

CHAPTER

SPRING 2025

magazine

FRIENDS FOR LIFE

How teammates
became best
buddies

Plus
TEAM TACTICS
The rise of the
Blue Army

TRAIN TRAVEL
The world's best
sleeper train
journeys

aveo



Accessing the right support with Aveo

Life's about being you – doing what you love, in a place you cherish. As we age, a little extra support can help you keep doing just that. Aveo's personalised, flexible care and support services empower you to maintain your independence in the home and community you love for as long as possible.



Clinical Care

Healthcare services, including nursing, allied health, nutrition and care management.



Independence Support

Help with personal care, social support, transport and everyday tasks.



Everyday Living

Support for tasks like cleaning, meals and home repairs.



Assistive Technology & Home Modifications

Tools, equipment and home changes designed to improve safety, comfort and accessibility.



Restorative Care

Therapies and rehabilitation services to regain strength, mobility and independence.

Why choose Aveo home care services?

– High satisfaction

Join over 97%* of residents who are happy with their home care services.

– Tailored care

Access a diverse network of providers, to meet your individual needs.

– Familiar faces

Experience consistent support and guidance from our friendly team.

– Great value

Discover exceptional, personalised care and support at an affordable price point.

*2023 Quality of Care Experience Survey.



Care to talk about home care services?

Call the **Aveo care at home team** at **1300 386 158** to find out more.

aveo



Welcome

to the Spring 2025 issue of *Chapter*, the sunshine after the rain. As it so happens, warmth – in all its many guises – is a central theme running throughout this issue.

It's there in the incredible bond between our cover stars Karen Lumsdaine and Enid Taylor. The pair from Bayview Gardens met in their mid-teens and became fast friends.

Prepare to be moved as they fondly recall how their mutual care, support and affection have helped sustain them for the past 74 years as they navigated their way through life, love and loss.

The warm fuzzies that people draw from helping others is also evident in our story on Cherry Tree Grove's Blue Army. The 20-strong army was formed 12 years ago to save their fellow residents the cost of hiring tradespeople for their small home maintenance jobs. But as members have discovered, it's not just the recipients of their generous acts that have benefited, with many of the troops discovering new purpose while expanding their friendship group and learning new skills.

If living your life well is important to your journey, then our piece on intergenerational connection should not be missed. It is yet another example of how true joyousness can be achieved when people set aside their differences and decide to work together.

As you will read, not only are the initiatives helping to foster awareness and understanding between all groups but they are also breaking down the isolation sometimes felt by new arrivals in ageing communities.

If exploring in comfort is what warms you from the inside out, then don't miss our travel section in this issue. We invite you to join us as we journey through India, South Africa and Australia on some of the grandest long-distance sleeper trains on offer. ●

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Built to last

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As with fine wine, great friendships only get better with age, as Bayview Gardens residents Karen Lumsdaine and Enid Taylor have discovered.

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Good friends are hard to find, but in Karen Lumsdaine's and Enid Taylor's case it seems they're even harder to leave.

The pair first entered each other's lives 74 years ago and have been close pals ever since. They even share a retirement community, having both moved into Bayview Gardens four years ago.

While their friendship has seen them cement a place in Australian surf lifesaving folklore, more importantly, it has seen them stand shoulder to shoulder as they navigated their way through all of life's major (and minor) milestones.

Teenage attractions

The lives of Karen, aged 90 and Enid, 88, have always been closely intertwined.

They grew up in different parts of Sydney's northern beaches, with Enid

being raised alongside two older sisters in Manly, and Karen – the youngest of three children – less than five kilometres away in Balgowlah.

Karen and Enid say they were both raised in loving family homes and enjoyed an upbringing that was typical of the era.

"Everyday life when we were young was going to school, coming home to a mother who was always there. When our fathers came home from work, dinner was everyone sitting around the dining table and listening to what had occurred on that day," Karen says.

At the time, surf clubs located along the eastern seaboard were microcosms of broader society. Manly Surf Lifesaving Club (MSLC) proved no exception.

A popular hangout for teens, particularly for young males in the area, Enid was just 13 when she met her late husband – well-known

Manly rugby player, Warratah's and Australian under-21 coach and national surf lifesaving champion Barry "Tizza" Taylor – at MSLC.

"It's a bit hard to explain now because you spent all of your weekends at the beach. We used to go there because that was our social life," she says. "All our friends that we made over the years were either involved in the surf club or the rugby club which most of the boys we knew played for," Enid recalls.

Karen says that a lot of the surf clubs had dances with great jazz bands that the pair and their friends would enjoy every weekend.

"That was our entertainment in those days – the surf club, dancing and movies – that was it," she recalls.

From a 21st Century perspective, many of the early surf club traditions now seem inconceivable. But at the time, women's involvement in surf





lifesaving was mainly in supportive roles. They were welcomed into the clubroom's canteen but were strictly prohibited from entering any other areas of the clubhouse.

However, at the age of 15, an opportunity arose for Enid, her sister and some of her friends to form the club's first-ever march past squad. At the same time, Karen, who was by then 17, was also asked to join.

The friendship blossomed and within a short few years Enid would accompany her friend down the aisle as she married the love of her life and later be named godmother to Karen's youngest son.

Early pioneers

Manly's march past squad was formed in the mid-1950s, at least two decades before women would be officially recognised as club members. It wasn't until 1980 that they were permitted to compete and undertake patrols.

"At the time we were involved with the surf club, my boyfriend was in Manly and Karen's in Freshwater. Women were only allowed to help in the clubhouse when the surf carnivals were on. Our job then was to provide tea and sandwiches to the referees and judges at the surf carnivals. Apart from that, we were just on the beach. These times were a lot of fun, it was just the norm, we didn't even think about equal footing with regards to female involvement," Enid states.

Both women were at the core of a 12-strong squad and taught to carry a surf reel, carry the banner and most importantly march in unison.

The formation was the "standard 'bearer, belt, reel' held by four squad members, one girl on each side and four in the back row", says Karen.



Above: Enid and Karen taking part in a march past squad on Manly beach.

Left: Karen (centre) and Enid (right) with other members of their squad.

Far right: Enjoying a sunny catchup at Mona Vale.

Trainings were held during the week at Manly. As a former soldier in the Army, their coach was extremely competent and, in their own words, “knew what discipline” was, the ladies claim.

“We held our own carnivals at various beaches, travelling to the south side to Maroubra etc and I am proud to say we placed first on more than one occasion,” Karen says.

The pair say the events only ever included competitions on the sand, including march past, beach sprints and even pillow fights, which the pair joke “used to be quite the novelty”.

For five years, they competed in “unofficial” women’s carnivals – although both concede they often drew greater crowds than their male counterparts.

