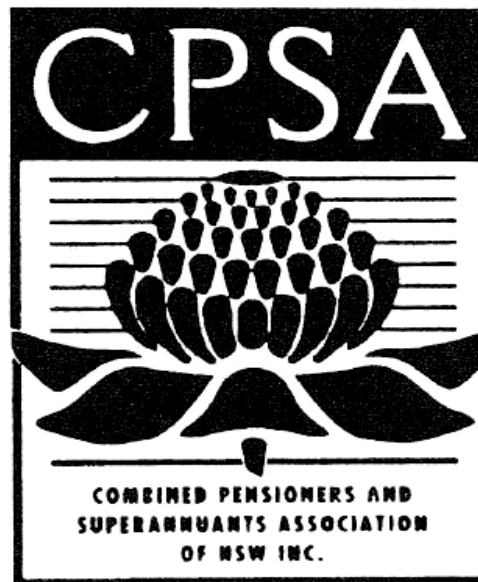


**Combined Pensioners and Superannuants
Association of NSW Inc.**

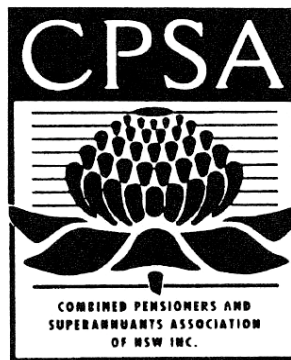


Founded 1931.

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superannuants and low-income retirees.

**2002-2003
Annual Report**

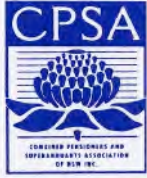
CPSA 2002-2003 ANNUAL REPORT



This report is published by
Combined Pensioners and Superannuants
Association of NSW Inc. (CPSA)

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Surry Hills NSW 2010

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**Representing pensioners of all ages,
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Combined Pensioners and Superannuants Association of NSW Inc.

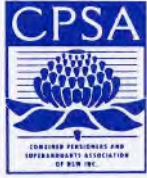
Combined Pensioners and Superannuants Association of NSW Inc (CPSA) was founded in 1931. CPSA is a non-profit, non-part-political membership association which represents pensioners of all ages, superannuants and low-income retirees. The broad aim of the Association is to promote the rights and improvement of living standards and well-being of its Members and constituents. CPSA has approximately 130 Branches and seven Affiliates with a combined membership of over 12,500 people living in all parts of NSW.

As a state-wide organisation, CPSA is well informed of the needs, aspirations and concerns of its Members and constituents in NSW. The State Council, State Executive, Area Councils, Branches and staff liaise with governments, government departments, community organisations and the media to promote CPSA's objectivities, activities and services.

OBJECTIVES

(a) *The objectives of the Association are:*

- (i) to promote the rights, dignity and well-being of pensioners and superannuants;
- (ii) to provide information on issues of importance including income security to pensioners and superannuants in NSW;
- (iii) to empower people who are in necessitous circumstances so that they are able to advocate for an acceptable standard of living;
- (iv) to support and provide advocacy and policy development by pensioners and superannuants for their peers; and



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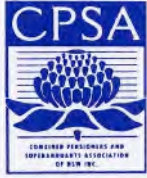
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- (v) to develop, support and coordinate mutual assistance networks through the Associations' Branches, senior citizens' groups, and other pensioners' and superannuants' groups, including Aboriginal pensioners and superannuants and pensioners and superannuants from a non-English-speaking background.
- (b) *The Association shall:*
- (i) undertake such activities as will further its objectives as defined in Rule 2(a);
 - (ii) undertake such activities and provide services that it deems are beneficial to the community, including activities of a benevolent nature; and
 - (iii) engage in any other activity related to or incidental to the above objectives.
- (c) *In working to achieve its objectives, the Association shall:*
- (i) promote the provision of services of an income support, community services and development, self-help, personal development, advocacy, referral and information, accommodation, recreation and leisure nature for pensioners, superannuants, older people, people with disabilities, carers, sole parents and veterans; such services to be appropriate for and sensitive to the needs of pensioners and superannuants, and to embody the principles of user and consumer rights;
 - (ii) advance the education of pensioners and superannuants, and their dependants; provide education and training programs and establish projects to assist and empower pensioners, superannuants and older people, in the areas of community development, self-help, personal development and advocacy;
 - (iii) make common cause with seniors'/superannuants' associations or welfare groups, trade unions and other consumer organisations having like objectives; and

Combined Pensioners and Superannuants Association of NSW Inc.

- (iv) treat all members equally regardless of race, religion, age, political affiliation or sexual preference and promote access and equity.

- (d) In connection with these objectives, and without limiting the extent of its activities, the Association shall raise funds, publish periodicals and other printed material, hold conferences and meetings, pay affiliation fees, advertise, and promote such other activities as the governing body of the Association may at any time deem to be consistent with the furtherance of its objectives.



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State Executive

Bruce Hutton*	State President
Morrie Mifsud*	State President
Bill Whiley	State Secretary
Les Elkins	State Treasurer
Bruce Hutton*	State Vice-President
Morrie Mifsud*	State Vice-President
June Gabriel*	State Vice-President
June Gabriel*	Assistant State Secretary
Keith Higson*	Assistant State Secretary
Bob Jay*	Assistant State Secretary
Maureen Ballantine*	Assistant State Secretary
Syd Doleman	Editor
Elaine Webb	Committee Member
Bill Cullen*	Committee Member
Decima Edis*	Committee Member
Norah McGuire*	Immediate Past President

* Held office in that position for only part of the year

State Office Staff

Megan Lee	CPSA General Manager (P/T)
David Skidmore	CPSA Policy & Information Officer
Heather Johnson*	CPSA HACC ¹ Policy & Information Officer (P/T)
Susan Gentle*	CPSA HACC Policy & Information Officer (P/T)
Bob Clayton	CPSA Administrator
Sasha Curthoys	CPSA Finance Officer (P/T)
Joy Jarman	CPSA Executive Assistant/Stenographer (P/T)
Suzanne Vaughan*	CPSA Administration Assistant (P/T)
Ben Eagleton*	CPSA I.T. Officer (P/T)
Philippa Bolton	CVS ² Coordinator (P/T)
Raquiba Jahan	MIP ³ Project Coordinator
Tracy Henry	MIP Project Assistant (P/T)
Joy Connor	PAVS ⁴ Community Education & Research Officer (P/T)
Di Evans	PAVS Resource and Information Officer (P/T)
Sean Ferns	PAVS Resource and Information Officer (P/T)
John Fitzgerald*	PAVS Legal Officer
Denise Steele	OPTS ⁵ Community Education, Casework & Policy Officer
Phoenix Van Dyke*	OPTS Community Education, Casework & Policy Officer
Rita Wilkinson*	OPTS Community Education, Casework & Policy Officer
Ben Connor*	OPTS Community Education, Casework & Policy Officer (P/T)

* Employed in that position for only part of the year.

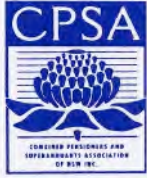
¹ Home and Community Care (HACC)

² Community Visitors Scheme (CVS)

³ Medicine Information Persons (MIP) Project

⁴ Park and Village Service (PAVS)

⁵ Older Persons Tenancy Service (OPTS)



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Committees of State Council

INCOME SECURITY COMMITTEE

(formerly Taxation Committee)

Committee members:

Arthur Christoforou, Ray Engert, June Gabriel, Russell Gow, James Grainda, Bill Hall, Albert Lee On, Morrie Mifsud, Bernie Mortimer, Jack Mullins, Vern Philpott, Noel Said, Christopher Stemp

HEALTH & TRANSPORT COMMITTEES

Committee members:

Andrew Allan, Janet Copley, Carrie Dixon, June Gabriel, James Grainda, Bill Hall, Barry Hoare, Bob Hopkins, Bruce Hutton, Colin Knights, Bernie Mortimer, Tom Murphy, Kevin Parish, Roni Peary, Drew Robertson, Noel Said, Christopher Stemp, Bill Whiley, Barbara Wright, Carol Zarkesh

State Office Volunteers

State Office volunteers whose service to CPSA has been in excess of ten years:

Marie Byrne; Katrina Fekete; Elsa M. Lalchere; Jose Lopez; Gloria Osland; Jean Price; Ken Rawson; Irene Rounis

Area Councils, Branches, Affiliates and Associate Organisations

AREA COUNCILS

CENTRAL COAST

CENTRAL WEST

CLARENCE RIVER

MID NORTH COAST

NEWCASTLE

NORTH WEST

RIVERLANDS

SHOALHAVEN

SOUTH COAST

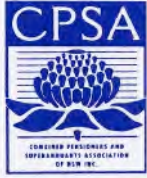
SOUTH WEST SYDNEY

SOUTHERN TABLELANDS

ST GEORGE – SUTHERLAND

WESTERN (SYDNEY) METROPOLITAN

WYONG



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BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS

ALBURY CPSA

ASHFIELD CPSA

AUBURN CPSA

BANKSTOWN CPSA

BARRABA COMBINED PENSIONERS AND SENIOR CITIZENS

ASSOCIATION INC.

