Accommodation Choices for Older Australians and their Families: what older Australians and their families need to know

Information on Accommodation Choices for Older Australians and their Families: what older Australians and their families need to know

Information in this booklet is current at 1 June 2009.

This publication is also available on the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) Internet site <www.fahcsia.gov.au>.

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ISBN: 978-1-921380-26-6

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Introduction

This book is written for people who are thinking about where they will be living as they get older and for their families. Some people may be thinking about moving for lifestyle reasons. Often, once the family has left home, people think about moving to somewhere smaller and easier to maintain. Once work commitments have lessened or ceased, people may think about the attractions of living in a retirement village with its opportunities for companionship and leisure.

Other people are keen to remain in their own homes but might want some more support and help with everyday tasks and perhaps some changes to make living in the house easier to manage. For some older people there will be a move to a residential aged care home which can best meet their needs for care and support.

All these situations are covered in this book, as well as the financial aspects. Many people worry about how they will pay for the care and accommodation they need in later life and how any changes in living arrangements may affect their pensions. This book helps you to understand the financial side of your accommodation arrangements and the protection that is in place to help people on a low income to gain access to the care they need.

Everybody's circumstances are different so not all the information that each person will need can be covered in detail here. The book explains where older people and their families can obtain more information to help them make decisions. You do not have to read the whole book if you are looking for information on something specific—the contents page and index will help you find the relevant section.

Older age can be a challenging time and it can be hard to make the right decisions about your life. This book is designed to help older Australians and their families to understand the options open to them and to work through any changes they decide to make.

Where to get help and find out more

There are many places to go for information and help. This can be confusing but often you will find there are one or two main people you need to talk to. There is a list at the end of this book of organisations that can give you more information and help.

If you or someone in your family is concerned about your future care needs, an Aged Care Assessment Team (ACAT) can help. These teams help older people and their carers work out what kind of care will best meet their needs when they are no longer able to manage at home without assistance. They can help arrange access or referral to appropriate residential or community care. Your own doctor or the local hospital or health centre can put you in touch with an ACAT.

The Department of Health and Ageing has a website <www.agedcareaustralia.gov.au>. *Aged Care Australia* is your best source of comprehensive impartial information about aged care. If you are an older Australian or looking after an older family member or friend, you'll find a wealth of information in these pages that can help you work out what services are available to help you and how you can get started.

On the *Aged Care Australia* website there is a facility called the Aged Care Assessment Tem (ACAT) Finder. The ACAT Finder enables you to look for the ACAT nearest to you.

If you need more help to understand the financial side of changing where you live, Centrelink can help you. Centrelink's Financial Information Service is a free and confidential information service which offers expert information to help you improve your standard of living and enjoy a better lifestyle by making the best use of your resources. You do not have to be receiving a payment from Centrelink to use this service. It is also available without charge to pensioners of the Department of Veterans' Affairs (DVA), people receiving superannuation pensions or those who are financially independent in retirement. You can contact the Centrelink Financial Information Service by calling 13 2300.

If you are having difficulties with managing at home but are finding the prospect of having to move daunting, Centrelink social workers can help you by providing counselling and support and by referring you to other community support services. You or a family member can call the Centrelink Appointments line on 13 1794 to speak directly to a social worker or to make an appointment to see a social worker at your local Centrelink Customer Service Centre.

Your choices

Retirement can be a time when you contemplate a number of changes, many of which might involve changing where you live. This could mean modifying your present home so it better meets your needs, moving from your current home (whether you own or are renting) into a similar home in a new environment, or moving to a retirement village. Later on, as more assistance with daily living becomes necessary, you might need to think about receiving more services in your home, moving in with family or friends or moving to a serviced unit in a retirement village. For those whose care needs have increased significantly, an Aged Care Assessment Team (ACAT) assessment can advise you on your care options.

Thinking about the future

Thinking about these things before they happen can assist in giving you the best opportunity to make choices for yourself. The information in this book will give you some ideas about whether particular arrangements might suit you, and about the financial side of making changes. It is best not to make a decision in a hurry, especially if someone with a vested financial interest is trying to pressure you into decisions about moving or upgrading your home.

