

Keep this guide handy to answer questions about your housing options as you age.



What is a retirement village?

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

Key things to consider

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



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Department of Mines, Industry Regulation and Safety
Consumer Protection

Seniors Housing Options Now and in the future

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Consumer Protection

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on request to assist people with special needs.



What are residential parks or lifestyle villages?

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

Key things to consider

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

What is a strata title arrangement?

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

Key things to consider

As the owner, you are responsible for maintenance and replacement of common property via paying strata levies. Some schemes may be restricted to people aged 55 years and over.

What is a granny flat?

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

Key things to consider

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

What are my renting options?

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

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

A small number of retirement villages also offer rental accommodation.

Key things to consider

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



Always remember

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

For more information

The Seniors Housing Advisory Centre (SHAC) provides a free, independent information service for seniors and their families about the range of housing options available to seniors in retirement. We do not provide legal or financial advice, housing or access to housing.

Got a question about seniors housing options?

Ask SHAC!
Call 1300 367 057
or email seniors.housing@dmirs.wa.gov.au
www.commerce.wa.gov.au/consumer-protection/seniors-housing