BATEMANS BAY CPSA

BATHURST CPSA

BELLINGEN CPSA

BERESFIELD & DISTRICT SENIOR CITIZENS & PENSIONERS

ASSOCIATION INC

BERKELEY CPSA

BERRIGAN CPSA

BLACKTOWN CPSA

BLAXLAND NEIGHBOURHOOD CLUB FOR SENIOR CITIZENS

BLAYNEY CPSA

BOURKE CPSA

BRIGHTON-LE-SANDS CPSA

BROOKLYN & DISTRICT CPSA

BUDGEWOI CPSA

BULLI – WOONONA CPSA

BUNDEENA CPSA

BUNGENDORE & DISTRICT SENIOR CITIZENS & PENSIONERS CLUB

BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS

CALLALA BAY & FRIENDS CPSA

CALLALA BEACH SENIOR CITIZENS & CPSA

CAPTAINS FLAT SENIOR CITIZENS & PENSIONERS CLUB

CENTRO RICREATIVO DELLA TREZA ETA

CHARLESTOWN CPSA

COBAR CPSA

COFFS HARBOUR CPSA

COOMA CPSA

CORRIMAL CPSA

CULBURRA/ORIENT POINT CPSA

DAPTO CPSA

DUBBO CPSA

DUNGOG COMBINED PENSIONERS AND SENIOR CITIZENS

ENGADINE SENIOR CITIZENS CLUB

ETTALONG - BOOKERS BAY CPSA

EUGOWRA CPSA

FORSTER – TUNCURRY CPSA

GLADESVILLE–HUNTERS HILL–RYDE CPSA

GOROKAN CPSA

GOSFORD CPSA

GOULBURN CPSA

GREENACRE CPSA

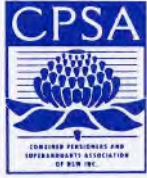
GRENFELL CPSA

GRIFFITH CPSA

GUILDFORD CPSA

GULGONG CPSA

GUNNEDAH CPSA



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BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS

GWANDALAN CPSA

HOLBROOK CPSA

HORNSBY CPSA

HUNTER BLIND & VISION IMPAIRED

HURSTVILLE AGED & INVALID PENSIONERS ASSOCIATION

ISLINGTON – HAMILTON CPSA

ITALIAN GROUP PENSIONERS

ITALIAN SENIORS (HABERFIELD) GROUP

KANDOS CPSA

KIAMA RETIREES ASSOCIATION

KOGARAH – WEST KOGARAH CPSA

LAKEMBA CPSA

LAKEMBA STAR SENIORS GROUP

LIDCOMBE CPSA

LISMORE CPSA INC.

LITHGOW CPSA

MACLEAN CPSA

MALABAR – MATRAVILLE CPSA

MANILLA CPSA

MANLY – WARRINGAH CPSA

MANNERING PARK CPSA

MANNING VALLEY CPSA

MANYANA & DISTRICT CPSA

MEREWETHER CPSA

**BRANCHES, AFFILIATES AND ASSOCIATE
ORGANISATIONS**

MERRYLANDS CPSA

MERRYLANDS SOUTH CPSA

MILLER COMBINED PENSIONERS CLUB

MOLONG CPSA

MOREE CPSA

MORISSET SENIOR CITIZENS ASSOCIATION (INVALID & OLD-AGE
PENSIONERS)

MUDGEE

MYLESTOM CPSA

NANA GLEN AND GLENREAGH CPSA

NARRABRI CPSA

NARROMINE CPSA

NELSON BAY & DISTRICT SOCIAL & WELFARE CLUB

NEW LAMBTON SENIOR CITIZENS & PENSIONERS ASSOCIATION

NORTH SYDNEY CPSA

NORTHERN SUBURBS (WOLLONGONG) BRANCH PENSIONERS
ASSOCIATION

NOWRA CPSA

NSW RETIRED TEACHERS ASSOCIATION

NYNGAN CPSA

OAK FLATS CPSA

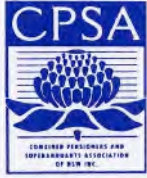
ORANGE CPSA

PARKES CPSA

PATONGA BEACH CPSA

PEAK HILL CPSA

PENRITH SENIORS & PENSIONERS CLUB



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PETERSHAM – STANMORE CPSA

BRANCHES, AFFILIATES AND ASSOCIATE ORGANISATIONS

PORT KEMBLA SENIOR CITIZENS CENTRE

PORT MACQUARIE CPSA

PORTLAND CPSA

PUBLIC SERVICE ASSOCIATION OF NSW RETIRED MEMBERS

RETIRED AMWU MEMBERS ASSOCIATION, SYDNEY

RETIRED AUSTRALIAN WORKERS UNION – WOLLONGONG / PORT
KEMBLA

RETIRED CFMEU – CONSTRUCTION & GENERAL DIVISION

RETIRED PORT WORKERS, PORT KEMBLA (MARITIME MUA)

RETIRED PORT WORKERS, SYDNEY (MARITIME MUA)

ROCKDALE GARDEN CLUB CPSA

ROCKDALE SENIOR CITIZENS CPSA

RYLSTONE CPSA

SAWTELL CPSA

SHOALHAVEN HEADS CPSA

SOUTHERN DISTRICT RETIRED MINERS ASSOCIATION

SPEERS POINT RSL CLUB VETERANS ASSOCIATION

ST GEORGE BASIN & DISTRICT CPSA

ST MARYS CPSA

STROUD CPSA

SUSSEX INLET CPSA & SENIOR CITIZENS

SUTHERLAND CPSA

Combined Pensioners and Superannuants Association of NSW Inc.

SWANSEA CPSA

THE ENTRANCE – LONG JETTY CPSA

**BRANCHES, AFFILIATES AND ASSOCIATE
ORGANISATIONS**

THIRROUL CPSA

TOCUMWAL CPSA

TOMAKIN CPSA

TOONGABBIE SENIOR CITIZENS ASSOCIATION

TOUKLEY CPSA

ULLADULLA – MILTON CPSA

ULMARRA CPSA

UMINA BEACH CPSA

UNANDERRA CPSA

URUNGA SENIOR CITIZENS & COMBINED PENSIONERS

WARILLA & DISTRICT COMBINED PENSIONERS WELFARE
ASSOCIATION

WENTWORTHVILLE CPSA

WENTWORTHVILLE PENSIONERS WELFARE INC

WEST REGION CHINESE ASSOCIATION

WEST WALLSEND CPSA

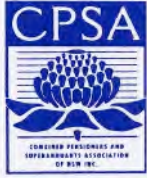
WINDANG CPSA

WOLLONGONG CPSA

WOOLGOOLGA CPSA

YAGOONA CPSA

YOUNG CPSA



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State Executive's Report

This last year 2002/2003 has been a very busy one for CPSA, not much different from the preceding one. This year's increased activity, we believe, has been due to the fact that social services (and indeed most of our living standards gained at such a price in the past) are now under massive attack.

CPSA Branches have been very active this year in taking up local, state and national issues and raising much-needed money for local causes. This year our membership has increased with expressions of support for and appreciation of the work of the Association, both at the Branch and State Office levels.

We have worked hard in State Office to develop and maintain a team approach to our work. Branches, Committee members, volunteers and employees receive our heartfelt thanks for their commitment and hard work.

The State Executive takes pride in presenting the 2002/2003 Annual Report which highlights some of the work of CPSA over the last year.

HOME AND COMMUNITY CARE (HACC)

The Home and Community Care (HACC) Program provides basic support services for frail older people, younger people with disabilities and their carers. Jointly funded by the Commonwealth and State Governments, it aims to provide a comprehensive, coordinated and integrated range of basic maintenance and support services.

The NSW Department of Ageing, Disability and Home Care (DADHC) provides funding to CPSA to assist with the wages of staff within the HACC Program. This has enabled CPSA to employ a HACC Policy and Information Officer.

