

SPECIAL FEATURES

4

[SECTION 4]

SPECIAL FEATURES



THIS SECTION:

- LOOKS SPECIFICALLY AT HOUSING OPTIONS FOR OVER 55s; AND
- PROVIDES ALL HOMEOWNERS OR PROSPECTIVE HOMEBUYERS WITH PRODUCT INFORMATION TO MAKE HOME LIVING SAFER.



HOUSING CHOICES FOR OVER 55s

[SECTION 4]

SPECIAL FEATURES

There are many housing options for the over 55 age group. At this time in your life, you may be considering a lifestyle change, and/or you may want to find a house that better suits your present and future needs.



BEFORE YOU THINK ABOUT YOUR HOUSING OPTIONS, YOU MAY CONSIDER THE FOLLOWING CHECKLIST:

Q. Can your current house meet your present or expected future lifestyle?

- ✓ Is your house and/or garden too big to maintain?
- ✓ Are there too many stairs in your current house?
- ✓ Is it becoming difficult to use facilities in your house, including the bathroom or toilet?
- ✓ Can you comfortably move around your house if you develop or have a disability and need a wheelchair or walking aid?
- ✓ Do you currently have, or require, access to public transport?
- ✓ Can your current house be reasonably modified to better meet your needs and avoid the need to move?

Q. Do you want a more mobile lifestyle and need a smaller home 'base'?

Q. Do you have sufficient contact with other people in your neighbourhood or community?

Q. Would you like access to personal care, nursing care and/or 24-hour call buttons for medical and emergency assistance?

Q. Is this a good time for you to consider a big lifestyle change? For example, if you have recently lost a partner, have you given yourself enough time to grieve?

Read on for more information about the types of housing options for over 55s.

RETIREMENT VILLAGES

A retirement village provides accommodation and other amenities and services to a person who is over 55 years of age and his/her partner. Usually, entry into a retirement village involves:

- signing a residential tenancy agreement, or some other lease or licence;
- buying shares in the ownership of the village;
- 'buying' a unit, subject to the administering body having the right or option to repurchase the unit; or
- 'buying' the unit, where there are restrictions about the sale of the unit.

Before entering a village, you will be asked to sign a residence contract and you will be required to pay a one-off or up front payment, which may include the cost of buying the unit (as well as ongoing village operating costs). The entry payment is required to be held in a trust account until you take up residency in the village.⁷

More information about the residence contract is at page 68 of this Guide.

You may also be asked to sign a separate service agreement (or these provisions may be included in the residence contract), which details the types of services you will receive and the amount of ongoing fees.

The following tips give you some ideas about what to consider when thinking about moving into a retirement village.

⁷ Assumes that the village is covered by the *Retirement Villages Act 1992*

Ask Questions



Research tip #1:

FIND OUT WHAT LAWS APPLY TO THE VILLAGE

VARIOUS LAWS IN WESTERN AUSTRALIA GOVERN RETIREMENT VILLAGE LIVING. THE LAWS THAT USUALLY APPLY TO RETIREMENT VILLAGES INCLUDE THE *RETIREMENT VILLAGES ACT 1992*, RELEVANT REGULATIONS AND THE LATEST *CODE OF FAIR PRACTICE FOR RETIREMENT VILLAGES (THE RETIREMENT VILLAGES CODE)*.

THE LAWS

Some of the purposes of the above-mentioned laws are outlined below.

- Retirement village representatives are required to provide people with certain information to help them choose between different villages and to help them understand their rights and obligations before entering a village.
- The laws set out rules about the operation of villages, which includes giving residents the opportunity to participate in the future planning and budgeting of the village.
- The laws seek to provide some security of tenure for residents of a village by, among other things, requiring any subsequent owner of the village to honour the existing residence contracts and limiting the circumstances under which a residence contract can be terminated.
- Villages are required to be involved in a process whereby disputes can be resolved in a relatively informal and inexpensive way.

Don't assume the village you're thinking about entering is automatically covered by the laws, even if the words 'retirement village' appear in its title. You could ask the retirement village you are considering to confirm in writing that it is bound by the requirements of the *Retirement Villages Act 1992*.

Please note that the information provided in this publication in relation to retirement villages assumes the village is covered by the *Retirement Villages Act 1992*.

FOR MORE INFORMATION

ABOUT RETIREMENT VILLAGES:

- call **Consumer Protection** on **1300 30 40 54** and ask for your free copy of our brochure, *So you're thinking about moving into a retirement village*; or
- visit our website: **www.commerce.wa.gov.au**



Research tip #2:

FIND OUT ABOUT VARIOUS VILLAGES

AS RETIREMENT VILLAGES VARY GREATLY IN THE TYPES OF ACCOMMODATION AND SERVICES PROVIDED, IT IS A GOOD IDEA TO MAKE A LIST OF THE FEATURES YOU WANT IN A VILLAGE, BOTH NOW AND IN THE FUTURE, AND HOW MUCH YOU CAN AFFORD TO PAY.

