

Col Drever

The Secretary  
Senate Community Affairs Committee  
PO Box 6100  
Parliament House  
Canberra ACT 2600

Regarding Inquiry into Special Disability Trusts

Dear Sir/Madam,

Thank you for this opportunity to make comments to this inquiry, it's not often that government offices even ask how you are let alone how they can help.

I am working with Centrelink to try and get a 'Special Disability Trust' set up for my nephew, Bradley Thomas, to help ensure his future financial security. Bradley has an intellectual disability and is living in a group home since his mum, my sister, died in 2006. Bradley was the sole beneficiary of his mother's estate of almost \$400,000 and whilst this is not an insignificant amount of money, if you take into account the expenses of his care arrangements at the group home as well as the cost of respite care and other incidentals to his care and his age of 39 years it is easy to see how these funds could be consumed totally long before he reaches the end of his life.

Bradley therefore is a prime candidate for the circumstances provided for in the terms of a Special Disability Trust. When at first I contacted the local Centrelink office to discuss Bradley's financial circumstances the financial adviser there knew nothing of the legislation or the requirements to obtain the benefit. After much investigation I was eventually able to locate the information on the department's website and was able to get started on the process. To date I still have not been successful in getting the benefit in place for Bradley and he is currently losing up to \$300 per fortnight in pension because of this due to the income and assets test on his inheritance.

My experience is that there are two major 'hoops to jump through' to qualify for this concession, the first being special disability trust assessment process and the second being the trust deed. I understand the requirement for the assessment process to ensure that only the beneficiaries targeted for the concession actually are the only ones who receive it, however, the need for a trust deed escapes me.

To date I have been successful in jumping through the first hoop and Bradley has been assessed as eligible for the concession. I have had difficulty in getting through the second hoop and have now placed the job with a solicitor (more expense) to see if we can get across the line and start gaining the concession benefit for Bradley.

My suggestions for amendments to make this very considerable concession more accessible to those families who could most benefit from it are;

a/ awareness, many potential beneficiary families are not aware of this concession. I suggest the government have an organisation charged with the responsibility of 'promoting' this benefit to those most likely to be eligible. The beneficiaries should not be difficult to locate as they would most likely be on a disability pension or rent assistance in a group home etc. I make this suggestion as I have had experience with other family members who have been contacted by agencies that are similarly charged with providing information regarding benefits and services available to the aged, a similarly arranged model would be useful in many ways for those with severe disabilities.

b/ simplify as much as possible the special disability trust assessment process to reduce expense and anxiety.

c/ remove the need for a trust deed document as this is a convoluted and expensive process and replace it with an audited bank account process.

In closing, it does not surprise me that so few of these special disability trusts have been established given my personal experience, however, I remain hopeful that a review of the establishment processes and assistance and encouragement to apply will see this worthwhile concession flourish for those most in need.

Yours truly,

Col Drever