Combined Pensioners and Superannuants Association of NSW Inc.

CPSA welcomes any increase in funding for HACC services and this year is no exception. We are still concerned, however, that current levels of funding are insufficient to meet current, let alone future, demand.

Furthermore, despite the Commonwealth Review of Community Care earlier this year, access to HACC services remains enormously complex. That the Commonwealth Review only included those programs within the portfolio of the Commonwealth Minister for Ageing means that it is unlikely to bring about any real change in this area.

During the year CPSA was actively involved in the NSW HACC Issues Forum, Carers Coalition, Home Care Peak Organisation Reference Group, Aged Care Alliance and HACC Peak Reference Group.

CPSA's Members continue to express their concerns about the low level of assistance available when someone is discharged from hospital, for older carers, home maintenance and shopping. An injection of funds is also needed to assist people with disabilities or chronic illness (whatever age) with high needs.

INCOME SECURITY

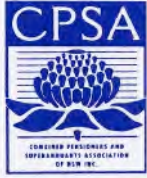
PENSIONS

The Income Security Committee was responsible for the continuation of the campaign to get the pension adjusted to 35% of Male Total Average Weekly Earnings (MTAWE). Currently, it is set at 25% of MTAWE for single pensioners.

A CPSA delegation was again sent to Canberra in May 2003 to continue our push for a pension adjustment. This time we were joined by delegates from our equivalent organisation in Victoria. We aimed to see The Hon. Ms Amanda Vanstone, MP (Commonwealth Minister for Family and Community Services) and The Hon. Mr Wayne Swan, MP (Shadow Minister), but neither was available at the time. We were, however, able to put our case before their political advisors.

Unfortunately, both the Commonwealth Government and Opposition are united in opposing our request. Nor were they willing to offer a compromise position. As this is the second time we have been knocked back we will need to seriously consider what to do next.

On a positive note, Shadow Minister Swan is willing to discuss further issues with CPSA and is more receptive towards our request for better entitlements for non-pensioner low-income retirees. He was a guest at the



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October 2002 Income Security Committee meeting and is willing to meet with us again.

A recent important issue potentially affecting pensioners is the possible rise in the Age Pension age to 70 years. CPSA is opposed to this and has expressed its view to politicians and the media.

CPSA has also expressed its concerns about the apparent freezing of the Pharmaceutical Allowance, and the inadequacy of the GST Supplement, Rent Assistance and the Telephone Allowance.

SUPERANNUANTS

The Association continued to campaign for non-pensioner superannuants and other low-income retirees. In 2003, delegates met again with the NSW Treasurer, The Hon. Mr Michael Egan, MLC and were joined this time by the Commonwealth Shadow Minister for Family and Community Services, The Hon. Mr Wayne Swan, MP. We aimed to get some action on our proposal to extend pensioner concessions to low-income earning superannuants/retirees (those earning up to 15% above the Assets Test cut off mark). Both Michael Egan and Wayne Swan were amenable to our proposal. They also agreed with us that the Commonwealth Government's idea of extending pensioner concessions to holders of the Commonwealth Senior's Health Card (including those earning \$80,000 per annum) was too expensive for the states and not fairly targeted.

Treasurer Egan said he would take the idea to a meeting of State Treasurers. Shadow Minister Swan, while he personally agreed with our idea, needed to have it endorsed by the Commonwealth ALP before it would become party policy.

CPSA has also been interested in other superannuation issues including:

- The lack of twice yearly indexation of retired NSW public servants;
- Potential conflicts of interest of financial advisors giving superannuation advice;
- Inadequacy of superannuation income streams;
- Defined benefits on lump sum superannuation.

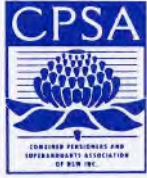
POVERTY

CPSA works with organisations such as the National Coalition Against Poverty (NCAP) and the Council of Social Services NSW (NCOSS) on issues around economic hardship.

We made a submission to the Senate Select Committee on Financial Hardship and Poverty and were invited to speak at a hearing in May 2003. At the hearing we took the opportunity of addressing our concerns about the low pension rate and our campaign to increase it. We also raised other poverty related factors including housing, health, dental care and the cost of living.

COUNCIL RATES

CPSA continued with its representation to have the Pensioner Rate Rebate indexed in accordance with the CPI (the Rate Rebate has remained frozen since the mid-1990s).



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HEALTH

MEDICARE

The most notable achievement of CPSA in the area of health in the last 12 months has been the setting up of the Save Medicare Alliance (SMA), an umbrella organisation of community, religious, consumer, health promotion, retiree, social and trade union organisations, and individuals interested in:

- Preventing the Commonwealth Government legislating changes detrimental to bulk billing;
- Halting the decline of bulk billing services;
- Restoring Medicare through adequate funding levels.

The SMA has been very busy – its activities include:

- Information stalls and leafleting;
 - Visiting electorates with declining bulk billing rates; and
 - Organising rallies supporting Medicare around the state.
- CPSA and other SMA members will be attending the Senate Select Committee in July 2003 and speaking to our respective submissions. CPSA will also send a delegate to the 2003 Australian Health Care Summit 17-19 August this year.

RESIDENTIAL AGED CARE

CPSA has been involved in various activities as part of its continuing interest in the well-being of residents in hostels and nursing homes. These include:

- Membership of the NSW Aged Care Alliance (NACA);
- Making a submission to the Review of Pricing Arrangements in Residential Aged Care;
- Attending with other NACA members the above hearing on our issues;
- Working with the NSW Nurses' Association on their campaign "A Fair Share for Aged Care" towards the end of last year.

The aged care industry appears to be organising a campaign to make residents pay more for their aged care. The Commonwealth Government is unwilling to provide the industry with funds to pay aged care nurses in line with their professional expertise. CPSA will do what it can to further the best outcomes for aged care residents.

Combined Pensioners and Superannuants Association of NSW Inc.

In addition, the Association has been continuing to lobby governments for more health funding, better dental and hospital care.

TRANSPORT

FARES

The last 12 months has seen the NSW Government direct its focus significantly towards public transport issues including the fares structure. There have been three enquiries in 2003:

- Independent Pricing and Regulatory Tribunal;
- Ministerial Inquiry into Public Passenger Transport;
- Review of Bus Services in NSW.

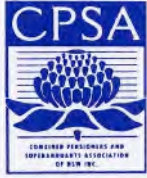
CPSA has made submissions to all three enquiries and spoke about our concerns to Mr Barrie Unsworth who is heading the Review of Bus Services in NSW. In all our submissions, we made it clear that we are in favour of retaining the Pensioner Excursion Ticket (PET) at its current price and extending it to areas where it is currently unavailable. Many Branches made separate submissions and comments which were all forwarded to the enquiries.

DELEGATIONS

Prior to the NSW Election, we met twice with both The Hon. Mr Kevin Moss, MP (NSW Parliamentary Secretary to the Minister for Transport), and The Hon. Mr Peter Debnam, MP (NSW Shadow Minister for Transport). The main areas of discussion included:

- Concessions - especially the extension across NSW of the Pensioner Excursion Ticket for all bus and rail travel;
- Service delivery;
- Public transport infrastructure and maintenance;
- Connection problems between different services and operators.

We have also done local work around transport in Newcastle, Wollongong, Bathurst and elsewhere including public transport safety and services. CPSA was also part of a media conference organised by Clover Moore, MP and NCOSS on public transport issues.



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HOUSING

A government's mettle can be gauged by its commitment to the housing of its people, particularly its disadvantaged people. The current Commonwealth Government has, by reducing its commitment to the Commonwealth State Housing Agreement, shown us its mettle in spades.

We witness the Commonwealth Government's blatant abandonment of affordable housing as a national issue of critical proportions - proportions that have reshaped the way in which disadvantaged tenants are now forced to live. The distance between an insecure tenancy and the street is not as far as people think. The indifference shown by the current Commonwealth Government is clearly demonstrated by the fact that there is no dedicated Minister for Housing within its inner cabinet, prompting Shadow Treasurer The Hon. Mr Mark Latham, MP to describe himself as the "shadow of a shadow". The housing budget, therefore, is reduced to the small change from the extended Ministry of The Hon. Ms Amanda Vanstone, MP.

