHCP) from your GP, you may be eligible for Medicare rebates for up to 20 sessions per year with a psychologist or other eligible mental health professionals.

Private health insurance

Check if your private health insurance policy includes coverage for psychological services.

Contact your health insurance provider to enquire about your coverage and any applicable rebates or limits.

Community health services

Community health centres and mental health clinics in Queensland may offer psychological support services for older adults.

Contact your local community health service or mental health clinic to enquire about available programs, support groups, or counselling services tailored to older adults.

Online counselling services

Explore online counselling platforms or telehealth services that offer virtual sessions with qualified psychologists or counsellors.

Online counselling can be a convenient option for accessing support from the comfort of your home, especially if you have mobility limitations or live in a remote area.

Non-profit organisations and support groups

Non-profit organisations, community groups, and support networks in Queensland may offer free or low-cost counselling services, support groups, or workshops for older adults.

Contact organisations such as Lifeline, Beyond Blue, or local community centres to enquire about available mental health support programs.

Self-referral

You can also directly contact a psychologist or counselling service in your area to schedule an appointment without a referral.

Look for psychologists who specialise in geriatric psychology or have experience working with older adults.



Support Services Directory

Housing and rental support

Department of Housing, Local Government,
Planning and Public Works

13QGOV (13 74 68)

www.housing.qld.gov.au

Information and assistance with social housing and
emergency accommodation options.



HOWSS (Housing Older Women's Support Service)

1800 366 877

www.howss.org.au

HOWSS offers a Brisbane-based Hub, and a Queensland wide
online navigation and support service that is inclusive of all
older women experiencing housing distress or homelessness.



QStars

1300 744 263

www.qstars.org.au

Queensland Statewide Tenant Advice and Referral Service.



RTA – Residential Tenancies Authority Queensland

1300 366 311

www.rta.qld.gov.au

Provides tenancy information and support, bond
management, dispute resolution, compliance and
enforcement, and education services.



Tenants Queensland

1300 744 263

www.tenantsqld.org.au

Queensland statewide advice service for tenants.



Support Services Directory

Public library locations	
Public Library Connect www.plconnect.slq.qld.gov.au/directory/libraries Access a listing of all public library branches and Indigenous Knowledge Centres currently provided by local government councils throughout Queensland.	
Community centre locations	
Neighbourhood Centres Queensland info@ncq.org.au www.ncq.org.au/find-a-centre Find a neighbourhood or community centre near you.	
Legal support	
Legal Aid 1300 65 11 88 www.legalaid.qld.gov.au Legal Aid Queensland provides information, advice and representation in family, civil, and criminal law matters.	
Women's Legal Service Queensland 1800 957 957 www.wlsq.org.au Women's Legal Service Queensland (WLSQ) is a community legal centre offering free legal assistance to women.	
LGBTQIA+ support	
Q-Life 1800 184 527 www.qlife.org.au Q-Life is an LGBTQIA+ support services directory.	

Support Services Directory

First Nations support

13YARN

13 92 76

www.13yarn.org.au

This is a national crisis support line for mob who are feeling overwhelmed or having difficulty coping.



Supply Nation

www.supplynation.org.au

First Nations peoples support services directory.



Financial Support

ASIC Money Smart

www.moneysmart.gov.au

Access free tools, tips and guidance to help take control of your money.



Good Shepherd

www.goodshep.org.au/services/financial-services

Australia's oldest and longest-running not-for-profit that specifically supports women, girls and families.



National Debt Helpline

1800 007 007

www.ndh.org.au/financial-counselling/find-a-financial-counsellor

Speak to a free financial counsellor.



Services Australia

13 23 00

www.servicesaustralia.gov.au

Services Australia - formerly Centrelink - for Government payments and services.



Support Services Directory

Aged care and disability support	
Disability Gateway 1800 643 787 www.disabilitygateway.gov.au Information and services to help people with disability, their family, friends and carers, find the support they need in Australia.	
Footprints Community 1800 366 877 www.footprintscommunity.org.au Access aged care, disability, homelessness, mental health and community, health & wellbeing services.	
My Aged Care 1800 200 422 www.myagedcare.gov.au This is a service for older people, their families, and carers to find information on government-funded Aged Care services in Australia.	
NDIS – National Disability Insurance Scheme 1800 800 110 www.ndis.gov.au The NDIS provides funding to eligible people with disability to gain more time with family and friends, greater independence, access to new skills, jobs, or volunteering in their community, and an improved quality of life.	
Women's support services	
The Lady Musgrave Trust Handy Guide of Women's Support Services www.thehandyguide.com.au	

Support Services Directory

Women's Infolink 1800 177 577 www.qld.gov.au/community/women/support-for-women/womens-infolink Provides Queensland women and girls with access to information and services across Queensland.	
Women's Health and Equality Information Hub www.womenshealth.org.au Provides reliable and easily accessible women's health information.	
Employment support	
Services Australia 13 28 50 www.servicesaustralia.gov.au Services Australia - formerly Centrelink - for Government payments and employment assistance.	
Workforce Australia 1800 805 260 www.workforceaustralia.gov.au Search and apply for jobs or find more information on a pathway to employment.	
Older people advocacy support services	
Council on the Ageing – (COTA) 07 3316 2999 cota@cota.org.au www.cota.org.au Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	

Support Services Directory

Elder Abuse Prevention Unit 1300 651 192 www.eapu.com.au Promotes the right of all older people to live free from abuse.	
Older Person's Advocacy Network (OPAN) 1800 700 600 www.opan.org.au Provides free, independent and confidential support to older people receiving government-funded aged care.	
Seniors Enquiry Line 1300 135 500 www.seniorsenquiryline.com.au Statewide information and referral service for Queensland seniors, families, friends, grandparents and carers.	
Emergency and crisis hotlines	
Triple Zero Emergency Services 000	
1300 MH CALL 1300 642 255 Access a confidential mental health telephone triage service.	
13YARN 13 92 76 www.13yarn.org.au This is a national crisis support line for mob who are feeling overwhelmed or having difficulty coping.	
1800RESPECT 1800 737 732 www.1800respect.org.au Support hotline for people impacted by domestic, family, or sexual violence.	

Support Services Directory

Beyond Blue 1300 22 46 36 www.beyondblue.org.au Access confidential support, counselling, and crisis intervention services.	
DV Connect Womensline 1800 811 811 www.dvconnect.org This is a helpline for women and their children in Queensland who are experiencing domestic and family violence.	
Homeless Hotline 1800 474 753 Homeless Hotline is a phone information and referral service for people who are experiencing homelessness or are at risk of homelessness.	
Lifeline 13 11 14 www.lifeline.org.au Lifeline is a 24 hours a day, 7 days a week crisis support hotline.	
Ask Izzy www.askizzy.org.au Ask Izzy is a website that connects people in need with housing, a meal, money help, family violence support, counselling and much more.	
DrugARM 1300 656 800 www.drugarm.com.au Provides support for people facing challenges with alcohol, other drugs or mental health.	



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HOWSS

Housing Older Women's Support Service



Call 1800 366 877 to talk with the HOWSS team

Statewide telephone support is available:

Monday to Friday 8am – 4pm



Visit the Hub

31 Thomas Street, West End

Hub opening hours: Monday to Friday 10am – 2pm

By appointment only outside these hours



HOWSS@footprintscommunity.org.au



www.HOWSS.org.au



 **1800 366 877**

 www.footprintscommunity.org.au