SOURCES OF INFORMATION

There are a number of sources of information about retirement villages in Western Australia, some of which are outlined below.

- The **Retirement Village Association Ltd** is an organisation of resident-funded retirement villages and other interested individuals and corporations. One of its aims is to ensure industry standards are maintained. The Retirement Village Association Ltd has developed and introduced a national accreditation scheme for retirement villages. The scheme sets standards for the environment and practices of retirement villages. Villages seeking accreditation are subject to an independent assessment as to whether the village meets these standards. You can contact the Retirement Village Association Ltd for an information pack about member villages or information about its accreditation scheme by calling **9322 9909**.
- The **Aged & Community Services WA Incorporated** represents not-for-profit organisations that operate residential care facilities, community services and retirement villages for the elderly or people with disabilities. The organisation can provide information to prospective residents about its members' services by calling **9244 8233** or toll free **1800 672 500**.
- The **Western Australia Retirement Complexes Residents Association** is a residents' association and can provide information to people thinking about moving into a retirement village. You can contact the Association by calling **9271 2733**.



Research tip #3:

CHECK OUT THE VILLAGE LIFESTYLE

IT IS A GOOD IDEA TO VISIT A NUMBER OF DIFFERENT VILLAGES BEFORE DECIDING ON THE VILLAGE THAT'S RIGHT FOR YOU.

CONDUCTING VISITS

When you make your visits to different villages:

- inspect the unit being offered, including security, outdoor lighting, width of hallways, heating and air-conditioning;
- take a walk around the village grounds and inspect the amenities;
- consider the location of the village and whether it is close to friends, family and transport; and
- ask the existing residents about life in the village and how well the village is managed.

**DON'T ASSUME
A VILLAGE
is automatically
covered by the
laws**



Research tip #4:

MAKE SURE YOU RECEIVE REQUIRED INFORMATION

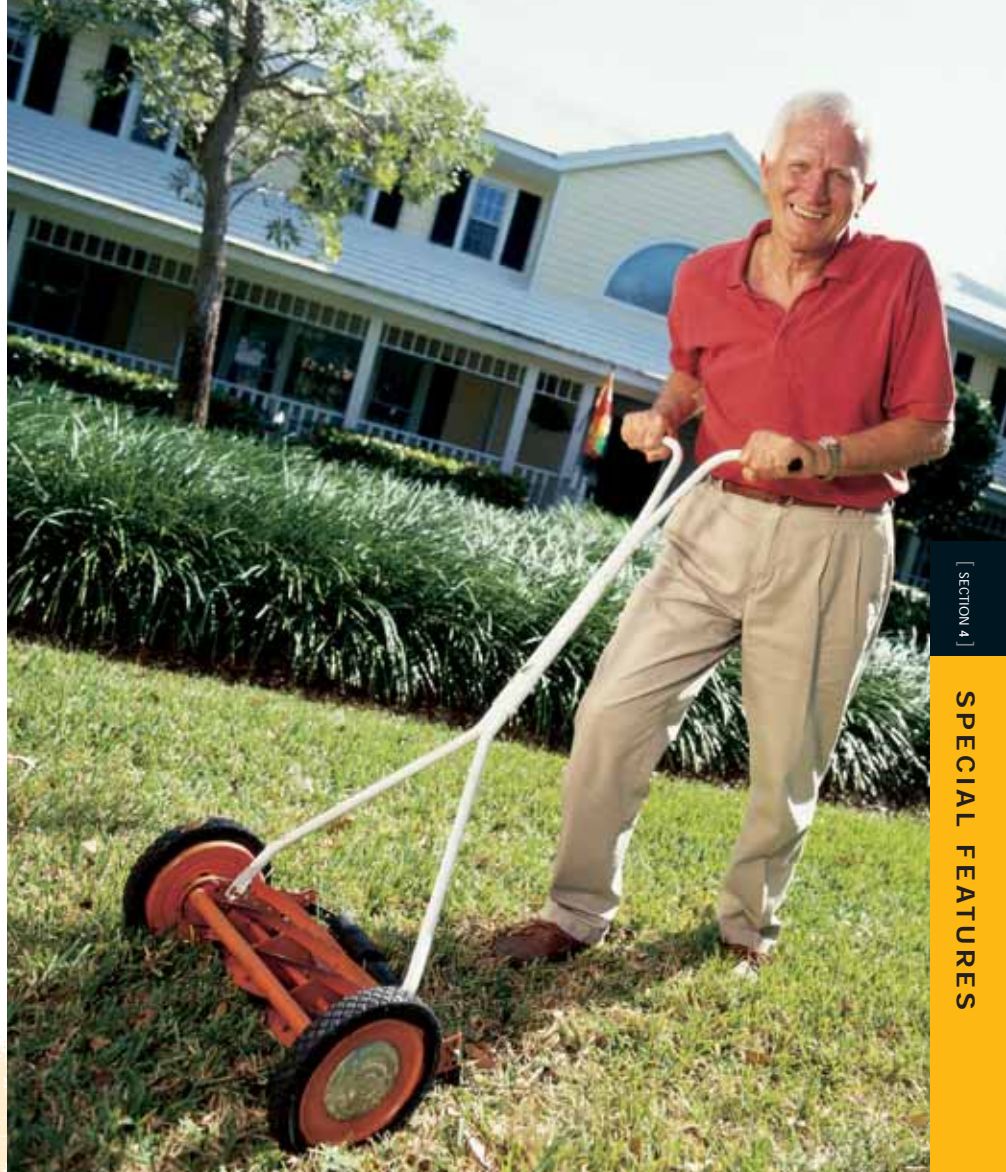
INFORMATION YOU ARE REQUIRED TO RECEIVE

To help you decide whether to sign a residence contract with a particular retirement village, you must receive (at least five working days before a residence contract is signed):

- a pre-contractual statement, that provides accurate information about matters such as the fees and charges payable by you to enter and reside in the village, existing and future amenities and services in the village;
- a copy of the residence rules of the village, which may include limitations on visitors, pets, use of common areas and amenities, parking or gardening;
- a copy of the Retirement Villages Code; and
- a notice that informs you about your rights, including the necessity for residence contracts to be in writing and that a cooling off period applies (see page 68).

The Retirement Villages Code requires that you also receive (at least five working days before a residence contract or a service contract is signed):

- financial information about the village, depending on whether the village is operating or under construction;
- information about the costs and process of terminating the provision of services; and
- a copy of the by-laws of the relevant strata company and an authority to inspect any record or document held by the strata company, if the village is strata titled.



Research tip #5:

ASK QUESTIONS

SOME QUESTIONS TO ASK

After you've read the information you are required to receive, here are some questions that you should ensure you know the answers to, before making any decisions about which village is right for you.

- What sort of compensation (if any) will you receive for any additions or improvements you make to your unit?
- What type of transport is available and is nursing and/or medical care close by?
- Is the complex close enough for family and friends to visit?
- Who is responsible to insure the unit/complex and what will happen if the village is damaged or destroyed?
- Who is responsible to pay for repair or refurbishment of the unit?





Research tip #6:

CONSIDER ALL FEES AND CHARGES

THE LAW AND FEES

You should be aware that the laws about retirement villages do not limit the type or amount of fees and charges. But the laws do require that you receive information before you sign a residence contract about all ongoing village operating costs payable by the residents of a village and the basis for determining any future variation of these costs.

The Retirement Villages Code also requires that the residence contract provides you with information about your rights to a refund of the entry payment if you want to leave the village, including:

- the method or calculation used to determine the refund and when it is to be paid;
- any fees or commissions to be paid by you to the village operator; and
- any other costs or charges that may be deducted from your refund entitlement.

THE RESIDENCE CONTRACT

The residence contract is usually a very lengthy document. However, as the residence contract will affect your future lifestyle and conditions, it is suggested that you read all the terms of the contract thoroughly before you consider signing the agreement.

It is recommended that you get legal advice from a lawyer who is familiar with retirement village law to ensure that your interests are protected. It is also important to check that any verbal agreements or claims made by salespeople are written into the contract. You should also obtain independent advice from a licensed financial planner on the financial consequences and affordability of moving into the village you are considering.

The residence contract should cover things like:

- the basis upon which you are legally entitled to occupy the property (for example, whether you are leasing or buying the premises);
- the length of time you can reside in the village;
- the circumstances where you can be transferred or relocated to other accommodation in the village, such as low or high level care, and the financial arrangements that would apply;
- the types of amenities and services you will receive, and any restrictions on access to, or the use of these amenities and services;
- details about the payment of entry costs and ongoing fees and charges, including the method by which increases in these fees and charges are calculated;
- details of any fees you must pay if you decide to leave the village, including on-going fees if your unit is not immediately resold, re-leased or reoccupied;

- details of any contribution you must make to a village reserve fund to meet the cost of improvements and maintenance to the village, including details of the method of calculating your contribution;
- who is responsible for maintenance and replacement of fixtures and fittings;
- your right to a refund, if any, on termination of the residence contract and how this is calculated; and
- where the village is under construction, plans showing the location, floor plan and facilities allocated to you.