CPSA's representations have been:

- That the Department of Housing will invest in more stock to house the 100,000 applicants currently sitting on its "wait turn register"
- That the Commonwealth Government will recognise its responsibility in housing its constituents
- That the private rental market will deliver affordable rental accommodation to those people, disadvantaged by income, in a property investment market which is burgeoning out of control
- That we will witness a decrease in terminations that older people are receiving
- That state and Commonwealth governments alike will focus on the ever-increasing loss of affordable accommodation

The last twelve months have seen us witness an increase in the number of terminations that older people are receiving. Areas that were once shunned by the wealthy have now become both fashionable and desirably expensive. Long-term older tenants are issued with no more than 60 days' notice to terminate their tenancy. Distressed and unable to afford the rents now being demanded in these desirably fashionable addresses, they are shunted to the outskirts of town where social connection is lost to isolation and depression.

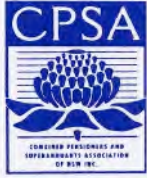
The property investment market is ballooning out of control. As investors and developers alike 'cash-in' on the currently inflated housing market, tenants older and younger are being evicted from their premises. Older tenants are the most affected by this process. They have usually lived in their premises for long periods of time and these tenants now find that "their" home is now worth quite a lot of money to the landlord.

Housing is in crisis on all fronts, from first homebuyers through the private rental market to public housing. Increasing numbers of people are no longer able to purchase their own homes and funds are no longer in place to house them. First homebuyers constitute less than 10% of those taking on new mortgages - the rest have gone to investors. Young people, now unable to afford their own homes, will be relegated to the private rental market where they too will 'age', replacing in greater numbers those presently suffering in a market that remains indifferent to their plight.

With property prices at their current level it is predicted that these people will be queuing at the doors of the Department of Housing to join the wait turn register whose promise has rung hollow for years. And this is only after they pass the income test. Eligibility for public housing accommodation is based on an income test that has not been overhauled for the past fourteen years. This means that those who may well have been eligible fourteen years ago (ie the working poor) are no longer eligible today. Even those workers receiving the minimum wage fail to meet the impossible income criteria.

Pensioners are turned away by the Department of Housing. Even if they meet the income eligibility criteria they are refused housing as other more desperate cases usurp their position on the register. Not until a person reaches 80 years of age are they afforded 'priority status' with the Department of Housing. The reality is that if you are an Aged Pensioner seeking public housing accommodation and do not suffer a major physical or mental health problem you will be denied housing by the Department and told to seek accommodation within an unaffordable private rental market. Invariably this means moving to far flung areas where rents are more affordable but even within these areas rents are steadily moving beyond the capacity of the single Aged Pensioner.

The Department of Housing is now little more than an extension of both the penal and health systems. Desperate and dysfunctional families and individuals are housed together within a social mix that is set from the outset to fail. It then becomes a very simple task to 'blame the victim' by



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resurrecting that old ideological stand-by of a “deserving” and “undeserving” poor.

These last twelve months have been both difficult and rewarding. Each small win that we make for the older tenant who comes before us gives reason to be glad. These small wins however are becoming increasingly difficult to secure as the affordable rental market, both private and public, diminishes by the day.

Hope may not be a method but hope can become a rope that we can use through action to pull ourselves from a housing situation driven by the forces of a market totally disinterested, and oblivious to the notions of access and equity.

2003 NSW ELECTION

As expected, the ALP was returned to office in NSW with a large majority. This means that CPSA will have to work with a strong and confident NSW Government. This will be a challenge but, hopefully, not an insurmountable one. We will continue to lobby the State Government and Opposition political parties on behalf of pensioners, superannuants and low-income retirees.

As part of our lobbying work, CPSA produced an election document and sent it to the main political parties for a response. The issues we highlighted were:

- Public transport;
- Health;
- Disability issues;
- Residential aged care;
- Public liability;
- Housing;
- Local government;
- Concessions (including photo ID); and
- Income support.

CPSA was also able to attend various pre-election political forums where we could question politicians directly on the issues we saw as priorities.

PRIVATISATION AND GOVERNMENT REGULATION

INSURANCE

The skyrocketing of premiums for liability and indemnity insurance coverage has reinforced CPSA's call for the establishment of both the Commonwealth and the NSW Government Insurance Offices.

FUNERAL INDUSTRY

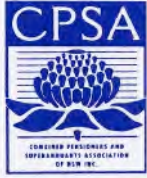
This year CPSA has called for the Commonwealth Government to hold an enquiry into all aspects of the Funeral Industry. We have also made representations to the NSW Minister for Health and the NSW Minister for Fair Trading about health regulations in relation to funerals and the escalating costs of funerals. CPSA is a member of the Funeral Industry Council.

BANKING

CPSA made representations to the Australian Competition and Consumer Commission (ACCC) in relation to a proposal by some of the large banks to create a basic bank account. Unfortunately the banks were not willing to comply with conditions which would be imposed by the ACCC.

TAX HELP

CPSA has been providing Tax Help for over five years. This is a free service to assist people on low incomes with their Tax Returns. All assistance is provided by volunteers who are trained by the Australian Taxation Office (ATO). CPSA provides administrative support, a private office, access to a computer, the internet and a telephone.



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SUBMISSIONS

Submissions about issues which affect our Members and constituents were presented to Government and other relevant agencies:

- A Call for a National Enquiry into the Funeral Industry - its corporate structure, costs and prices
- Comment on the Proposed Market Operations Rule on Prepayment Metering (PAVS)
- Comments of the Electricity Networks' Proposals for Tariff Restructuring in Regard to the 2004 Electricity Network Determination
- Commonwealth Draft Charities Bill 2003
- Inquiry into Employment: Increasing Participation in Paid Work
- Inquiry into Poverty in Australia
- Ministerial Inquiry into Public Transport
- Ministerial Review of Bus Services
- Opposition to Secretive GATS Trade Negotiations
- Opposition to Singapore/Australia Free Trade Agreement (SAFTA)
- Proposals for Commonwealth Age Discrimination Legislation
- Proposed Reforms to the Funeral Fund Act
- Public Transport Fares [Trains, buses, ferries and taxis] (IPART)
- Recommendations: Funeral Industry Guidelines for Best Practice
- Review of Pricing Arrangements in Residential Aged Care
- Senate Select Committee on Medicare
- Telstra (Transition to Full Private Ownership) Bill 2003
- The Auslink Green Paper

MEDIA

During the year 1 July 2002 to 30 June 2003 CPSA produced 26 media releases and received over 185 calls from various media outlets. The most common subjects of interview were Caravan Parks, funerals, Medicare and negative returns on superannuation. Following are some topics on which comment was requested:

Aged contributions to the
economy
Broken Hill
Government Budget

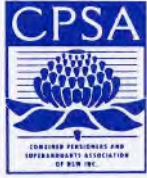
Seniors/Pensioners Budgeting
Bulk-billing
Caravan Parks
Challenges to self-funded retirees

Combined Pensioners and Superannuants Association of NSW Inc.

Concessions	Medicines
Credit Cards	Park & Village Services launch
Custody of grandchildren	Pension / Retirement age increase
Deputations to State and Commonwealth Government	PBS
Funeral Industry self-regulation	Retirees & soon-to-be-retirees
Funerals	Reverse Mortgages
Hospitals	Seniors Card
Housing	Annual State Conference
Insurance	Superannuation
Investments	Tax on fatty foods
Medicals for 80+ drivers	Transport (safety, etiquette, concessions)
Medicare	Women & Money
Medicine Information Persons	

Members of the State Executive and staff attended over 220 external meetings. Some of the organisations/groups/topics of these meetings were:

Abuse / Violence	DADHC – Retirement
ACCC	Dementia
ACOSS	Disability
Aged Care	Election / policies
Alzheimers Association	Electricity
Anti-war	Ethnic Community Council
APSF	FACS
ASU (Occupational Health & Safety)	Forum of Non Government Associations
Banking	Funerals
Branch / Area Council	Funeral Industry Council
Carers' Coalition	Geriatrics & Rehab Med Clinic Management Committee
Carers NSW	HACC – Issues Forum
Centrelink Multicultural Advisory Community	HACC – Peak Organisations Reference Group
Community Care	HACC – Peaks Validation
Community Services Commission	HCS
Commuter Council	Health & Ageing
Consumer Protection Awards	Health Policy Advice Group
Corporate Customer Council	Home Care Service of NSW
COTA	Hospitals
CTN Conference	Housing
DADHC – Planning for Later Life Forum	Income Security
	Legal needs of older people



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Local Government Association
Medicare
NCOSS
NSW Alliance
Nursing Homes Standards
 Liaison Agency
Oral / Dental Health
Pedestrian Council
Pensioners / Seniors
 Achievement Awards
Photo ID
PLI
Podiatry
Premiers Forum

Local Council rate rebate
Religion
Seniors Week
SESAHS
Shelter NSW
Save Medicare Alliance
Telstra IVR Trial
Tenants' Union
Transport
UCAP Reference Group
Utilities
Violence
Water

STATE OFFICE

CPSA received funding for Corporate and Welfare Services from the NSW Department of Ageing, Disability and Home Care (DADHC) for a Home and Community Care (HACC) Policy & Information Officer and funding for accommodation for country delegates at our 2002 Annual State Conference.