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The ups and downs

Outside of their involvement in the surf club, the pair kept themselves busy with work, chasing after children and attempting to keep both husbands in check.

Their mutual love of sport further cemented their friendship, with Enid enjoying physical culture (physie) for 45 years and Karen partaking in tap dancing for well over 30 years.

Enid worked as a secretary in the city and, after marrying, became a

secretary/bookkeeper in Barry’s building business.

In between, she raised two children, the late Steven (who would have turned 61 this year) and Jenny (now 58).

Jenny went on to present Enid with two grandchildren.

Sadly, Barry passed away in 2014. After Enid agreed to donate his brain to Boston University for examination and testing for concussion-related brain disease, he was found to have been living with chronic traumatic encephalopathy (CTE), a neurodegenerative disease linked to repeated trauma to the head.

The pair’s son Steven passed away five years ago as a result of a tragic incident at home. It was later discovered that he, too, had tested positive for CTE.





For her part, Karen worked most of her married life in various jobs. Firstly, as a manager for the direct selling cosmetic, skincare and personal care brand Avon and latterly as the PA to a company director.

Husband William “Baz” Barry was hugely popular in both the rugby and surf club fraternity and was a life member of the Harbord Frigid Frogs ocean swimming squad. He represented Australia in surf lifesaving and NSW in rugby and earned a Royal Humane Society medal for bravery as a result of a particularly challenging rescue.

Karen retired aged 73, with the Lumsdaine’s having had three children, Mark, Jenny and Peter. Today, Karen has eight grandchildren and five great-grandchildren. She lost her husband in 2022 following a

long battle with dementia and pancreatic cancer.

Despite all that life has thrown at them, Enid and Karen continued to maintain their close bond through love and loss as well as during forced separations when Barry’s rugby coaching career saw the Taylors temporarily relocate to England, Japan and Uruguay.

Lasting the distance

Both women say in the seven decades they have known each other, they have yet to have a cross word.

In stark contrast to today, Manly in the 1950s (when they first met) was still a village where people weren’t required to go out of their way to arrange to meet people, “they were just there”, the pair note.

“There were only about two schools

in Manly and no high school, so it wasn’t overly big. Both Karen’s husband and my own were very good swimmers, both rugby players, they were at school together and had very similar lifestyles so it made sense that we became close as well,” Enid states.

Because Karen went away from home to an office to work each day, they didn’t live in each other’s pockets, therefore never irritated each other.

“When I was working for Avon, Enid would meet me for lunch at the canteen, but we had our own lives. Because we have similar backgrounds growing up, there was no vying for attention and no competition between us.

“We just liked each other,” Karen says matter-of-factly. “After a while you get to love your friends and that’s exactly what happened with us.” ●

Aveo staff

the best of the best

Several members of Aveo's leadership team have had their efforts awarded on the national and international stage, proving that they can be counted to go above and beyond in terms of their professional service.

When Melinda Akehurst joined the team at Aveo Bayview Gardens Retirement Living, little did she know that within six years she'd be recognised for being at the very top of her professional game.

Recognised for her leadership, innovation and dedication to resident wellbeing at the Bayview Gardens Retirement Living village, Melinda was named Village Manager of the Year at the prestigious Property Council of Australia 2025 awards.

Her achievement follows Melinda being named the Programmed NSW/ACT Village Manager of the

Year where colleague Matthew Cunneen was also named 2025 NSW Retirement Sales Manager of the Year.

Aveo's Brendan Jones (The Newstead Residences Community Manager), Linda Williamson (Streeton Park Community Manager) and Lee Story (Sales Manager) were also named regional finalists across Queensland and Victoria.

Melinda has worked for Aveo for many years, having joined Bayview Gardens in December 2019. Currently she leads a staff of 12 and is responsible for more than 300 residents.

After receiving the top gong, Melinda noted she felt incredibly humbled to be singled out in such a competitive environment.

"It is an incredible honour to be recognised nationally for a role I truly love. Each day brings the opportunity to enrich the lives of Aveo residents, and I am fortunate to work alongside a talented team who share my passion for building a welcoming, connected community," she said.

Aveo chief executive officer Tony Randello congratulated Melinda, stating that she embodies the best of the retirement living industry. He credited her vision, empathy, and drive for excellence as creating a thriving community at Bayview Gardens.

"She brings her authentic personality and joy to work every day, takes a creative approach to resident wellbeing, and champions residents and staff," Tony said.

ALL ROUND CHAMPIONS

It is not just in property management and sales where Aveo staff are leading the way.

Aveo's risk management and customer services teams have also been put in the spotlight for all the right reasons, with Ling Huang, (General Manager Risk and Safety) taking out the 2025 RMIA Risk Manager of the Year Award and Josh Little (Chief People and Risk Officer) winning an Outstanding Achievement award in the 2024 Governance Top 100 awards, recognising exceptional talent and achievement in governance.

Aveo also found success in last year's CSIA Australia Service Excellence Awards, being named Customer Service Organisation of the Year, following in the footsteps of previous winners Optus and HCF. •



Melinda shows off the skills that earned her national recognition.



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Remedial massage is gaining popularity as more older Australians discover its many benefits.

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Deborah Peaker struggles to remember a time when she was not surrounded by older generations sharing stories of their life journeys.

Her mother felt it was important to ensure Deborah was made aware of the value of older people, so would often drive her young charge around to retirement communities to perform and talk with residents.

When not busy singing for others, Deborah was fascinated by massage and would often ask friends if she could work on their shoulders or necks to relieve muscle tenderness.

Two decades later, Deborah elected to combine the two hobbies and began pursuing her long-held

dream of working as a massage therapist, with a particular focus on older Australians.

In 2017 she began a Diploma of Remedial Massage and soon after launched Deep Release, recently rebranded as Pro Therapist.

Introduced to Aveo in 2022 by a client who was hoping to use her Home Care Package to cover the expense of a remedial massage, Deborah now delivers her unique brand of remedial massage to retirement living and aged care residents all around Queensland's Sunshine Coast.

Such is the demand, she is now in the process of recruiting more therapists to help carry the workload.

What is remedial massage?

Remedial massage is often confused with other types of therapeutic practices but each aims for a different outcome, Deborah says.

While sports massage enhances athletic performance and prevents and treats acute sports injuries, deep tissue massage targets layers of deep-seated muscle tension and chronic pain.

Remedial massage, she says, incorporates both these approaches, analysing and treating whatever muscular condition is being presented.

This may include everything from supporting the healing process of tears and strains after a fall incident to alleviating deep-seated muscle tension to take pressure off a joint that is suffering from an arthritic flareup.