CHANGING YOUR MIND

If you sign a residence contract, and you change your mind within five working days of the date of the contract, you can have the contract terminated. This cooling off period does not apply if you have moved into the village before the five-day period has expired.

If you are not given all the required information (see research tip four on page 67) at least five days before you sign a residence contract, you get more time to consider if the village is really right for you. In this situation, you would have 10 working days from the time you actually receive the required information to withdraw from the contract.

If you decide to withdraw from the contract within the cooling off period, you must write and tell all other parties to the contract and any other interested parties (such as your bank or real estate agent) that you have withdrawn from the contract.

If the cooling off period has expired and you want to terminate the agreement, you may (among other things) be required to forfeit all or a part of the entry payment. Before you sign a contract, check the residence contract for details about the financial consequences if you change your mind AFTER the cooling off period has expired.

FOR MORE INFORMATION

ABOUT RETIREMENT VILLAGES:

- call **Consumer Protection** on **1300 30 40 54** and ask for your free copy of our brochure *So you're thinking about moving into a retirement village*
- visit our website: www.commerce.wa.gov.au

BEWARE... make sure the cooling-off period applies



UNITS FOR OVER 55s

Under the *Strata Titles Act 1985*, some strata titled schemes may be restricted to occupation by retired persons and their partners. A 'retired person' is defined as someone who is 55 years and over or someone retired from full-time employment. Such units may not be subject to the provisions of the *Retirement Villages Act 1992*.

For further information about purchasing units in such schemes, see pages 26–27 of this Guide.

HOSTELS AND NURSING HOMES

Hostels generally provide low-level care to residents and more care is available at nursing homes.

Many of these care facilities are regulated by the Federal Government and entry is based on your care needs, as determined by an Aged Care Assessment Team (ACAT). There may be fees involved in entering a hostel or nursing home and there is often a waiting list for places.

FOR MORE INFORMATION

ABOUT HOSTELS AND NURSING HOMES:

- call the **Aged and Community Care Information Line** on **1800 500 853** or visit its website at: **www.seniors.gov.au**

LIFESTYLE COMMUNITIES

Lifestyle communities generally offer units for sale to people 45 years and over. The *Retirement Villages Act 1992* may not apply to these communities, even though the average age of residents may be over 55.

Use the tips on pages 65–68 to help you determine whether these communities can satisfy your requirements before you sign any contract.

OTHER INFORMATION FOR OVER 55s

CONCESSIONS

You may be eligible for various concessions in relation to the costs of maintaining a home from a range of Government departments.

SERVICES

Commonwealth Respite and Carelink Centres provide an information service to help put older Australians, people with disabilities and those who care for them in touch with a wide range of community, aged and disability services.

FOR MORE INFORMATION

ABOUT SERVICES AVAILABLE:

- for concessions call the **Seniors Information Service** on **1800 671 233**
- contact the **Commonwealth Respite and Carelink Centres** on **1800 052 222**.



FINDING A NEW HOME...AND LIFESTYLE

Myra and Earl were enjoying their retirement, but getting around was not as easy as it used to be for the couple. Earl was recently in hospital for a knee reconstruction and Myra had osteoporosis.

Myra and Earl both loved their place in Spearwood—it had been their home for 45 years. But tasks such as maintaining the big garden and cleaning the house were becoming very difficult. The couple found themselves talking about moving into a retirement village more and more over the years.

As Myra and Earl warmed to the idea of moving, they discussed their plan with family and friends. The couple did a lot of homework about the types of units available and they talked about which units would best suit their needs. They got lots of papers from the various villages to read and consider.

One of their daughters arranged for the trusted family lawyer Lena to look over the various contracts. Lena explained in practical terms the legal differences between the villages. Myra had her heart set on a particular village, until Lena explained that the couple would not own the unit. They would only lease or rent the unit from the administering body.

Myra and Earl didn't rush their decision. After talking to Lena, the couple visited a few villages and had a chat with some of the residents. They found residents from one of the villages they visited really fun and easy to talk with. The village had lots of common areas where the residents could get together and the shops were just down the road. The village also ran a weekly bus service for residents to get a haircut, manicure or attend a larger shopping complex.

Myra and Earl had to be careful about the costs involved. Sadly, when they looked closely at the fees being charged for that village, it was well beyond their means. But they kept visiting other villages.