This funding ensures that the 'core' activities of CPSA are operated. With this funding, CPSA acts as a peak organisation in NSW in relation to issues which affect pensioners of all ages, superannuants and low-income retirees. CPSA also provides an information and policy development role in relation to the HACC program.

The money which CPSA collects from Members' fees covers the production of *THE VOICE* and also part of the premium for CPSA's Public Liability Insurance.

State Office auspices four projects: The Community Visitors Scheme (funded by the Commonwealth Department of Health and Ageing), the Medicine Information Persons (MIP) Project (funded by NSW Health), the Park and Village Service (funded by the NSW Office of Fair Trading), and the Older Persons Tenants' Service (funded by the NSW Office of Fair Trading).

Each of these projects provides a very high standard of services to the community, with the focus being on services for older people in receipt of low incomes.

The constant challenge for State Office is to ensure that all of CPSA's legal and fiduciary obligations are met; to operate in the most efficient and effective manner possible in representing Members' interests to governments and other parties; and to provide accurate information, referrals, and professional services within the community.

CORRESPONDENCE IN/OUT

From July 2002 to June 2003 approximately 2813 items of correspondence were received. From July 2002 until June 2003 approximately 570 items were sent out. These items of correspondence were in relation to: Projects, confidential matters (including casework), petitions, surveys, alliances, newsletters and financial and other administrative matters.



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COMPUTERS & PHOTOCOPIER

For some years CPSA has experienced difficulties maintaining efficiency due to problems with our photocopiers and computers. The photocopier problems were particularly frustrating and time wasting for the State Executive, staff and volunteers. Lack of funds forced us to lease a reconditioned photocopier. This proved to be a lemon and in hindsight an expensive mistake especially when staff hours and frustration were taken into account.

Two years ago, the CPSA State Secretary went on a begging mission and obtained a donation of \$1,000 from the CFMEU and a very old photocopier, and the Vice-President also managed to obtain a good second hand photocopier from the CPSU. This photocopier has proved to be a godsend.

Last year, it was decided to purchase (over three years) a new generation photocopier. Technological change means that new generation photocopiers have substantially fewer moving parts and are therefore more reliable. This has proved to be the case and we are now able to produce many of our reports and documents in-house. Previously some of these large jobs were done free of charge by RTBU and some were printed commercially at great expense.

Over the years CPSA has benefited from the donation of many computers. With the rapid technological advances and internet use it has become necessary to upgrade our computer system. To maximise use of all available resources it was also necessary to network the computers. CPSA uses both Apple Macintosh and IBM compatible computers due to Project requirements.

Relatively speaking the cost of computers today is not expensive. However their complexity means significant expenditure on maintenance and trouble shooting. We now have a modern system which is standardised through the donation of software by the Microsoft Corporation. All CPSA staff, InfoLine volunteers and State Executive members access to a computer and the internet when needed.

VOLUNTEERS

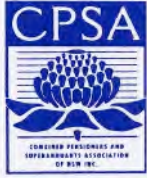
CPSA is essentially a volunteers organisation. All the State Executive and Branch Executive members are voluntary positions. In addition the efficient operation of Branches, Area Councils and State Office is only made possible by the generous contribution made by volunteers.

CPSA State Office regularly advertises on community noticeboards, in newspapers, at libraries and on various volunteers' websites. As a result, our volunteers are a mixture of ages, interests, skills, backgrounds and cultures. They not only help us achieve much more than we would otherwise do, but they make the office a more pleasant environment and help keep us all in touch.

Two volunteers each day operate the CPSA InfoLine. They are supported by CPSA Policy & Information Officers. The CPSA InfoLine volunteers' responsibilities involve:

- Answering the telephone and providing a switchboard service
- Giving information to callers on matters relating to pensions, ageing etc
- Directing callers to other organisations if their enquiry is out of CPSA's sphere of experience, influence or expertise
- Completing administrative tasks that can be done at the reception desk.

In addition administration volunteers assist the Core staff. Their responsibilities include, but are not limited to filing, photocopying, data entry, mail outs, posting the mail and purchasing stationery. Some long term volunteers have very specific tasks such as statistics compilation, managing the library, managing the membership database and conducting policy research. Volunteers are also the central component of CPSA's Community Visitors Scheme, the Medicine Information Persons (MIP) Project and Tax Help.



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State Treasurer's Report

Each year we move a step closer to shoring up CPSA's financial security. We always have to be prepared for the unexpected (eg massive increases in insurance and/or rent) or redundancies resulting from cuts to government grants. This financial year saw a welcome cut to our Public Liability Insurance Premium, but this saving will be offset by an increase in our rent in the Year 2003/04.

This year's most favourable report would not be possible if it were not for all of the loyal, dedicated and conscientious staff at State Office. Their diligence in working within budget and being cost-conscious is to be commended. All expenditure by the State Executive has been reduced because where possible all of the State Executive travel to Branches and meeting by public transport. However, when a saving can be made by using private transport, we do so.

L&B Lewis Insurance Brokers should be commended for their efforts in achieving a reduction in our Public Liability Insurance premium. There have been, unfortunately, some Branch closures for various reasons since the last Annual State Conference. However, in the same period there have been some organisations which have joined as Branches, which has balanced out the income from Members.

Some of the funds from Branch closures have been deposited into the "Towards 2031" investment fund which on June 30th stands at \$15,386. This represents an increase of approximately 50% from last year.

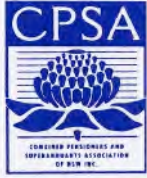
The 2002 fundraiser drawn at the CPSA Annual State Conference in October 2002 raised \$5,724.00. The State Executive extends its appreciation to all Members who supported this worthwhile activity. This year, State Office initiated discussions with another charity to look at some joint fund-raising activities. Next year we hope to give a positive report of the results of this.

Editor's Report

THE VOICE of Pensioners and Superannuants of NSW is the official publication of CPSA. During 2002-2003, *THE VOICE* magazine was produced every two months, with a print run of 8,000. Over the year, the format of *THE VOICE* has changed slightly (hopefully for the better) with each issue.

The cost of postage and production rose during the year. Next financial year we are going to trial increasing the amount of advertising in *THE VOICE* with the hope of decreasing costs to CPSA.

I would like to express my thanks to CPSA's Members, staff and the State Executive for their efforts in writing articles. It is due to the commitment and expertise of these people that *THE VOICE* is so popular with our readers.



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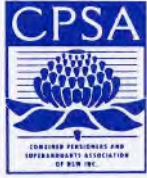
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CPSA Representation on External Boards and Committees

Action for Public Transport (NSW) Inc.
Aged Care Alliance
Australian Pensioners and Superannuants Federation
Boarders & Lodgers Action Group
Carers Coalition (under the auspices of Carers NSW)
Centrelink NSW Multicultural Advisory Committee
Commuter Council
Consumer, Trader and Tenancy Tribunal Consultative Forums
Department of Ageing, Disability and Home Care Lunchtime Forums
Department of Ageing, Disability and Home Care Seniors Week
Reference Group
Forum of Non Government Agencies (NCOSS)
Funeral Industry Council
HACC Issues Forum
HACC Peak Groups
Health Care Complaints Commission Consumer Consultative
Committee
Health Consumers Network
Home Care Services of NSW Peak Organisations Reference Group
Hornsby – Kuring-Gai General Practice Division
Illawarra Dental Health Committee
Immunisation Forum
Meals on Wheels
Mental Health for Older People
Multicultural Health Issues Committee – University of NSW
National Coalition Against Poverty
NCOSS State Budget Meeting
NCOSS Health Policy Advice Group
North Sydney Falls Prevention Program for Older People
NSW Aged Care Standards Agency Liaison Group

Combined Pensioners and Superannuants Association of NSW Inc.