"Each day in the life of an elderly person will offer a new presentation of symptoms, including mental,

emotional and social symptoms, which are just as common and equally important to address. As a therapist, I hope that my skill set reaches into all the various forms of massage so that I can pull out the most fitting tool to target whatever challenge my client is facing on any given day."

Why is it beneficial for older Australians?

Many older Australians have been sold on the term "wear and tear", which is often used to explain joint pain in older adults. However Deborah says this is an over-simplification.

Research now shows that joint degeneration and the resulting discomfort are shaped by complex factors – such as inflammation, immune responses, biomechanics, genetics, past injuries or lifestyle stressors.

"Joint and other kinds of pain isn't just an inevitable part of ageing – something can be done to alleviate the suffering," she says.

Deborah says she often encounters emotional and social struggles, like anxiety, depression, loneliness and isolation therefore her awareness as a therapist must always include emotional and social wellbeing, alongside the aim of physical improvement.

"Physical symptoms affect the emotional and social well-being of my clients, and vice versa – a client who struggles with depression and anxiety, for example, is less likely to find the motivation to engage in light exercise, or to move beyond their familiar surroundings. This in turn exasperates their physical discomfort and their social isolation. You can see a vicious circle emerging. But there are ways to break this cycle."

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Joint and other kinds of pain isn't just an inevitable part of ageing – something can be done to alleviate the suffering.

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What are issues it can help address?

Muscle tenderness in the elderly can have many causes – sometimes it's as simple as sleeping in an awkward position, other times it's linked to more complex health conditions, Deborah says.

This is because the various systems in our bodies don't work in isolation; physical, emotional, and even social factors all influence muscle health.

Physiological issues like arthritis, osteoporosis, muscle atrophy, and trigger points are common contributors, she says, but so too are things like dehydration, medication side effects, and especially stress – mental or emotional.

"As massage therapists, we aim to approach the symptoms holistically. A small change, like struggling to reach a clothesline, can trigger anxiety about losing independence. That stress can set off a physical chain reaction – elevated heart rate, tense muscles, and worsened joint pain. What may seem like a minor setback to some can have real, lasting effects,

especially for older adults."

There is much evidence that shows when done well, massage offers a wide range of benefits that support both body and mind.

It can lower cortisol, boost mood-enhancing hormones such as serotonin and dopamine, and help ease anxiety, depression and dementia-related agitation.

It has also been shown to reduce blood pressure, ease joint and muscle pain, release trigger points, improve posture and lessen tension headaches.

"By improving circulation and immune response, it supports healing and may reduce the need for medication in some cases. It also promotes better sleep, balance, and mobility – and my favourite part, it's gentle and non-invasive. Massage can't fix everything, but it can potentially lift someone out of a rut, offer relief, and give them hope that they can not only manage their symptoms effectively but can also enjoy life more fully as a result. That in my mind is a valuable outcome." ●

WHAT YOU NEED TO KNOW

If you are already on a government-funded Home Care Package (soon to be Support at Home), then your Care Partner can assess your needs. If it is determined that massage therapy will help support your mobility, independence and overall health status, they can put through a service request for remedial massage to a chosen supplier. Once the service request is received, the supplier will get in touch directly to organise treatment. If you are over the age of 65 and not yet on an HCP package and would like to be assessed for eligibility, you can talk to the Aveo care at home team. Alternatively, you can register directly with My Aged Care on **1800 200 422**.

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Marching on

For more than a decade a dedicated group of Cherry Tree Grove retirees have operated a mobile men's (and women's) shed, completing small maintenance tasks and helping residents save money on expensive call out fees.

Pauline Scriven never imagined that after a long career in finance, she would one day busy herself repairing broken interior blinds or constructing flatpacks.

But they are just some of the skills the retiree has perfected since joining a group of like-minded individuals who have made it their mission to complete projects around their Victorian retirement community free-of-charge.

Pauline is part of a unique group, collectively known as The Blue Army, who were drawn together with a shared vision to create a volunteer crew dedicated to assisting their neighbours with simple maintenance tasks.

Now known as the go-to The Blue Army member for anything requiring an Allen key or a small screwdriver, Pauline says she knew within just a couple of weeks of moving into the Croydon-based community that it was an initiative she wanted to be a part of.

"I'm good with my hands and can see a logic to things so I've always done little odd jobs around my home," Pauline says. "I'd only just moved in and was outside my unit one day putting a link in my hose

when my neighbour from across the road popped over and asked if I wanted to join The Blue Army.

"I had already heard of it from another friend in the village so of course I said yes immediately."

The early years

The group is the brainchild of Cherry Tree Grove resident Doug Pleasance, who back in 2013 sought a way to make use of the numerous handyman talents residing within the neighbourhood.

Their collective goal was to save their fellow residents the cost of calling out tradespeople for their small plumbing, electrical and home maintenance jobs.

The Blue Army leadership team member Brian Cooper says the rationale for the group is to provide assistance to residents for those jobs they would have done themselves in their own home in earlier times. Typically, these are jobs that can be completed within an hour or less."

"The Blue Army tackles a wide range of tasks, big and small. Whether it's hanging pictures, changing light bulbs or fixing leaking laundry taps, the list goes on. These volunteers handle it all

with skill and care. Many of them bring a wealth of knowledge. We are lucky to have some very skilled members, most of who have home handyman-type skills that are put to good use."

All 'troops' are cleared for use with doctor's certificates and also Work Health and Safety (WHS) training. New members are trained on all tasks by more experienced members while they also have access to a complete reference guide that has been captured in the group's Standard Operating Procedures (SOPs), Brian states.

More than a decade of service

Today, The Blue Army has grown from a small group into a highly respected and integral part of the Cherry Tree Grove community. It now has more than 20 members and completes around 700 tasks each year.

Brian says the dedicated group, each of who are easily identifiable having been issued with their own distinctive blue uniform and name tags, gather twice a week to fulfil maintenance requests, working hand-in-hand with the



Above: The Blue Army in their Cherry Tree Grove workshop. **Below:** Tackling a wide variety of tasks, big and small with skill and care.





"As well as doing the job of making men feel like men again, it's getting together and having a coffee and a chat about everything afterwards is part of the therapy of growing old in a village like this."

One member, Leigh Bailey who for 13 years now has been living with a Parkinsons diagnosis, says he made a conscious decision not to let his illness define him or dictate how he would live his life.

Instead, he faced the challenge head-on, finding new ways to keep his mind and body active, including through being a much-valued Blue Army member.

Leigh credits their friendship and encouragement as a driving force behind his determination.

"Working alongside my mates in The Blue Army has encouraged me to persevere in my efforts to achieve as much as possible. Their camaraderie has been invaluable."