It is also important to think about the long-term consequences of your choices. While it is not possible to know exactly what will happen in your later years, it is a good idea to bear in mind that your care needs may increase. So, for example, if you are thinking of moving to a retirement village and will be using the proceeds of your house sale, make sure you understand what you could expect to get back if your care needs increased and you wanted to move into a residential aged care home. More information on retirement villages is on page 56.

If you are thinking about making modifications to your home, consider the possibility that you may be overcapitalising by spending more to make changes than you could get back if you sold your house. More information about this appears on page 38.

Giving away assets

It is also important to think about the implications of giving away any assets you own. For example, you may have significant funds left after selling your house and are thinking about giving money or other assets away to help your family or friends. Any gifts totalling more than $10,000 in one financial year or totalling $30,000 in a rolling five-year period can affect your pension for the next five years. Giving away your assets may also affect the assessment of your assets and your income-tested fees, if you are moving into residential aged care. This applies to pensioners and other residents alike.

The gifting rules are designed to discourage people from giving away their assets to receive more pension or subsidised care. For more information on the gifting rules and how they can affect your pension see page 15. For information on how the gifting rules can affect your income-tested fees and the assessment of your assets if you move into a residential aged care home see page 16.

Thinking about your independence

Support from family and friends is likely to become more important to you when you retire. In choosing a new home or location, consider what level of independence you want. Your independence can be affected if:

- the new home you choose is more expensive than you can afford, leaving little for everyday expenses
- the home or garden is too big for you to manage, causing you to rely on outside help to maintain the home
- the home is too far from the shops, your doctor or other services
- the rules in, for example, retirement villages, caravan parks or strata title units, restrict what you can do.

Working out the costs

If you think moving to another house, whether in your own area or somewhere else, might be a good idea, your next step is to decide if you can afford to do it. To work this out, you need to have a reasonable idea of what your home will sell for and what it will cost to buy a home in an area where you want to live. You also need to take into account the costs of buying and selling, such as stamp duty, legal costs, payments to real estate agents and auctioneers, and removalist charges. It is also important to think about ongoing costs such as council rates (including water charges) and whether there would be body corporate fees (for example, if you moved into a villa unit or townhouse). At the same time you need to think about your present and future needs and any extra costs you might face, such as paying for care you might need in future.

It is best to get a realistic valuation of your home from someone experienced in real estate and who knows about house values in your area. Real estate agents may provide estimates. If you are seeking estimates from a real estate agent, you should get more than one opinion as estimates vary. To avoid any misunderstandings, make sure quotes are obligation-free.

You can also pay for an independent valuation of your home. To find a valuer who can provide this service in your area, see Valuers–Real Estate listed in the Yellow Pages.

Comparing your choices

Before you make a decision to sell or stay, it is a good idea to make a list of the things that are most important to you about your home. You could make a list of the things you most like and dislike about your present home and of the things that would be important to you if you moved elsewhere or decided to stay and make changes in your home. These could include characteristics of the house, for example whether or not there are steps and stairs, and of the location, such as whether it is close to services, especially doctors, transport and shops, and whether it is pedestrian-friendly. You might also want to think about the social, religious, community and sporting activities that are available in your own area and in the areas you might want to move to, and how easy it would be to maintain ties with family and friends.

Choosing the right type of home

You may have been used to living in a detached house on its own large block. This is the time to think about whether you might want to choose a different kind of housing—for instance a townhouse, courtyard home or villa, or a portable or relocatable home. Some of the things you might need to think about when considering a different type of home would include security of tenure (whether you will be able to live there as long as you want to), ease of maintenance, whether you can make alterations, access to a garden and whether there will be the right balance between privacy and company.

If you move into a portable or mobile home you may be able to get Rent Assistance from Centrelink, depending on whether you pay site fees and, if so, how much you pay.
For more information on Rent Assistance see page 16.

Moving to a different climate

You might be thinking of moving somewhere with different climatic conditions from your current home. Remember, the weather you would encounter in the extremes of summer or winter might be quite different from the weather at holiday times or as depicted in brochures. You might want to rent out your present house and test the climate and other aspects of living in the chosen area for a year or so. For information about the effect this could have on your pension see page 11. You also need to think about practical matters such as what would happen to your furniture and belongings.