NSW Chapter of the Council of Australian Tribunals
Pedestrian Council of Australia
Podiatrists Board
Public Housing Issues Working Party
Public Interest Advocacy Centre (PIAC) – Utility Consumers' Advocacy
Program (UCAP)
Public Transport Advisory Council
Public Transport Safety Council
Residential Park Sub-Committee of Residential Tenancies Act
Consultative Committee
Residential Tenancies Act Consultative Committee
Retirement Villages Ministerial Advisory Committee
St George Community Health – Falls Prevention Program
St George Division of General Practice
Save Medicare Alliance
Sydney Water, Corporate Customer Council Task Force
Tenancy Advice & Advocacy Program Network Meetings
Tenancy Legal Working Party
The Aged-Care Rights Service (TARS)
The Consumers' Telecommunications Network Inc.



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COMMUNITY VISITORS SCHEME (CVS)

(Funded by the Commonwealth Department of Health and Ageing)

OVERVIEW

CPSA is in its tenth year of coordinating the Community Visitors Scheme in aged care facilities in Sydney's inner west and south. Suburbs where CVS volunteers are active include Ashfield, Bexley, Burwood, Croydon, Homebush, Hurstville, Illawong, Kogarah, Leichhardt, Peakhurst, Rockdale and Strathfield.

Feedback from both residents and staff of aged care facilities indicates their appreciation of the invaluable service that visitors supply to residents and the genuine affection that is built up between visitors and residents.

COMMUNITY VISITORS

Funding was received from the Commonwealth Department of Health and Ageing for 52 community visitors and the level of active visitors remained at about 70 throughout the year.

RECRUITMENT AND TURNOVER

This type of volunteering requires flexibility of time. Recruitment through the Community Noticeboard Section of the local newspapers has met with the greatest ongoing success. Word of mouth and posters on community noticeboards in libraries have also provided some potential community visitors. It has proven more difficult this year to access local newspaper Community Noticeboards and frequent attempts have been necessary. Success was achieved by persistence and an increase in information about the plight of people in aged care facilities.

Initial contact with the CVS enables potential members to assess whether this scheme is suitable to their needs and skills. Community

visitors usually continue to be matched with residents and remain with the initial placement until such time as the resident dies or is relocated geographically, or the community visitor resigns due to other commitments.

A few community visitors whose residents have reached a stage of severe dementia have requested new residents, while also visiting the previous resident on occasions. When it becomes apparent that the resident is nearing the end of their lives, community visitors often increase their visits. About half the community visitors whose residents die take on new residents, while the remainder find that the experience is traumatic and they prefer to take on a different venture.

A core group of community visitors remains in place, with some community visitors having been with the scheme for up to ten years. Another small group of community visitors appear to remain for about nine months to one year and then find that the commitment is too great.

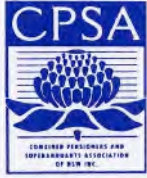
ORIENTATION ACTIVITIES

Potential community visitors are given a brief overview of the scheme prior to an in-depth interview, generally undertaken in their home. During the interview, issues such as administrative procedures, practical suggestions and activities for visiting, information on and losses associated with aged care facilities, active listening and communicating, dementia, hearing loss and vision impairment are discussed. Concerns of the community visitor are aired. A written information package is left with each potential community visitor for immediate reading and for future reference as required.

SUPPORT AND TRAINING

A variety of support and training has been provided for volunteers over the past year.

- Nine support groups for volunteers were held throughout the year (in both inner west and south Sydney, during the week and on weekends). These enabled the coverage of a wide range of discussion subjects and the opportunity for community visitors to meet each other and discuss their concerns.
- An end of year luncheon and a dinner were held in December 2002.
- Regular telephone contact. Community visitors are contacted regularly and are encouraged to telephone with all problems pertaining to visiting. They avail themselves of this method of support, particularly at the beginning of their visiting and if their residents are



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very sick.

- Newsletters are sent to all volunteers every two months. Included with the newsletters are informative articles relevant to aged care facilities and residents.
- Potential visitors are visited at home for assessment.
- All new community visitors are contacted after approximately two visits to ensure success of matching and to discuss any concerns.

BENEFITS OF AND SATISFACTION

The Community Visitors Scheme continues to bring friendship and support to the residents of nursing homes and hostels in the Inner West and the Southern suburbs. The improvement in the quality of life of the residents of nursing homes and hostels cannot be underestimated. Residents, community visitors and staff of aged care facilities have indicated their satisfaction with the scheme.

Community visitors regularly speak of the benefits of meeting with residents, which is indicative of the importance of the bond between resident and community visitor. It provides a great level of personal satisfaction to the community visitor. Some residents appreciate a level of compassion and friendship from community visitors that they have in fact never previously experienced. It improves their quality of life and increases their self-esteem. Staff members have reported that newer residents settle into the aged care facilities more successfully following the introduction of a community visitor.

Medicine Information Persons (MIP) Project

(Funded by NSW Health)

BACKGROUND

The Australian population is ageing rapidly. Older people are affected by a high incidence of chronic illness, inappropriate use of medications, poor compliance and adverse drug reactions. They are not generally aware of consumers' rights and responsibilities. The MIP Project was developed in early 1990 as a pilot initiative under the auspice of CPSA. The MIP Project is funded by NSW Health through the South Eastern Sydney Area Health Service (SESAHS).

The specific objectives of the MIP Project are to:

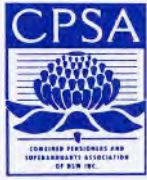
- reduce the inappropriate use of medication
- increase access to health information and services
- improve the effectiveness of doctor/patient relationships; and
- enhance consumer skills in communicating with service providers.

The Project encourages older people to take more responsibility for their own health. It recruits, trains and supports volunteers (known as Medicine Information Persons (MIP)) to be peer educators in the "Wise Use of Medicines". Currently there are 55 trained MIP volunteers including 25 native English speakers and 30 from a non-English speaking background [NESB] (from 13 different language groups). Health professionals view MIP as an effective means of bridging the gap between older consumers and health service providers.

PERIODIC ACTIVITIES

Needs Assessment

From time to time the MIP Project conducts an assessment of community needs for peer education and the availability of resources in English speaking and ethnic languages. This includes research and discussion with community groups, consumer forums, networking bodies, community workers, existing MIP volunteers, health service providers and other key players. Based upon this assessment the Project has recruited MIP volunteers from different language communities. Accordingly, translation of the Project's printed resources has been undertaken through recognised professional institutions.



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Recruitment and Development of MIP Volunteers

During the reporting period, the Project recruited 19 new MIP volunteers from English, Spanish, Hebrew, Vietnamese, Chinese, Bengali and Hindi/Tamil language groups. The most challenging recruitment was within the Vietnamese community. Initially most of the elderly Vietnamese showed interest but many subsequently withdrew their registration. As a result the Project has compromised on the age group restriction and recruited younger volunteers (around 30 years old), receiving significant support from the church groups and the Immigrant Women's Health Service based in Fairfield and Cabramatta.

All new recruits received 15 hours of basic classroom and field situation training conducted by a professional trainer from the Centre for Learning and Social Transformation, University of Western Sydney and MIP Project staff. All new MIP were given the opportunity to attend talks with experienced MIP at different locations. The whole process of recruitment, training and development took over eight months. Volunteers attend regular follow-up sessions on various health issues.

Development of the Updated MIP Training Manual

The training manual has been revised and developed with technical support from the Centre for Learning and Social Transformation, University of Western Sydney. It covers 5 modules: Communication, Group Talks, MIP Roles, Using Medicines Wisely and Visiting The Health Professional. The revised Manual has been shared with all stake-holders and other interested bodies. It is a flexible document which will be continuously improved as needed, including the addition of topics and modules when necessary.

Identifying Issues for Refresher Training

A one-day meeting was held with the MIP at the end of 2002. In this session the topics of previous training sessions were reviewed and new topics for 2003 were identified. Based on the priorities of the MIP, the Project developed a training-calendar and had booked the guest speakers by early 2003.

REGULAR ACTIVITIES

Community Group Education Sessions

MIP volunteers present information about the Wise/Quality Use of Medicine to groups of older people in the community. Requests from hospitals or community organisations for MIP volunteers to act as guest speakers or to conduct group education sessions are processed through the Project Office. This practice gives the MIP a feeling of professionalism, partnership and prestige and allows for better documentation, accountability and reporting.

In this period, twice the number of people received education under the MIP Project as for the previous reporting period. A total of 263 sessions were held, educating 5721 people (78% of whom came from a non-English speaking background). Chinese (27%) and Greek (32%) speakers were by far the best represented in these sessions.

One-on-One /Individual Service

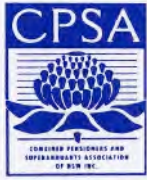
A need-based individual service is provided by the MIP to their community. It may include advice on behavioural issues related to medications, organising of medicine kits, consumer rights and responsibilities, providing grief / loss support or taking people to hospitals, doctors and pharmacists if necessary. During this year (2002-2003) a total of 672 one-on-one services have been reported by the MIP all over the Sydney Metropolitan area.