Finally, they found a village where they could own their easy-care unit, they understood the entry fees they were required to pay and that certain fees applied if they left the village. The ongoing fees were also well within their means. They found the residents were friendly and happy with the way the village was being managed.

Myra and Earl signed the residence contract and after the five day cooling-off period had ended, they began packing with great excitement about their future.

CARAVAN AND PARK HOME LIVING

Some people, especially those who are retired, are choosing to sell their houses and live in a caravan or park home in a residential park long term. The decision to live in residential park is often influenced by a desire to travel in retirement, live in natural settings, move into more manageable and/or affordable housing, and live close to amenities such as shopping centres, hospitals and beaches.

The legal rights and responsibilities of park owners and people living in a caravan park for longer than three months are set out in the *Residential Parks (Long-stay Tenants) Act 2006* (the Parks Act).

Under the Parks Act residents can either:

- rent a caravan park or park home and a site; or
- rent a site only to place their own caravan or park home on.

The Parks Act does not apply to those on holiday and employees or agents of the park.

To help you decide whether to move in to a park, prospective tenants must be given several specific disclosure documents before signing an agreement. These documents should help prospective tenants to make an informed decision about whether to enter into an agreement.

Prospective tenants should be aware that park living may not be a permanent living arrangement. While initial agreements may be made for any length of time over three months, your circumstances, or the circumstances of the park operator, may change and either of you may want to end the agreement early. You should also be aware that you may need to move at your own expense and the cost of relocating a caravan or park home is likely to be high.

The *Caravan Parks and Camping Grounds Act 1995* also applies and sets standards that must be met by the park owner and all residents.

FOR MORE INFORMATION

ABOUT LONG-STAY TENANCIES IN CARAVAN PARKS:

- call **Consumer Protection** on **1300 30 40 54** and ask for a copy of *Park Living*; or
- visit www.commerce.wa.gov.au/consumerprotection

SAFETY IN THE HOME

WHEN BUYING OR BUILDING, IT IS A GOOD IDEA TO CONSIDER SIMPLE, YET POTENTIALLY LIFE SAVING FEATURES THAT MAY PROTECT YOU AND YOUR FAMILY WHEN LIVING IN YOUR HOME.



SWIMMING POOLS AND SPAS

SKIMMER BOX PROTECTION

Skimmer boxes can often be found at the side of a fibreglass swimming pool or spa and may look like a potty or seat to a small child. If a child sits down on a skimmer box, the immense suction of the pool's filter pump forms an instant seal between a child's bottom and the edge of the skimmer box resulting in horrific, and sometimes fatal, injuries.

In October 1988, the Commissioner for Consumer Protection introduced a Product Safety Order to ensure that all newly installed pools and spas have safe skimmer boxes. However, skimmer boxes installed prior to 1988 may be unsafe.

A few simple checks, explained below, can be made to help ensure a pool or spa is safe.

- Check that your skimmer box has a device (such as an affixing bar, lid or other fitting), which prevents the skimmer box being sat on.
 - If the skimmer box has a safety skirt, make sure it is in place and is not loose or damaged. The safety skirt is a vertical barrier, moulded into the fibreglass that is permanently fixed to the skimmer box.
 - If the skimmer box has a lid, make sure the lid is securely fixed in place and is only removable with the use of a tool.
- If your skimmer box is unsafe, buy a low cost conversion kit, which is available from local swimming pool suppliers.

FOR MORE INFORMATION

ABOUT SKIMMER BOXES:

- call **Consumer Protection** on **1300 30 40 54** and ask for the product safety pamphlet, *Skimmer boxes*; or
- visit our website: www.commerce.wa.gov.au; or
- do a word search for 'skimmer boxes' on www.productsafety.gov.au

WHEN BUYING OR BUILDING, consider potentially life saving features TO PROTECT YOU AND YOUR FAMILY WHILE LIVING IN YOUR HOME



THE FENCING LAWS GENERALLY INVOLVE RESTRICTING ACCESS TO SWIMMING POOLS **from either outside the property or from within the buildings on the property**

FENCING

The Royal Life Saving's Drowning Report 2001 states 'drowning remains the major cause of preventable death in children under five years of age.' Between 1997 and 2001, the report indicates that nine children drowned in this age group in Western Australia. Of the nine deaths that occurred in 2001 in the under five age group, two thirds occurred in home swimming pools.

There are laws in Western Australia about the fencing of swimming pools to prevent, as far as possible, further cases of drowning.

FENCING LAW

For the purpose of fencing laws, a 'swimming pool' is a place or premises for the purpose of swimming, wading or like activities on private property, containing water that is more than 300 millimetres deep. Spas, wading and bathing pools that hold more than 300 millimetres of water are considered to be swimming pools.