Making a Choice

Having thought about all these issues, it is easier to decide what is really important to you in a new home or how you can change the things that are worrying you in your present home so you can stay put longer. It is wise to consider all options and take time to think about them. This means you can plan ahead rather than be forced to move because of a crisis or circumstances beyond your control. If there is an unexpected change in your circumstances, it will be easier to deal with if you have thought about the possibilities in advance.

What if things change?

At any age, health and family circumstances can change, meaning some decisions must be made quickly. Preparing yourself in advance means things could be very much easier for you and your family if things do change. For instance, having a power of attorney in place may make it easier for decisions to be made on your behalf by a trusted person if you have an accident or are taken ill.

If you feel your care needs are increasing and that you can no longer manage without outside assistance, you could talk to your doctor about whether an assessment by an ACAT is appropriate. The ACAT helps older people and their carers work out what kind of care will best meet their needs when they are no longer able to manage at home without assistance. The team provides information on suitable care options and can help arrange access or referral to appropriate residential or community care. Before you can receive certain types of care in the community or enter a residential aged care home you will need to be assessed and approved for care by an ACAT. In Victoria, ACATS are known as Aged Care Assessment Services (ACAS).

If your ACAT has recommended that you are in need of community care or residential aged care, either permanently or on a respite basis, you may wish to begin the process of finding an aged care service provider or aged care home. For more information on ACAT assessments see page 75 and for information on looking for an appropriate residential aged care home see page 77.

If your ACAT has determined that you are in need of residential aged care, either permanently or on a respite basis, you may wish to begin the process of finding an aged care home. For more information on ACAT assessments see page 75 and for information on looking for an appropriate residential aged care home see page 77.

Sometimes your care needs may change unexpectedly, for example as a result of an illness or accident. Respite care in an aged care home or in your family home may be an option in these circumstances. For more information on respite care see page 70. If an ACAT has determined that you are in need of permanent residential care but you have not yet been offered a place, you may be also eligible for more community care services in your family home. For information on community care see page 42.

Couples separated by illness

Sometimes you and your partner may have to live separately because one or both of you become frail and ill. This is a time when people can feel very vulnerable. As well as concern about your partner's wellbeing and how you will cope living apart, there may be financial concerns.

Payment of a higher rate

As a member of a couple, if one or both of you become frail or ill and move away from your home, you may each be eligible for the single rate of pension. The single rate of pension is higher than the rate of pension paid to a member of a couple.

If this happens, your payment will still be based on your own and your partner's combined assessable income and assets but you will both be paid at the single pension rate. For more information about assessable income and assets see pages 11 and 14.

Depending on the circumstances, you may also qualify for Rent Assistance. For information on Rent Assistance see page 16.

How to qualify for a higher rate

Basic qualifications

To get the higher single rate of pension, you or your partner (or both) must:

- be unable to live together in your home because of frailty or illness
- have higher costs for your day-to-day living because of this, and
- be likely to continue living apart indefinitely.

You may also be eligible to receive the higher single rate if you or your partner (or both) move into respite care for at least 14 days.

If you or your partner move into an aged care home or hospital care

Generally, you or your partner would be able to receive the higher single rate of pension if one or both of you move into:

- an aged care home
- hospital for a long period (as a nursing home type patient)
- a psychiatric hospital
- respite care for at least 14 days.

If one of you moves in with relatives because of ill health

If one member of a couple moves to live with children or other relatives because of illness or infirmity, both members of the couple may qualify for the single rate of pension. For more information about moving in with friends or relatives see page 62.

Do we have to live apart to get the higher rate?

Members of a couple who live together with their children or who live together in what might be considered a family unit do not normally qualify. However, you may receive the higher single rate of pension if you and your partner live in low or high level care in an aged care home.

What to tell Centrelink or the Department of Veterans' Affairs

You may qualify for a higher single rate of payment if you or your partner move away from home because of frailty or illness.