Dissemination of MIP Activities / Experience

The MIP Project activities and experience is widely shared through conferences, journals, newsletters, media presentations, seminars and community events (such as information stalls at the Royal Easter Show, Seniors' Week, events of city councils and multicultural fairs).

Development of Project resources

Information leaflets are available in nine different languages including English. Four ethnic groups are not supported due to financial constraints. The Project team will continue dialogue with potential stakeholders. During the reporting period a Greek MIP volunteer pioneered a new initiative in developing a video on MIP talks at community level. Project brochures, leaflets and the medicine record card were updated. Written resources have been developed in Vietnamese. Discussion is being held with the potential bodies for financial support to develop materials in Macedonian.



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Distribution of Project Resources

More than double the amount of project information (fact sheets developed in different community languages) was disseminated in this reporting period than the last. During this reporting period, the distribution was six times greater in non-English speaking languages than in the previous year. Thirty-four per cent of resources were distributed in Chinese.

IMPACT EVALUATION

An impact evaluation study has been designed, and commenced in July 2003, in conjunction with the University of Newcastle. This is a short-term small scale qualitative study with minimum time and financial contribution. People from the English, Chinese and Greek speaking groups have been invited to participate in the study. The field study will be accomplished by September and the report will be available by the end of 2003. However, due to the small sample size, this study may not accurately reflect actual impact.

MIP RECOGNITIONS

The sincere effort of the MIP volunteers was recognised by the Project. They have been awarded with certificates on specific and unique jobs they performed, including taking the initiative of and speaking to a local newspaper about the MIP roles, contributing to the events throughout Seniors' Week, successful information stalls and presentations, performing continuous and weekly service to Legacy Groups and Stroke Support Groups, maintaining consistency in one-on-one interaction service, conducting media presentations, a presentation to the 200 students of Community Medicine at the University of Sydney and active participation in the 'Common Colds Need Common Sense' program of the National Prescribing Service (NPS).

PROJECT ACHIEVEMENT

At the end of 2002 the Project was acknowledged by the Hon John Aquilina MP, Minister for Fair Trading, for a valuable contribution to the delivery of consumer protection services to the people of New South Wales. The Project received two certificates "Community Organisation Highly Commended" and "Seniors Highly Commended".

NETWORKING

The Project was represented at the networking meetings of the Health Promotion Units, Hornsby Ku-Ring-Gai GP Division, St. George GP-Division, Royal North Shore Hospital, Area Health Services, Neighbourhood Centres and the Associations of Multicultural Health Issues attached with the University of New South Wales and University of Sydney. During this year the MIP Volunteers have notably increased and expanded their community activities to include regular contact with War Widows Groups, Probus Clubs, Legacy, the Salvation Army, hospitals/respite centres/nursing homes/retirement villages, Community Aid, Community and Seniors Centres, various branches of CPSA, STARTTS, various Health Services, Local Councils and neighbourhood centres as well as many individual organisations.

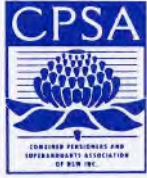
They also provided consumer representation at the University of Sydney Faculty of Pharmacy, the Consumers' Health Forum and the NSW Refugee Health Service (Health and Settlement Needs of Older Refugees).

STEERING COMMITTEE /ADVISORY COMMITTEE

It was unanimously agreed to change the name from Steering Committee to Advisory Committee. Meetings will be held every six months instead of quarterly. Since some of the members could not attend any of the past year's meetings, membership will be reviewed. At present there are seven members of the Advisory Committee.

FUTURE INITIATIVES

The MIP Project has been aiming at a collaborative approach to serve the Macedonian community in the St George area. Volunteer peer educators will be recruited by the St George Division of GP and the MIP Project will be responsible for training and development of resources in Macedonian. The Project is also planning to conduct training for Vietnamese groups with assistance from an interpreter. Support has been sought through the Immigrant Women's Health Service, Cabramatta.



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Older Persons Tenants' Service (OPTS)

(Funded by NSW Office of Fair Trading)

The Older Persons Tenants' Service is staffed by two full-time workers, both of whom work in a number of roles. It has been fortunate for us that we have been able to second a worker for a period of twelve months who possesses a vast knowledge of protected tenancy legislation, which is a major component of our work.

Our service (OPTS) carries a "specialist" status, which means that we are required to train and resource the generalist tenancy services that are scattered throughout the state. Generalist services do not have "expert" knowledge on protected tenancy, nor are they adequately trained in the special needs of older people. It is our role to fill these gaps in knowledge with face-to-face training and the production of written resource material for distribution to these tenancy workers.

As well as our training role we take on a full spectrum of casework which allows for a further role in the development of policy. Casework should always inform policy and this last twelve months has delivered many cases to us where the necessity for such policy development has shown itself to be vital.

One of the more rewarding outcomes of the last twelve months has been the production of the Third Edition of *A Guide to Protected Tenancy*, which will be launched during the 2003 CPSA Annual State Conference. It has taken us some time to get to final production stage and it is with pleasure that we see the task finally complete.

The *Guide* will be used in the training of generalist tenancy workers and is far superior to its predecessor. Our plan is to supply generalist tenancy workers with the new *Guide* in conjunction with a one-day training session where they will further learn the machinations of protected tenancy legislation and its importance in keeping older tenants housed securely and affordably.

Protected tenancy legislation has the ability to prevent arbitrary eviction and further provides protection against unfair rent increases. The production of the *Guide* has been an important step in keeping tenancy workers alert to this often convoluted piece of legislation and its power to keep older tenants in their homes.

We envisage producing an entire training package for tenancy workers, centred around this edition of the *Guide to Protected Tenancy*. The information contained in this training package would focus on the law as it relates to older tenants as well as information on the “process of ageing”.

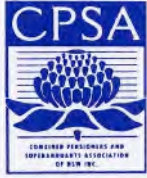
Working with older tenants can be more time consuming than working with others. Time needs to be spent developing a rapport with the tenant so that trust can evolve. Many older tenants are intimidated by their landlords and it is important that trust exists between the worker and the tenant so that best outcomes can be achieved. We are proud of the ability of our service to offer a welcoming and empathic environment to those who seek our help.

The day-to-day activities of our service involve the giving of advice to older tenants via the telephone. Sometimes these inquiries require no more than “one-off” advice whilst others lead to more complex casework, often involving appearances at the Consumer Trader & Tenancy Tribunal.

Thirty-six percent (36%) of our cases required follow-up phone calls; twelve per cent (12%) involved follow-up face-to-face visits with a further twenty per cent (20%) requiring other forms of follow-up. Twenty-four (24%) of matters required assistance with advocacy and a further eight per cent (8%) required representation or assistance with CTTT hearings.

Of the calls received seventy-four per cent (74%) were from Metropolitan Sydney, and twenty-four (24%) from regional areas. Of the metropolitan calls, key areas were South Sydney, Leichhardt and Canterbury-Bankstown. The key regional areas were Wollongong and Hastings. Twenty-four per cent of matters were referred to other services.

Unlike most other tenancy services the need to engage in home-visits is an important part of our work. Often older tenants cannot make the trip to discuss their case. Our experience has been that without home



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visits many older tenants will not take the landlord to task effectively relinquishing their rights. Home visits can be what give the tenant confidence to proceed.

Although termination inquiries accounted for fourteen percent (14%) of all inquiries, sixty-one percent (61%) of the home visits undertaken involved clients who had received termination notices, or were under threat of termination. All clients were aged over 70 years and had long term tenancies. Clients under 80 years of age are not eligible for immediate priority assistance with the Department of Housing and require substantial assistance and advocacy to find alternative housing. It is anticipated that the number of inquiries from long term older tenants facing termination proceedings will increase over the next reporting period.

Our role as advocates for older tenants involves contact and negotiation with many government and non-government organisations. Negotiating with landlords and real estate agents can sometimes have the desired effect of not having to appear at the CTTT but if this becomes unavoidable we provide appropriate representation. Frail older tenants often find it daunting to appear alone and are grateful for the support.

Appearances at the CTTT involve a substantial amount of work in the preparation of material. One matter involved assisting the older sister of a tenant who had died during a 'lock-out'. Compensation was also sought and in one matter issues of compensation had to be addressed after the applicant had died.