Sharing the love

Now darlings of the media, having been interviewed by several different television networks and podcasts and having their story told across an assortment of other mediums, Brian's hope for the group is their story will now be replicated across other retirement communities.

Representatives from at least two other Aveo villages have visited Cherry Tree Grove to see how The Blue Army operates, while others have expressed an interest in introducing a similar support network to their communities, he says.

"We have rules, we have our standard operating procedures, we have a whole range of induction guidelines and so on and we're happy to share those with any other village." ●

community maintenance officer.

Last year the group completed 698 tasks for the village's 450 residents, covering everything from adjusting curtain rails and cleaning skylights to unblocking drains and adjusting and retuning TVs.

In the first four months of 2025, The Blue Army has completed an impressive 240 maintenance jobs.

To put this in perspective, when based on a conservative estimate of \$100 per job, it has saved Cherry Tree Grove residents \$24,000, with several months still remaining.

While The Blue Army members perform these tasks for free, they occasionally accept small donations in appreciation of their good deeds.

As part of their organisational structure and reporting procedures, the group's rules dictate that it is only allowed to pass on the cost of any items purchased for residents.

Typically, anything left over is

used to buy equipment, uniforms or donated to various charities, ensuring that the spirit of giving extends beyond the Cherry Tree Grove community.

Everyone's a winner

Yet while the initiative provides a vitally important service to the community, it's not just the residents who benefit.

Brian claims The Blue Army mission goes beyond just fixing things and instead provides comradery, friendship, purpose and a sense of belonging to those lucky enough to be a part of it.

"It's about fostering a sense of community and helping fellow residents live comfortably and safely," Brian says.

Doug, who was one of the founding members of the group, says the sense of community The Army provides is second to none.



As well as fixing things The Blue Army also provides comraderie, friendship, purpose and a sense of belonging for its members.



Rail-roaded *by choice*



The Ghan travelling through the MacDonnell Ranges.

While there are many ways to see the world, rail enthusiasts swear there is only one way to really do it – via a luxurious long-distance sleeper train.

The Ghan: Australia

Commonly referred to as ‘the journey a million years in the making’, The Ghan is one of Australia’s most iconic passenger train travel experiences.

Led by a bold red locomotive designed to reflect the richness of the earth over which it travels, The Ghan links Adelaide in South Australia with Darwin in the Northern Territory via Australia’s Red Centre.

Celebrating its 95th year of outback adventure last year, The Ghan has a colourful history, playing an important role in transporting

servicemen during World War II and proving itself indispensable for the mining, transport and agricultural industries since the 1970s.

It is easily distinguishable by a large camel and handler motif which plays homage to the Afghan cameleers who arrived in this country in the 1830s. The desert explorers were first immortalised in 1929 when the first steam train, dubbed The Afghan Express, travelled from Adelaide to Stuart, laying the groundwork for what would eventually be known as The Ghan.

With its journey today taking

around 54 hours, it offers premium, two-night, three-day journeys, with all meals included and off-train experiences available in Marla, Alice Springs and Katherine.

Reaching up to a kilometre in length in peak season, The Ghan can accommodate up to 270 guests on board, with an average of 49 crew spread across 36 carriages.

There are currently three tiers of experiences available – platinum, gold premium and gold – with a fourth (the Aurora and Australis suites) to be added in 2026. Prices start from \$4,090 per person.

Palace on Wheels: India

One of India's most celebrated and luxurious travel experiences, Palace on Wheels is a seven-night, eight-day adventure that encapsulates a perfect blend of history, culture and luxury.

Journeying through some of India's most iconic destinations including Jaipur, Sawai Madhopur, Chittorgarh, Udaipur, Jaisalmer, Jodhpur, Bharatpur and Agra, this impressive trip starts and ends in Delhi.

Highlights include visits to landmarks such as the Hawa Mahal (Palace of Winds) UNESCO World Heritage sites Jantar Mantar and Keoladeo National Park, as well as the opportunity to browse local bazaars, a boat trip across Lake Pichola, stunning views over the Thar Desert, camel safari tours and visits to the Umaid Bhawan Palace Museum and premier wildlife reserve Ranthambore National Park.

Designed to reflect the grandeur of India's royal past, each of the 14 guest coaches is named after the former princely states and cities of Rajputana—such as Jaipur, Udaipur, Jodhpur, Bikaner, Bharatpur and Alwar. Every coach houses three cabins adorned with traditional Rajasthani décor and each of which showcases each region's unique heritage and artistry.

For those who truly like to indulge, personal attendants, known as Khidmatgars, are assigned to each coach to offer round-the-clock personalised service. There is also a full-service rejuvenation car spa on board offering relaxing massages and holistic health experiences.

Prices for foreign passport holders start at USD\$6,832 per person, including accommodation, all meals, and most sightseeing tours and entrance fees as well as a rickshaw, camel, jeep safari and boat ride.



Palace on Wheels:
Sheesh Mahal restaurant

The Blue Train: South Africa

Offering contrasting views of the beautiful South African countryside, The Blue Train offers a once-in-a-lifetime experience.

With two routes on offer, the train's history can be traced back to the fading years of the 19th Century.

A coat of royal blue and cream later gave the trains their distinctive livery and it was from this line that The Blue Train legend was borne.

The Blue Train Pretoria-Cape Town route covers 1,600 kilometres over 54 hours. All meals are covered, including high tea. Other offerings feature post-dinner Cognacs and Cuban cigars. Upon arrival at Kimberley Station, guests are greeted with a glass of sherry and issued with a glass engraved with

The Blue Train logo as a keepsake.

Guests on the Pretoria-Kruger National Park route are treated to a five-course gourmet lunch, elegant dinner and high tea, in addition to a bush breakfast at an unfenced location inside the national park. They can also expect a guided sunset game drive across the Nkambeni concession as well as a boma dinner that includes an interactive cultural experience.

Accommodation on the trains comes in two forms: De Luxe Suites, some of which include a full bathtub, and Luxury Suites that include a personal butler, and marble and gold-appointed bathrooms.

Costs range from approximately USD\$3,150 to \$8,555 per person, depending on the cabin class, duration of the trip and the route. ●



The Blue Train: Butler
service in a Luxury Suite

The changing retirement living landscape

Older Australians looking for more financial security as they grow older are discovering a new way to make their money go further.

In 2015, former Treasurer Joe Hockey suggested that to buy a house in Australia all that was needed was “a good job that pays good money”.

Sadly, a decade later, this has proved untrue, with rising house prices and high mortgage rates turning housing affordability into a national crisis.

Australians, young and old, now find it increasingly difficult to afford to purchase or even maintain a home of their own.

But now a group of savvy retirees have found a way to buck the trend, with some even being able to “upsize” their previous living arrangements while purchasing in a retirement community within their existing suburb.