If you think you and your partner may qualify for a single rate you should tell Centrelink or the Department of Veterans' Affairs (DVA) as soon as possible. Centrelink and DVA can only pay you the higher amount from the time you tell them that you have moved.

Your finances: key information for older people and their carers

When thinking about moving or getting help to stay at home, people naturally think about their finances and how they would be affected if their circumstances changed.

- Many older people receive a full or part Age Pension from Centrelink.
- Veterans, their partners and widows/widowers may receive income support from the Department of Veterans' Affairs (DVA).
- Other retirees receive superannuation pensions or other income streams and/or have other resources which provide some or all of their income.

This section contains information for all these groups about the financial side of their living arrangements. Detailed information about the financial aspects of moving into an aged care home is given in the section on residential care (paying for your care and accommodation) on page 84.

For people who receive Centrelink or DVA payments, the following pages give detailed information about these payments and how they can be affected if living arrangements change. It is also important to read the information throughout this book about how Centrelink and DVA assess you in your particular circumstances. For example, if you are thinking about moving into a retirement village, you will find information about how Centrelink and DVA assess retirement village residents in the section on moving into a retirement village on page 56. You can find important information throughout this book about what you have to tell Centrelink and DVA if your situation changes and about other help and services Centrelink and DVA provide.

Centrelink's free Financial Information Service offers information that may help you improve your standard of living by using your own money to best advantage. You do not have to be a Centrelink customer to make use of this service. For more information see page 2. You can contact the Centrelink Financial Information Service by calling 13 2300.

Pensioner Concession Card

A Pensioner Concession Card entitles Centrelink pensioners, Service Pensioners and some other recipients of income support to reduced-cost medicines under the Pharmaceutical Benefits Scheme.

As well as this, pensioners may also be entitled to extra concessions from state and local government authorities. These may include reductions in property and water rates and reductions in energy bills. Pensioner Concession Card concessions vary from state to state.

Age Pension and Service Pension

You may get the Age Pension if you are aged 65 years and over if you are a man or are above certain qualifying ages for women (between 63.5 and 65 years depending on your date of birth), meet certain requirements relating to residence in Australia and have income and assets below a certain amount. You may get a similar payment, the Service Pension, from DVA if you are an eligible veteran, partner or widow. This section is about how Centrelink and DVA work out whether or not you can get some Age Pension or Service Pension and, if so, how much. When Centrelink and DVA calculate your pension, they will look at how much income you (and your partner, if you have one) receive and how many assets you and your partner own. Your situation is checked against both the income test and the assets test. Depending on the level of your income and assets you may be able to get either a full pension or a part pension. In the 2009-10 Budget the Government proposed an increase in the Age Pension qualifying age from 65 to 67, starting from July 2017.

Which test will apply to you?

Your rate of pension is calculated using whichever test—income or assets—will give you a lower rate. If the lower of the two rates is zero, that means you are not entitled to a pension. However, if you are in this situation, there may be other Australian Government assistance which could help, such as the Pension Loans Scheme described on page 20 or the Commonwealth Seniors Health Card described on page 25.

Pension rates

Pension rates are indexed in March and September each year. You can find the current pension rates by calling Centrelink on 13 2300 or by visiting the Centrelink website <www.centrelink.gov.au>.

From 20 September 2009 most pensioners will receive a new Pension Supplement. This will replace the GST supplement, Utilities Allowance, Telephone Allowance and Pharmaceutical Allowance. The Supplement will initially be paid fortnightly but, from 1 July 2010, pensioners will be able to choose to receive around half of the new Supplement on a quarterly basis. You can obtain

further information by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>.

The income test

Under the income test used for the Age Pension and the Service Pension, income is defined as any money, valuable consideration or profits you may have earned, derived or received from any source. It includes income from outside Australia. It is different from taxable income.

The income test also uses special deeming rules for assessing income from financial assets. For more information on how deeming works see the section below.

Income above a free area may affect the rate of pension a person or a couple receive, or it may mean they cannot get any pension. This is called the income test.

How the income test works

Single pensioners:

- From 20 September 2009 if your income is more than the income test threshold, your pension reduces by 50 cents for every dollar above this amount. Previously, the withdrawal rate was 40 cents for every dollar above this amount. Transitional arrangements will apply for existing part rate single pensioners affected by the movement of the income test withdrawal rate from 40 cents to 50 cents.