Construction of barrier fencing surrounding swimming pools is governed by the Building Regulations 1989 and enforced by local government. The fencing laws generally involve restricting access to swimming pools from either outside the property or from within buildings on the property.

By December 2006, all swimming pools installed before July 1992 must have either:

- all doors and windows to the pool area complying with AS 1926.1; or
- isolation fencing that complies with AS 1926.1.

If you are sold a property that has a swimming pool installed before July 1992 that does not comply with either of the above standards, you will have three months from the date of the transfer of title to comply with the requirements.

Contact the relevant local authority for more information about the fencing requirements in your area.

Q I've just inspected a house with a swimming pool. What sort of things should I consider before I put in an offer to purchase?

A If the swimming pool does not comply with legal fencing requirements, you may incur unexpected costs. You could do the following.

- Include a condition on the Offer and Acceptance that the owner is responsible to provide either:
 - doors and windows to the swimming pool that comply with AS1926.1; or
 - isolation fencing that complies with AS1926.1.
- Ring the relevant local authority for information about the specific requirements for fencing of swimming pools and whether any levies on rates apply to pool owners for inspections to be carried out.

Q Now that I've bought/built a house, I want to put in a swimming pool. Where can I get information about what is required?

- A** Ring the relevant local authority for information about the specific requirements for swimming pools, including:
- the requirements for safety barriers, including its height, distance from any nearby climbable objects and specific requirements for gates or fences;
 - the impact of any garage close to the proposed location of the swimming pool;
 - the cost of a building licence; and
 - the amount of any levies on rates for pool owners so that pool inspections can be carried out.

Publications about safety barriers are available from the Building Commission. Call 1300 489 099 or visit www.buildingcommission.wa.gov.au.

RESIDUAL CURRENT DEVICES

A Residual Current Device (RCD) is a special device that is intended to prevent people from receiving serious or fatal electric shocks. The RCD quickly removes electricity from a circuit or appliance when it detects a low level of leakage current to earth.

From August 2009, two RCDs must be fitted to protect all power point and lighting circuits in all homes before the land title is transferred.

All RCDs have a test button which should be pressed every three months. This simulates an earth leakage and indicates whether the RCD is working properly.

FOR MORE INFORMATION

ABOUT RCDs:

- call **EnergySafety** on **9422 5200**; or
- visit the website:
www.energysafety.wa.gov.au/RCD

CURTAIN AND BLIND CORDS

Curtain and blind cords can be a real danger to children. Children can get caught in the cords and be strangled. This can happen if cords are too long, if the cords end in a loop or if furniture, such as a cot, bookcase, chair or shelves, is placed too close to the window.

Check all the blinds and curtains in your house and follow these simple tips to permanently remove any hazards.

- Where possible, cut any long cords to get rid of the loop and tie off the ends with a knot or install tassels.
- Replace cords with a curtain or blind wand.
- If the blind needs a continuous cord to operate and cannot be cut, use a tie-down or tension device to pull the cord tight and then secure it to the wall or floor.

FOR MORE INFORMATION

ABOUT CURTAIN AND BLIND CORDS:

- call **Consumer Protection** on **1300 30 40 54** and ask for the product safety pamphlet, *Curtain and blind cords*; or
- visit our website:
www.commerce.wa.gov.au

SMOKE ALARMS

The Fire and Emergency Services Authority of Western Australia (FESA) notes that in a fire, toxic smoke, rather than heat and flames, is the most immediate threat to life. As many fires occur at night, when people are asleep, the smoke can 'lull people into a deeper sleep from which they often don't wake.'

From 1 July 1997, the installation of smoke alarms became mandatory for all new residential buildings (or residential building extensions) within Western Australia.

In October 2009 new laws came into effect requiring homes built before 1997 to have mains powered smoke alarms installed when they are sold or rented to new tenants. Mains powered smoke alarms must be installed by a licensed electrical contractor. All rental properties will be required to have mains powered smoke alarms installed by 1 October 2011.

It is the seller's responsibility to have smoke alarms fitted to the property before settlement. The seller should be aware of this requirement, but you should check that alarms are installed prior to settlement.

TIPS FOR CHOOSING AND INSTALLING SMOKE ALARMS

- The number of smoke alarms you need will depend on the size and layout of your home.
- Choose smoke alarms that carry the Australian Standards mark.
- Smoke alarms must be wired into the household electrical mains by a licensed electrician.
- Smoke alarms should be regularly cleaned and tested according to the manufacturer's instructions.
- Approved battery-powered smoke alarms must be fitted where mains powered ones cannot (a common issue in multi-story buildings).
- Both kinds must be replaced at least once every ten years – the year of installation should appear under the cover.