According to data from the Australian Bureau of Statistics, almost 260,000 Australians now live in retirement communities – an increase of nearly 25 per cent compared to five years ago.

Retirement living “uniquely affordable”

Aveo Chief Executive Officer Tony Randello believes the retirement living sector has an important role to play in the housing ecosystem, providing a range of affordable homes in safe, purpose-built, and age-friendly communities.

“[The 2023 PwC Property Council Retirement Census revealed] the cost of purchasing a home in a retirement community is, on average, 43 per cent lower than homes in the open market in the same suburb while providing residents with a range of facilities and important social activities,” he says.

“People can downsize to these popular and premium locations and, in doing so, upsize their lifestyle. Smaller homes within retirement communities generally have a lower entry cost, allowing retirees to purchase a home and enjoy low-maintenance living and a vibrant community for less.”

Tony says of the three payment options available to Aveo residents, the most popular choice is its deferred management fee (DMF).

Paying the DMF when they leave the village “makes retirement living a uniquely affordable housing and lifestyle option”, he says, while allowing older Australians to free up capital to meet their retirement goals and lifestyle aspirations.

A bonus extra bedroom

Wayne Fletcher, aged 69, is one of those who says he was pleasantly surprised after selling his home in Mona Vale, in Sydney’s Northern Beaches, and purchasing a more spacious apartment in a retirement community just down the road.

In April 2024 the retired teacher moved into a new three-bedroom apartment in Minkara Resort. His new digs boast a living area three times larger than his previous two-bedroom unit.

Living alone, Wayne felt that after 20 years it was time to move from what he refers to as his “cramped unit” to somewhere that offered “more things to do and facilities like an onsite workshop, pool and gym”.

Formerly a keen surfer and ocean swimmer, Wayne’s



Above: Wayne makes the most of his extra bedroom, now a 'games room'. **Below:** Karl enjoys the modern, spacious communal facilities including a community centre, swimming pool, gym, workshop, hair salon and library.





Karl and Diane enjoy the tranquility while remaining close to amenities.

previous home was within walking distance to the beach. But when he realised he no longer needed the sand between his toes, he moved to Minkara and made money selling his previous abode.

The average house price on the Northern Beaches is \$2.5 million and \$1.15 million for an apartment, compared with homes at Aveo's Minkara Resort Retirement Living at Bayview that range from \$375,000 to \$1.195 million.

Not only was Wayne able to purchase something bigger and still within the same area, he could even get his groceries from the same Woolworths store.

"Now I find managing my finances a little easier knowing I have a monthly account that is automatically deducted and no other bills like council rates, strata fees or maintenance costs. While I'm living in a larger space, I also freed up some money so I feel financially secure and if I need anything, such as new furniture, I'm in a position to just buy it."

Wayne has now set up the third bedroom as a "games room" with a pinball machine and model railway. He also spends time every day in the workshop.

"I love doing little woodwork projects and making things like coffee tables, cheese and cutting boards. In my previous unit I didn't have the space to set up a workshop but now the community workshop is like an extension of my own home."

Cost-effective move

Karl Braun is another who has been pleasantly surprised by what it cost him and his wife Diane to move from their own home in Queensland to a retirement village in Sydney.

The pair were living on the Gold Coast when their daughter suggested they move back to Sydney to be closer to family and so their daughter could "keep an eye on them, keep them out of trouble".

Karl says while the move was logical, owing to Diane requiring more support, he admits he initially struggled to see how it could work financially.

"I thought what we would get for our Gold Coast apartment wouldn't allow us to buy close to Sydney where everything sells in the millions. Our daughter suggested we look at retirement communities but my response was 'I'm not living with all those old people!'"

The pair's daughter set up several tours at different retirement communities around the area and Minkara was the third and final place they looked at.

They decided on the spot, choosing a two-bedroom unit over the three-bedroom they had moved from in a deliberate move to downsize as part of their plans for a more manageable way of living.

Karl says the unit ticked all the boxes, as it was in a great position, quiet, tranquil and close to everything.



A toast to better finances, facilities and friends.

When the couple moved into the apartment in December 2023 they also exercised their option to defer payment of the management fee until later.

“That decision allowed us to have a little leftover funds for the things we needed, so I bought a new car,” Karl said.

“We are very happy here and we’ve made some good friends. The reality is that my fear about the residents being ‘too old’ was very wrong.”

“Our daughter calls in regularly to check up on us and late last year her father-in-law also moved into the community.”

Affordability just one of the benefits

The PWC Property Council Retirement Census is an annual data collection process conducted among Australian retirement village operators.

The report noted that the affordability of Independent Living Units can be particularly attractive to retirees, as their lower cost compared to median house prices can enable retirees to retain more capital for other expenses.

“Similar to the broader residential housing market, the national average price of a two-bedroom ILU grew from \$516,000 to \$559,000 over the 12 months to December 2023 which reflects an annual growth rate of 8.3 per cent and the six-year compound annual growth rate (CAGR) since 2017 was 4.71 per cent.

“In addition, the CAGR of the average national median house price from 2017 was approximately 6.5 per cent. In contrast to the short-term volatility experienced in the residential property market, ILU’s gradual and consistent growth rate underpins the resilience and underlying market demand for the sector.”

Data from the Australian Housing and Urban Research Institute shows the benefits of downsizing for older Australians include a significant reduction in property maintenance time, lower housing costs, improved access to amenities and better lifestyle suitability.

Aveo’s Tony Randello says downsizing, or rightsizing, from a larger family home to a smaller one can free up time and cash to enjoy more of the good things in life.

“Rather than ‘living in’ their money, they can now afford to do other things such as travel, get a new car, or enjoy the feeling of not having to worry about the cost of living,” Tony says. ●

MORE INFORMATION

To access the most recent data on aged care affordability see the latest PwC-RLC Retirement Census available from [propertycouncil.com.au](https://www.propertycouncil.com.au)



Art on show

Each year we invite our talented residents to send in their creative works to become part of our much-anticipated Aveo calendar. Residents this year followed the theme of 'Grounded in Community'. Here are the winning entries.



Artist: Rhonda Lenon, Banora Point, NSW

Medium: Coloured Pencil Drawing

Inspiration: "Good friends in our community become like family."



Artist: Carolyn Jones, Bayview Gardens, NSW

Medium: Quilting

Inspiration: "Inspiration for my designs is from the group of women with whom I quilt regularly."



Artists: Carla Moora and Anne Flynn, Derwent Waters, TAS
Medium: Mural
Inspiration: "I was asked to paint a scene on the wall that felt inviting for the community."



Artist: Ruth Jones, Redmond Park, VIC
Medium: Knitting
Inspiration: "Don't sit still... keep knitting."