Pensioner couples:

- From 20 September 2009 if your combined income is more than the income test threshold, your individual pensions reduce by 25 cents each for every dollar above this amount. Previously, the withdrawal rate was 20 cents for every dollar above this amount. Transitional arrangements will apply for existing part rate partnered pensioners affected by the movement of the income test withdrawal rate from 20 cents to 25 cents.

Couples separated by illness:

- The income test is the same as for pensioner couples.

Income thresholds are indexed each July. You can find the current income test thresholds by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>.

From 20 September 2009 a Work Bonus will be introduced for those assessed under the new rules to allow those age and service pensioners who want to work to keep more of the money they earn. For these pensioners, only half of the first $500 of fortnightly employment income will be included in the income test.

How deeming works

Deeming is used to assess income from financial assets to help work out the amount you receive from Age Pension or Service Pension. Financial assets include financial investments and amounts assessed in respect of gifts (see page 13). Deeming assumes that bank accounts and other financial assets are earning a certain amount of income, regardless of what income they are actually earning.

Deeming rates and thresholds

The Minister for Families, Housing, Community Services and Indigenous Affairs and the Minister for Education, Employment and Workplace Relations set the deeming rates. Deeming rates are monitored to ensure they reflect rates of return available to pensioners. Any changes to the deeming rates are usually made in March or September, when pension rates are indexed.

There is a lower and an upper deeming rate for financial assets, depending on the total value of your financial assets.

The lower deeming rate reflects the expectation that pensioners will generally choose to have savings in investments with very high accessibility and safety, but which tend to provide relatively low income.

The higher deeming rate reflects the expectation that customers with higher amounts of savings should seek higher returns on some of their savings, either by accepting relatively lower accessibility (eg term deposits) or by accepting some more risk (eg shares).

Deeming thresholds are indexed to the Consumer Price Index each July. Rates and thresholds mentioned in this section are current at January 2009. For information on current deeming rates call Centrelink on 13 2300 or visit the Centrelink website <www.centrelink.gov.au>.

Financial assets

Financial assets include:

- bank, building society and credit union accounts
- cash
- term deposits
- managed investments, including friendly society bonds
- assets in superannuation and rollover funds held by people of age pension age
- listed shares and securities
- short-term asset-tested income streams
- loans and debentures
- shares in unlisted public companies
- gold and other bullion
- things you have gifted away in excess of the gifting limits, including things which were not counted as assets before you gifted them, such as the family home.

Financial assets do not include:

- accommodation bonds paid to aged care homes
- entry contributions paid to retirement villages
- your home or its contents
- cars, boats and caravans
- antiques, stamp or coin collections
- assets in superannuation and rollover funds held by people who are under age pension age
- assets test exempt income streams (purchased before 20 September 2007)
- long-term asset-tested income streams
- standard life insurance policies
- certain funeral bonds
- holiday homes, farms or other real estate.

The assets test

An asset is any property or possession you own, either partly or wholly, other than exempt assets. It includes assets held outside Australia and debts owed to you. Under the pension assets test, Centrelink and DVA do not count some assets. Exempt assets include:

- the family home and up to two hectares of adjacent land—possibly more if a 20 year attachment exists

- aids for people with disabilities
- certain amounts paid or invested in preparation for a funeral.

Because Centrelink and DVA do not count the value of your home, the value of any mortgage or loan secured against your home does not reduce the amount of your assessed assets. If you intend to borrow so you can temporarily own both your current home and the one you are about to move to, a Centrelink Financial Information Service Officer can explain how differently structured loans may affect your payment.

The assessable assets a person or a couple own above a threshold, also known as the assets test free area, may affect their rate of pension or mean they cannot get any pension. This is called the assets test.

Mortgages against your home are assessed differently for determining the portion of your assets available to assist with aged care.