FOR MORE INFORMATION

ABOUT SMOKE ALARMS:

- visit **FESA's** website at
www.fesa.wa.gov.au



SAFETY CHECKLIST

Consider the following additional safety products. For relevant purchases, check that the products meet Australian safety standards.



✓ CHECKLIST

GENERAL LIVING AREAS

- Home and contents insurance
- Electric socket covers
- Barriers and lighting over stairways
- Heater guards
- Laminated (shatterproof) glass for glass doors (with safety stickers)

KITCHEN

- Fire extinguisher or blanket
- Stove guards (keep pots from tipping)

BEDROOMS

- For safety tips on bunk beds, read the *Bunk beds* brochure in the *Safety for kids in the home* series
- Cots comply with the Australian Standard AS2172 or folding cots comply with the voluntary standard AS/NZS 2195:1999 (further information is available in the *Cots* brochure in the *Safety for kids in the home* series)

BATHROOMS/TOILET

- For homes built before 1998, have a device installed to control hot water delivery in personal hygiene areas to 50°C
For homes built after 1998, make sure the device has not been disconnected or have the device fitted to personal hygiene areas
- Grab rails
- Non-slip adhesive stickers and mats for baths and wet areas
- Shower screens are made from safety glass
- A lockable cabinet for medicines, cleaning fluids and hazardous objects, including scissors, razors and hair dryers.

PLAY AREAS

- Safety pads on trampolines in a bright colour to completely cover the springs, hooks and the frame.
- Safe toys made by known brands with no sharp points or parts that could break off and cause choking.

LIST OF CONTACTS

GENERAL INFORMATION

**Department of Commerce,
Consumer Protection**
219 St Georges Terrace
PERTH WA 6000
Ph: 1300 30 40 54
Website: www.commerce.wa.gov.au

COSTS OR ASSISTANCE TO BUILD OR BUY

**Department of Treasury and Finance,
Office of State Revenue**

• **Duty**
Ph: 9262 1100 or
1300 368 364 (WA country callers)
Fax: 9226 0834
Website:
www.dtf.wa.gov.au (Click on 'State
Revenue' then 'Duties')
Email: duties@dtf.wa.gov.au

• **First Home Owner Grant**
200 St Georges Terrace
PERTH WA 6000
Ph: 1300 363 211
Website: www.dtf.wa.gov.au (grant)

Home Buyers Assistance Account
Assistance with buying an established
house through a real estate agent
L6, 219 St Georges Terrace
PERTH WA 6000
Ph: 1300 30 40 54
Website: www.commerce.wa.gov.au

**Western Australian Planning
Commission,
Department of Planning**
469 Wellington Street
PERTH 6000
Ph: 9264 7777;
Website: www.wapc.wa.gov.au

FOR MORE INFORMATION

ABOUT PRODUCT SAFETY:

- call **Consumer Protection** on **1300 30 40 54** and ask for the *Safety for kids in the home* series of brochures produced by Consumer Protection and Kidsafe; or
- visit our website at www.commerce.wa.gov.au

LIST OF CONTACTS

BUYING OR BUILDING

BORROWING MONEY OR PAYING OFF A PROPERTY

Consumer Credit Legal Service
Ph: 9221 7066
(Monday–Friday, 9am–4.40pm)
Fax: 9221 7088

Financial Counsellors Resource Project

• Referral to a financial counsellor
Ph: 9221 9411

Citizens Advice Bureau

Ph: 9221 5711

Keystart

Ph: 1300 578 278
Website: www.keystart.com.au

Australian Securities and Investments Commission

Ph: 1300 300 630
Website: www.moneysmart.gov.au

State Administrative Tribunal

Level 4,
12 St Georges Terrace
PERTH WA 6000
Ph: 9219 3111 or
1300 306 017 (country callers)
Fax: 9325 5099

Financial Ombudsman Service

Ph: 1300 78 08 08
Email: www.fos.org.au

LICENSING OR REGISTRATION BODIES FOR BUYING OR BUILDING

Consumer Protection

• Licensing enquiries for real estate and settlement agents
Level 6, 219 St Georges Terrace PERTH WA 6000
Ph: 9282 0839
Website: www.commerce.wa.gov.au

Builders' Registration Board

Level 1, 31 Troode Street WEST PERTH
Ph: 9476 1200
Website: www.builders.wa.gov.au

Electrical Licensing Board

Ph: 9422 5282
Fax: 9422 5222
Email: energylicensing@commerce.wa.gov.au
Website: www.energysafety.wa.gov.au

Painters' Registration Board

Level 1, 31 Troode Street WEST PERTH
Phone: 9476 1212
Website: www.painters.wa.gov.au