Other matters related to seeking orders for repairs and terminations, which included complex casework in relation to The Department of Housing where the claim for compensation involved damages suffered by other members of the family.

OPTS also prepared a SEPP 10 submission in relation to a redevelopment in Leichhardt. Our view for the next period is for the production of *"An Older Persons Guide to the CTTT"*, making what might be a daunting experience more understandable and less threatening.

As mentioned earlier in this report, OPTS has a significant role to play in terms of protected tenancies. Forty protected tenants were seen during the year with a number of key legislative issues seen to emerge.

We offer advice, support and advocacy on behalf of protected tenants. After the initial proof of “protection” is obtained an appearance at the CTTT is required so that jurisdiction can be determined. If the CTTT accepts our evidence that the tenant is protected the matter will then proceed to a higher court where we can no longer advocate but hand the tenant to a Legal Aid solicitor.

Two appearances at the Fair Rents Board meant that OPTS could successfully advocate on behalf of two older tenants whose landlord was increasing the rent to beyond their capacity to pay.

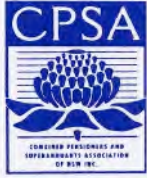
Another of our roles is to act as educators for older people in relation to their tenancies. We have run one education session for a group of Department of Housing tenants living in Surry Hills and are now culling through a swag of responses from older people’s services asking that we might run similar workshops for themselves. We are also establishing talks to be given to those Branches of the CPSA who may be interested from both a personal as well as an ideological perspective.

Numerous articles have been produced for *THE VOICE of Pensioners and Superannuants of NSW* as well as the *Tenants’ News*. We see this as an effective means of reaching a large group of older people as well as tenants in general. We have plans to contribute to other journals dealing with the lives of older people and expect to be able to report back during the next period.

Four additional fact sheets dealing with protected tenancy have been produced in plain English to be distributed to protected tenants wanting to understand the law as it relates to their tenancy. Tenants report back that they find these fact sheets very helpful, as it is easy to forget when complex information is given verbally for the first time.

The need for policy development is not underestimated by OPTS and has us attend and contribute to various forums as a means of identifying emerging issues affecting older people.

These would include:



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- The Tenancy Legal Working Party
- Boarders and Lodgers Action Group
- Public Housing Issues Working Party
- CTTT Consultative Forums

Greater strength in the links we have made with government and non-government departments has further strengthened and increased our knowledge and input with these organisations and means that tenants themselves become strengthened.

In all, 2002/2003 has been challenging to say the least. We have had many successes and few failures. We have advocated well on behalf of older tenants and work continuously towards a tenancy legislation that offers affordable, secure and appropriate housing to older people who in the winter of their lives needs this more than most.

Park and Village Service (PAVS)

(Funded by NSW Office of Fair Trading)

What a year! The past 12 months have been the busiest on record for the Park and Village Service (PAVS). The Service has been inundated with casework (mainly linked to park closures) and requests for community education sessions have increased dramatically.

Despite the additional demands on the Service we have somehow found time to continue with the extremely important roles of training, legislative review and policy work.

THE ROLE OF THE PARK AND VILLAGE SERVICE

The role of PAVS is to provide casework support, resourcing and training to generalist Tenant's Advice and Advocacy Services throughout NSW, legal advice on relevant legislation and input into policy affecting residential parks. PAVS is funded through the Office of Fair Trading under the Tenants' Advice and Advocacy Program (TAAP).

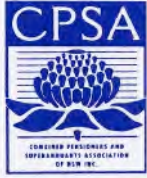
STAFFING

In November 2002 a full-time Legal Officer joined the team. PAVS is incredibly lucky with this appointment; the extensive skills and expertise the Legal Officer has brought to the Service have proved invaluable. Park residents and the TAAP Network are fortunate to have him provide them with legal advice in relation to park matters.

The remaining two full-time positions are split between three staff members. PAVS staff members are multi skilled, dedicated, hardworking individuals who have developed high levels of expertise in all areas of residential park training and legislation.

CASEWORK

Our casework intake has more than doubled. Much of this increase can be directly attributed to park closures. Our casework statistics show that for the 2001-2002 period, 5.5% of our casework was in relation to termination of tenancies and tenancies being ended by the park owner. This year that figure has increased to a staggering



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81.26%. PAVS staff will not be able to continue working at current levels without additional resources.

PAVS has assisted numerous park residents with termination and relocation issues by:

- providing telephone advice and written material;
- providing back-up advice to local TAAP services;
- negotiating directly with park owners or developers; and
- representing residents at the Consumer, Trader and Tenancy Tribunal (CTTT).

In addition to park closure matters PAVS has received and responded to inquiries on many aspects of park tenancies, all of which have kept staff extremely busy.

Parks situated on Crown Land have also been a significant area of work this year and the Legal Officer has successfully conducted a major CTTT case for a tenant of a Crown Land park. The outcome of that case will assist all TAAP workers with arguments that can be used when trying to establish CTTT jurisdiction for future cases from Crown Land parks.

COMMUNITY EDUCATION / TRAINING

Ten community education sessions have been conducted in regional areas and within the Sydney metropolitan area for park residents. The sessions have had a park closure focus but other areas of park tenancy legislation have also been covered and participants have received a comprehensive grounding in park matters.

The Introduction to Residential Parks Legislation training package for TAAP workers, community workers and volunteers has been conducted five times. The full day basic residential parks package has been presented twice in Sydney, once in Armidale and once in Young. Last December an advanced residential parks training session on how to prepare and conduct a group application before the CTTT was organised by PAVS and presented by Ted Moore, a senior CTTT member.

PAVS staff also presented one session at the National Research and Policy Day for the Caravan Park Forum and two sessions at the National Caravan Park Workers Conference (held at Coolangatta in March this year). The conference was attended by 85 park workers and resident representatives from across Australia.

One-off presentations were conducted by PAVS at the National Community Legal Centres Conference, the National Homelessness Conference and The International Aged Care Housing Summit

POLICY ISSUES

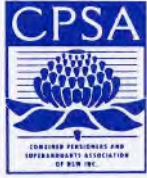
Following the successful launch of the PAVS paper on park closures “No Place for Home” at the 2002 CPSA Annual State Conference, we received over 40 inquiries from the media – staff members were kept busy for weeks giving interviews and responding to media attention. PAVS believes that the “No Place for Home” research paper was a major contributing factor to the State Government calling for a “Round Table” discussion of all key groups involved in residential park issues. The outcome of the “Round Table” was the formation of the “Intergovernmental Task Force” on park closures. We are eagerly awaiting outcomes from the Taskforce.

Representations from PAVS to the Australian Bureau of Statistics in relation to data collection from parks (type of data and the way in which it was collected) also proved to be successful. Future Census material should reflect a much more accurate picture of who lives on parks and in what types of dwellings they live.

PAVS has been proactive in representing park residents’ interests in regard to electricity supply issues. Residents of parks now have a strong lobby group on matters relating to electricity supply. This has been achieved by developing strong networks with the Electricity & Water Ombudsman of NSW [EWON], IPART, the Minister for Energy and Utilities and park resident groups. A particularly good working relationship has been developed with the Public Interest Advocacy Centre [PIAC] with PAVS taking an active role on the Utility Consumers Advocacy Reference Group. During the last 12 months we have lodged submissions to IPART commenting on the Electricity Networks’ Proposals for Tariff Restructuring and to the Ministry of Energy and Utilities opposing the introduction of pre-paid meters.

NEW LEGISLATION

The Holiday Parks (Long-term Casual Occupation) Act 2002 was introduced on 28th February 2003. The object of this new legislation is



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to cover arrangements in caravan parks where vans are left on-site for regular recreational use. It aims to clarify the rights and obligations of park occupants and park owners and covers such areas as contractual arrangements; notice periods for fee increases and termination of agreements and dispute resolution.

During the drafting of the new Act PAVS consulted widely with relevant groups and made extensive submissions on the proposed Act. Some of our recommendations were taken up by Government and included in the final drafting of the Act.

ACKNOWLEDGEMENTS

Annual reports are always a good opportunity to thank the people who have assisted us throughout the last 12 months. Without the help and support of the following individuals and services, work would not have been such a good place to be. Our sincere thanks go to:

- Park Residents Associations, in particular Western Sydney & Hawkesbury Park Residents Association & the Northern Alliance of Park Residents Associations;
- The members of the Residential Parks Forum;
- The Executive, Members, Volunteers and Staff of CPSA;
- Our funding body, the Office of Fair Trading;
- Our resourcing body, The Tenant's Union of NSW; and
- The Tenant's Advice and Advocacy Services Network.



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