Artist: Robyn Trevarthen, The Newstead Residences, QLD
Medium: Painting
Inspiration: "The rings of the Aveo icon represent emotional and social connections that bring us together."



Artist: Jenny Kilpatrick, Kingston Green, VIC
Medium: Watercolour
Inspiration: "On Mondays we set off from our village and go for a walk and a coffee. It's such a fun morning."



Artist: Kerrie Farr, The Domain Country Club, QLD
Medium: Tapestry
Inspiration: "The interconnecting lines of dots illustrate how each individual's presence is integral to the community."



Artist: Peter Humphries, Fountain Court, VIC
Medium: Painting
Inspiration: "Yes, Fountain Court is our home where we are forever content."



Artist: Tracy McLeod, Crestview, SA
Medium: Mosaic
Inspiration: "My community environment – birds."



Artist: Diane Langton, Cornish Grange, VIC
Medium: Painting
Inspiration: "Surrounded by beautiful gardens and shared activities."



Artist: Derek Holliday, Robertson Park, QLD
Medium: Model Railway
Inspiration: "My model railway has introduced me to many other residents in the community."



Artist: June Singleton, Forest Grove, QLD
Medium: Painting
Inspiration: "A beautiful place for us all to be grounded in community."



Artist: Mingarra Craft Group (teddies), Mingarra, VIC
Medium: Knitting, various artworks
Inspiration: "The craft group meets twice a week and enjoys the social aspect."



Artist: Marie Ellen, The Domain Country Club, QLD
Medium: Painting and poem
Inspiration: "Our bus driver is a special person, always helping to ease our burden." •



Grandfriends forge *new relationships*

Aveo residents are creating new traditions with younger community members, ensuring their legacy continues long after they are gone.

Friendships rarely know any age limits as Aveo residents across several states have recently discovered.

The group are the benefactors of a push by some community managers to bring together different generations to help foster awareness and understanding, while helping to break down the isolation sometimes felt by new arrivals in ageing communities.

Research has shown that by exploring the mental and physical impacts of intergenerational social interactions, older generations typically become more active, mobile and optimistic, while younger generations see improvements in their social and physical skills.

With this in mind, community managers at Forest Grove Retirement Living, Oak Tree Hill Retirement Living, Kingston Green Retirement Living and Cherry Tree Grove have introduced several initiatives to help foster meaningful connections between their residents, younger family members and local school students.

Improving wellbeing across the board

The former manager at Cherry Tree Grove, Allison Sperryn-Jones, believed in the power of intergenerational exchanges.

Such was her enthusiasm for these types of initiatives,

she ran at least four programs a year with local primary and secondary schools, aimed at encouraging residents to engage more with the younger members of the community. So well-supported were the programs, the community did all they could to ensure their survival following Allison's departure.

The first is a pen pal program running with Year 6 (11 and 12-year-olds) from Ainslie Park Primary where each participant receives and sends a number of letters each per year to help build meaningful connections.

Those at the village now work alongside the leadership team at Yarra Valley Grammar to facilitate two to three events annually where students and residents meet in person at the village.

Other initiatives involving residents and the school include an annual trivia competition where Year 10 students compete against residents in a fun and engaging battle of knowledge, and an annual Share a Story event where Year 3 students pair with a resident, bring a photo and detail a personal story in a one-on-one setting before enjoying a shared morning or afternoon tea.

Asif Chowdhry, the Regional Operations Manager for Cherry Tree Grove, says the difference such programs make to residents is there for everyone to see.

"It really adds a lot of positivity to the community that we have, and it helps residents with their overall wellbeing," Asif states.

Competition key

Community Engagement Manager Marika Wagner is another who recognises the benefits of getting young and older Australians to work alongside each other.

Only she likes to do it a little differently. Each year Marika invites residents at Oak Tree Hill to show off their creativity by competing against each other and their families as part of the Victorian Seniors Festival.

The battle, which takes the form of a Hanging Basket Competition, celebrates the joys of nature and creative expression with prizes awarded for the best entry by a resident and a separate award for the best effort of a grandchild under the age of 15.

At Forest Grove, Community Manager Chelsea Challenor is ensuring the lost art of letter writing is making a heartwarming comeback.

In all, 75 Forest Grove residents have been exchanging handwritten letters with Year 4 students from Brisbane Christian College, with the youngest participant aged

just nine and the oldest letter writer aged 104.

Chelsea says what started as a small initiative to engage more isolated residents quickly grew into a community-wide project, bringing joy, connection and the excitement of receiving a letter in the mail. A morning tea late last year brought the pen pals together in person.

Retiree Milton Eckermann says his pen pal Eric couldn't stop talking when they met.

"It's wonderful to meet a child so willing to learn from someone else with age no barrier. I think there has been growth on both sides."

Fellow resident Angela Frank says her pen pal drew beautiful creative pictures on her letters.

"She asked interesting questions as if I was somebody in her age bracket. When they are writing to you the younger pen pals have no concept of age."

Never too old to learn

Residents at Kingston Green Retirement Living in Cheltenham are also relishing the opportunity to forge new friendships with younger members of the community.

Throughout last year, a group of residents were paired with Year 6 students from Le Page Primary School through an intergenerational pilot program with a not-for-profit organisation interested in bringing younger and older people together to learn from each other.

Over four weeks the group got to know each other, during which time they built beautiful bonds and recently caught up again over an afternoon tea staged at the school.

Kingston Green resident and program participant Claudia Martin says she enjoyed every minute of the program and was excited about the opportunities afforded by such initiatives in the future.

"We've taught the younger people something and they've definitely taught us something. But we're basically all the same and we've all been through the same things.

"The world is a lot better place than we think it is, and it's these young kids who are going to make it even better." ●

MORE INFORMATION

If intergenerational play sounds like something you'd like to participate in, contact your community manager to learn what options are available.



Meet the *ex* Chef

Shortland Waters resident Ken Harris began his cheffing apprenticeship over half a century ago. Yet even in retirement, he can't walk away from the stove.

Meat, fruit and vegetables sustain Ken Harris in more ways than the obvious.

It is gastronomy that gave him nourishment when he wanted to leave school and was looking for an apprenticeship to occupy his days.

It was the Women's Weekly Test Kitchen that saw him introduced to the woman who would become his wife. It is a tucker-related website and blog that is now fulfilling him as he enters his retirement years. In what is now a full circle moment, it's food that is at the centre of why male residents at Shortland Waters are savouring the joy of cooking under his watchful gaze.

The beginning

After beginning his chef apprenticeship in 1971, Ken's first job was at a Dutch restaurant in Sydney, followed by three years at the Hyatt Hotel in King's Cross.