Plumbers Licensing Board

Level 1, 31 Troode Street WEST PERTH
Ph: 1300 249 223
Email: plumbers@commerce.wa.gov.au
Website: www.plumbers.wa.gov.au

INDUSTRY ASSOCIATIONS - BUYING A PROPERTY

Real Estate Institute of Western Australia (REIWA)

Public Information Line: 9380 8200
Monday to Friday:
9am–12 noon, and 2pm–5pm
Website: www.reiwa.com.au

Law Society of Western Australia

• Referrals to lawyers practising in conveyancing
Ph: 9322 7877
Website: www.lawsocietywa.asn.au

BUILDING CONTACTS

Australian Taxation Office

• Tax implications of owner-building
Ph: 13 28 61

Building Disputes Tribunal

• Building disputes
Ph: 9476 1222
Website: www.buildingdisputes.wa.gov.au

BUILDING INDUSTRY ASSOCIATIONS

Housing Industry Association (HIA)

22 Parkland Road
Herdsman Business Park
OSBORNE PARK WA 6017
Consumer Line: 1902 973 555
Website: hia.com.au/hia/region/WA.aspx

HIA South West

123 Spencer Street
BUNBURY WA 6230
Ph: 9721 5603
Fax: 9721 7995

Master Builders Association

35 Havelock Street
WEST PERTH WA 6005
Ph: 9476 9800 or 1300 550 262 (country callers)
Email: mba@mbawa.com
Website: www.mbawa.com

HOUSING FOR THE OVER 55 AGE GROUP

Department of Commerce

219 St Georges Terrace
PERTH WA 6000
Ph: 1300 30 40 54
Website: www.commerce.wa.gov.au

Retirement Village Association Ltd

Suite 51 Plaistowe Mews
102 Railway Street WEST PERTH
Ph: 9322 9909
Fax: 9322 9077
Email: enquiry.wa@rva.com.au
Website: www.rva.com.au

Aged & Community Services WA Incorporated

16/25 Walters Drive
OSBORNE PARK 6017
Ph: 9244 8233 or 1800 672 500 (country callers)
Fax: 9244 8122
Email: admin@acswa.org.au
Website: www.acswa.com.au

Western Australian Retirement Complexes Residents Association

PO Box 7896
CLOISTERS SQUARE WA 6850
Ph: 9271 2733

Seniors Telephone Information Service

• Information and referral regarding accommodation options
Ph: 6217 8855 or 1800 671 233 (country callers)
Email: seniorscard@communities.wa.gov.au
Website: www.seniorscard.wa.gov.au

Aged and Community Care Information Line

• Information about home and community care
Ph: 1800 500 853 or 1800 555 677 (TTY National Relay Service—ask for 1800 500 853)

Commonwealth Respite and Carelink Centres

Ph: 1800 052 222
Website: www.commcarelink.health.gov.au

PRODUCT SAFETY

Product Safety (Consumer Protection)

Ph: 1300 30 40 54
Website: www.productsafety.gov.au

Kidsafe WA

Ph: 9340 8509
Fax: 9340 8041
Website: www.kidsafewa.com.au
Email: kidsafe@kidsafewa.com.au



Consumer Protection – contact us

For further advice or information about buying or building call the Consumer Protection Advice Line on **1300 30 40 54**.

Translating and Interpreting Service: 131 450. Ask for a connection to 1300 30 40 54

National Relay Service for the hearing impaired: **13 36 77**

This publication is available in other formats on request to assist those with special needs.

REGIONAL OFFICES

Great Southern

Unit 2/129 Aberdeen St
ALBANY WA 6330
PO Box 832
ALBANY WA 6331
Ph: 9842 8366

South West

8th Floor,
61 Victoria St
BUNBURY WA 6230
PO Box 1747
BUNBURY WA 6231
Ph: 9722 2888

Mid West

Shop 3, Post Office Plaza
50-52 Durlacher St
GERALDTON WA 6530
PO Box 1447
GERALDTON 6531
Ph: 9920 9800

Goldfields/Esperance

Suite 4, 37 Brookman St
KALGOORLIE WA 6430
PO Box 10154
KALGOORLIE WA 6433
Ph: 9026 3250

North West

Unit 9,
Karratha Shopping
Centre, Sharpe Ave
PO Box 5
KARRATHA WA 6714
Ph: 9185 0900

Kimberley

Woody's Arcade,
7/15 Dampier Terrace
BROOME WA 6725
PO Box 1449
BROOME WA 6725
Ph: 9191 8400

www.commerce.wa.gov.au

Email address: consumer@commerce.wa.gov.au