Having completed several trade courses in sauces, food handling, pastry and hygiene, in 1974 he was "head-hunted" and started work at what was then the "new" Sydney Hilton Hotel. Following a stint travelling around Australia, Ken completed a couple of years as a contract chef. By the early 2000's he opened his first restaurant in suburban Newcastle. This continued until 2015 when he made the move into a corporate catering role, remaining there until his move into Shortland Waters.

How it began

With many of his fellow residents struggling with the COVID-19 lockdowns, Ken was dismayed to discover the pandemic had also forced the temporary closure of the residents' main socialising space, Shortland Water's Community Centre.

In recognising that many male residents had limited skills in the kitchen, he started cooking classes for the men in the community in 2021.

"I realised a lot of the older men [here] didn't cook, and if they did, they had a limited repertoire of standard fare. So, I had an idea of getting them together to take part in a cooking group with the added benefit of friendship."

In the early days the number and timing of lessons varied and suffered with cancellations. As the cost of all ingredients was being underwritten by Ken himself, he decided, with the support of his "pupils" and the social sub-committee - to change the lesson to actually feeding diners.

Today the group makes at least five dinners per year, two Christmas functions, as well as miscellaneous functions

such as New Year's Eve, ANZAC Day, Australia Day and market day. In addition to this, it also supports a couple of charity days.

"In 2022, we started with 39 customers," Ken says.

"We have just finished our 16th dinner, where 75 residents were offered two courses for \$15. That dinner books out in less than one day. It has become so popular I'm often asked to organise more dinner events, but I have to remind everyone that I'm actually retired," Ken says.

In its current formation, the group cooks and freezes a number of 'wellness meals' – a meal offered free-of-charge to residents who have left hospital or are recovering from surgery. Recently the group also took charge of stocking the freezer with sweet slices.

Proving popular

Five years since its inception, most of the original core of the group has remained. It now has a waiting list of men eager to join.

Offering much more than just practical kitchen skills, the men in the group have made new friendships, gained confidence and enjoy improved mental health.

"Close bonds have been formed over the pots and chopping boards as we discuss anything and everything. Some who were just neighbours have now become friends who, with their wives, go away together on holidays and cruises."

Their learning process is about more than just being comfortable in the kitchen environment, Ken states. "You need to remain active to successfully navigate through retirement. The same goes for me. I need to remain active, even though some days I would prefer to do nothing."

A balanced approach

When not poring over a hot stove, Ken likes to involve himself in several other activities not involving his chef's whites. These include cruise guiding out of Newcastle, exam supervision at Newcastle University and occasional wine tours of the Hunter Valley.

In recent months, Ken has also launched **Seniorsinthekitchen.com** – a website and accompanying blog – which he hopes will not only offer fresh tips to those in the cooking group but also help spur into action others hoping to push their kitchen creativity.

"The blog will generally have recipes with a story attached. We are still experimenting with videos, stills and step by steps, but so far it is looking not too bad." ●



Chef Ken shares two of his favourite tropics-inspired recipes for you to try at home.

SWEET POTATO CRUSTED BARRAMUNDI

Serves: **2** Prep Time: **20 mins** Cooking time: **25 mins**

Ingredients

- 350g orange sweet potato, peeled and grated
- 1 tsp salt
- 1 egg
- 30g plain flour
- 2 x 130g barramundi fillets, skinned
- 120g fresh noodles
- Oil (for frying)
- Coconut milk
- 1 Tbsp Green curry paste
- 2 Shallots
- 100g Mushrooms
- 100g Zucchini, sliced
- 75g red capsicum, washed, deseeded and thinly trimmed
- Sweet Chilli sauce
- Kewpie mayonnaise, Lemon wedge and coriander for garnish

Method

1. Preheat oven to 170°C.
2. Mix the sweet potato with the salt and let it stand for two minutes, before rinsing with cold water, draining and squeeze the moisture out. Add the egg and flour to the sweet potato. Mix well.
3. Heat frypan with oil until hot then place one quarter of the sweet potato mix in the frypan. Flatten out. Lightly dust both sides of the barramundi fillet with flour and place it on the sweet potato.
4. Take another quarter of the sweet potato and cover the Barramundi. Repeat process with the second fillet.
5. Adjust the frypan heat to prevent the sweet potato from scorching. After 5 minutes turn the sweet potato over, ensuring it is golden brown.
6. Transfer to oven-safe baking container and bake for 10-15 minutes.
7. Meanwhile soak and separate the noodles as per the packet instructions. Mix the curry paste and the coconut milk together. Heat your frypan with the sesame oil and sauté the mushrooms and capsicum for four minutes before adding the zucchini.
8. Drain and add the noodles. Gently toss or stir the noodles. Add the curry and mix before adding the shallots.
9. Portion the noodles onto two pre-warmed plates. Place the Barramundi on top of the noodles. Drizzle the fish with sweet chilli sauce and Kewpie mayonnaise. Garnish with lemon and coriander.

TOASTED COCONUT PANNA COTTA WITH CARAMELISED PINEAPPLE

Serves: **6** Prep Time: **25 mins** Set time: **5-6 hours**

Ingredients

- 200ml full cream milk
- 300ml thickened cream
- 4 leaves of Gelatine or 2 tsp powdered gelatine
- Ice water (for the gelatine leaves) or 2tbp water for the powdered gelatine
- 200ml full cream milk
- 300ml thickened cream
- 400ml coconut milk
- 100g caster sugar
- 1 tsp vanilla essence
- Coconut essence (optional)
- 440g can pineapple pieces in pineapple juice
- 1/3 C brown sugar

Method

1. Pre-heat your oven to 180°C, spread out your coconut and toast for five minutes.
2. While this is toasting, add the leaf gelatine to the ice water until softened. Squeeze the cold water, gently from the gelatine. If using powdered gelatine, sprinkle on to the cold milk and let it stand for five minutes before gently adding the warmed milk until the gelatine dissolves. Discard the cold water.
3. Add the coconut milk, cream, sugar and vanilla to the toasted coconut and gently heat. Do not boil. Stir occasionally.
4. In a separate small saucepan warm the milk. Add the gelatine to the warm milk. Add the milk to the cream and coconut mixture.
5. Set aside the mix for five minutes to extract the maximum flavour from the toasted coconut. Keep the mix warm.
6. Strain the cream, squeeze the coconut dry. Divide the liquid evenly amongst your glasses, leaving enough room to add the chilled caramelised pineapple later. Chill for 4-6 hours until set.
7. Drain the pineapple over a small saucepan or frypan. Mix the drained pineapple in a small bowl with the brown sugar. Over a low heat reduce the pineapple juice to thicker syrup. Avoid caramelising.
8. Add the pineapple and brown sugar to the saucepan. Bring to boil, stirring occasionally.
9. Set aside to cool before assembling the caramelised pineapple atop the Panna Cottas and serving.

MORE INFORMATION For more recipe ideas and video cooking classes, visit aveo.com.au/blog/food



Above: Sweet potato crusted barramundi.
Below: Toasted coconut panna cotta with caramelised pineapple.



The *missing* piece

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Commonwealth Rent Assistance can prove the difference between living comfortably and living cautiously for many pensioners. Rachel Lane of Aged Care Gurus investigates what it is and who is eligible to receive it.

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When most people think about retirement income, they think about the Age Pension, superannuation or investments, and for a select few the equity tied up in the family home. What often gets overlooked is a little-known government payment that can make a big difference for downsizers: Commonwealth Rent Assistance (CRA).

Whether you're downsizing into a rental, considering a retirement village, contemplating a granny flat or weighing up a land lease community, understanding how CRA works – and how it can work for you – could be the missing piece in your financial puzzle.

What is Commonwealth Rent Assistance?

CRA is a non-taxable supplement paid by Centrelink to people who receive an income support payment (such as the Age Pension) and pay rent above a minimum threshold. It's not a standalone payment – it's paid on top of the pension you receive.

CRA is designed to help retirees manage the cost of housing. While it's modest in dollar terms, it can have a major impact on your weekly budget – especially for those paying market rent or living in certain types of retirement housing.

Who can get it?

To qualify for CRA, you must:

- Receive an eligible Centrelink payment (such as the Age Pension or Disability Support Pension)
- Pay rent above the threshold

What counts as 'rent' for CRA is broader than you might expect. It includes not only traditional private rental arrangements but also:

- Retirement village service fees
- Site fees in land lease communities or caravan parks
- Board and lodging in some supported accommodation

This means CRA isn't just for people in traditional rental housing – it can apply to many downsizing scenarios.

How much is it?

Currently the maximum CRA payments are \$212 per fortnight for singles and \$199.80 per fortnight for couples. Different rates apply to sharers, people with dependent children and couples separated by illness.

The amount you receive depends on how much rent you pay. There's a minimum threshold you must pay before CRA kicks in, and a cap on how much you can receive.

For example, a single pensioner needs to pay more than \$149.60 per fortnight in rent to qualify. For every dollar above that, they receive 75 cents up to the maximum rate of \$212 per fortnight if their fortnightly rent is \$432.27 or more.

Where CRA Really Matters: Retirement villages and land lease communities

One of the most overlooked uses of CRA is in retirement communities. Many people believe that if they're living in a retirement village, they can't get rent assistance – but that's not necessarily true.

As a general rule, in a retirement village, if you pay \$258,000 or less for your home, and you receive the Age Pension, you can qualify for rent assistance based on the ongoing fees of the village.





	Rent Threshold Per fortnight	Maximum Payment Per fortnight	Rent to get Max Payment
Single	\$149.60	\$212.00	\$432.27
Couple	\$242.40	\$199.80	\$508.80
Rent Assistance at 75c per dollar over Threshold			

Let's look at an example:

Marie, age 76, downsizes from her family home and pays \$250,000 for an apartment in a retirement. Marie pays a general service charge in the village of \$250 per week. Marie would be eligible for \$212 per fortnight of CRA on top of her Age Pension payment.

In a land lease community the rules are different because you own your home but rent the land on which it sits. The fee to lease the land is called 'site fees'. Rent assistance can be claimed on the site fees irrespective of the amount you have paid for your home.

Let's look at an example:

Barry buys a home in a land lease community for \$300,000. He leases the land for \$225 per week and receives the Age Pension. Because his site fees are considered rent, he qualifies for CRA and receives \$212 per fortnight – effectively reducing his out-of-pocket cost for site fees.

How it can shape your downsizing decisions

Understanding how CRA interacts with different types of housing can help you make smarter choices when you downsize.

In many retirement villages, there can be a choice between paying a higher upfront amount or paying less upfront and more when you leave. Choosing the lower entry, higher exit fee model could make you eligible for CRA – while the higher entry model may not, depending on how the contract is structured.

This is where a Village Guru report can help. By comparing the total cost of different options – ingoing, ongoing and outgoing fees, and eligibility for government payments – you get a clearer picture of your financial future.

Too often, people make downsizing decisions based on the upfront cost alone, without considering the long-term cash flow. CRA may be modest, but over a 10-year stay in

a community, it could add up to more than \$55,000 in support.

Getting advice and avoiding mistakes

Many older Australians miss out on CRA simply because they don't know they're eligible – or they don't structure their housing arrangements in a way that qualifies. With careful planning and good advice, CRA can form a valuable part of your retirement income.

Before making any downsizing decisions it's wise to crunch the numbers by getting a Village Guru report and seeking independent advice from a retirement living and aged care specialist adviser.

Every dollar counts

In retirement, it's not just what you have – it's how you use it. CRA may not be flashy, but it's one of those quiet government supports that can make a meaningful difference.

If you're planning your next move, whether it's downsizing to a unit, exploring retirement living, or leasing land for a tiny home, check if CRA could be part of the picture. The right decision might not only save you money – it might unlock a whole new way of living well in retirement. ●

Disclaimer: The information provided in this article is purely factual in nature and does not take into account your personal objectives, situation or needs. It is not intended to imply any recommendation, opinion or advice. You should seek advice from a qualified professional about your particular needs, financial situation and objectives.

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MORE INFORMATION

To find out if you are eligible for CRA visit
servicesaustralia.gov.au/rent-assistance or
villageguru.com.au

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Your guide to retirement living

Whether you're just starting to explore downsizing options or already enjoying community life, the Retirement Living Guide offers trusted advice, practical tips, and real stories to support you at every step.

Watch videos, read articles, browse FAQs and download tips on everything from getting started to settling in – plus support services to help you live well, your way. It's expert advice you can trust, all in one place.



Making the move



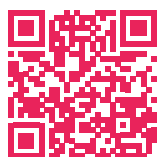
Life in a retirement village



Costs and contracts



Support services, and more



Explore the guide

Scan the QR code or visit
aveo.com.au/retirement-living-guide

aveo

Information contained in the guide is for general information only. Prospective residents are encouraged to seek independent legal and financial advice before signing any binding legal documents.

From our earliest days of school friends and play groups,
to work mates and family gatherings – life is meant to be
lived together. So when you retire, why stop there?
Togetherness is more important than ever. Friends to laugh with.
Shoulders to lean on. That's where Aveo comes in.
A collection of retirement communities offering easy living
with company and support when you want it.
Find your together with Aveo today.



 [aveo retirement living](#)