Amount of assets you can have before your pension is affected

The amount of assets allowed before your pension is reduced can be found by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>. If your assets exceed the lower threshold, your pension will be reduced by $1.50 a fortnight for each $1,000 of excess assets. For partnered pensioners the combined pension will reduce by $1.50 a fortnight. Pension payments will stop if your assets are above the upper limits.

Changes to the assets test which mean more people can get a pension

Since 20 September 2007 the pension assets test taper rate has been halved. This means pensions are only reduced by $1.50 a fortnight (instead of $3) for every $1,000 of assessable assets above the assets limits for full pension. This has resulted in increased pensions for people who receive a part pension under the assets test.

Many people who were previously unable to get a pension because of the level of their assets are now eligible for a part pension. If you think this might apply to you, call Centrelink on 13 2300 or DVA on 13 3254.

In conjunction with the reduction in the assets test taper rate, the 50 per cent assets test exemption for complying income streams was removed for complying income stream products purchased on or after 20 September 2007. Income streams purchased before 20 September 2007 have not been affected by the change.

Assets hardship

Some customers whose assets affect the amount of pension they receive but who are not in a position to use these assets to support themselves may apply to have a rate paid that does not take them into account. This option cannot be granted if the customer can re-arrange their finances to support themselves or if they have put themselves in hardship by gifting assets.

Gifting of assets

The gifting rules are designed to discourage people from giving away their assets to receive more pension or subsidised care.

You can give away (gift) money or assets of any value at any time but the rate of income support payment (such as the Age Pension or the Service Pension) you receive may be affected if you gift assets (including money or the family home) worth more than the allowable gifting amount free area. Single people or couples can give away up to $10,000 in a single financial year and up to $30,000 over any five financial year period before the gifting rules apply.

- If people give away more than this, it may affect their pension.
- The $10,000 in a single financial year and the $30,000 five year free areas also apply to gifts people make during the five years before their pension is granted.

If you give away something which exceeds those limits in value, the excess amount is counted as a financial asset in your assessment and will therefore be subject to the deeming rules. For example, if you gave away $25,000 cash in one year your net assessable assets would reduce by $10,000 and the excess $15,000 would continue to be counted as a financial asset.

How this affects your pension

Income Test

Income is deemed on the extra amount above the gifting free area for five years.
For information on deeming see page 12.

Assets Test

The extra amount above the free area is assessed for five years as if it were still your asset. For information on the assets test see page 14.

How gifting can affect aged care costs

Giving away assets, including money or the family home, may increase the amount you have to pay for aged care.

For aged care fees

Aged care fees are calculated based on income assessments undertaken by Centrelink and DVA, using the same assessment rules and definitions that apply to the pension income test. This includes the rules relating to the deeming of income on assets that have been given away, as described above.

For accommodation payments

Since 1 January 2007, any amount over $10,000 in a single financial year or $30,000 in a five financial year period that has been given away will be included in the aged care assets assessment. In working out the amount to be included in the assets test, all gifts made from 10 May 2006 will be taken into account. People who enter permanent residential aged care or move to another aged care home from 1 January 2007, and who have an aged care assets assessment will be affected by the changes to the rules about assets that have been given away.

If you gift assets in excess of the amounts outlined above, for example your home, these assets are included in the aged care assessment amount.

Important: If you are thinking about giving away any of your assets, you should first talk to a Centrelink Financial Information Service Officer. For contact details see page 2.

Rent Assistance

Rent Assistance provides extra income support to people who pay rent or board and lodging to private landlords.

Who can get Rent Assistance?

You may be able to get Rent Assistance if you are classed as a non-home owner and if you pay enough rent. In special care situations you may be able to get Rent Assistance even if you own your home.

Rate of payment

You can only receive Rent Assistance if you pay more than a set minimum amount of rent each fortnight.

There are limits on the total Rent Assistance that Centrelink and DVA can pay you. The amount depends on your family situation and the amount of rent you pay. You may be able to receive more if you have dependent children living with you. All rates are paid fortnightly. They are indexed in March and September. You can find the current rates by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>.

Sharing the rent

Single people without dependent children, who share their accommodation with other people, may be paid Rent Assistance at a lower rate (the sharers' rate) than if they were living independently. The most they can receive is two-thirds of the maximum rate of Rent Assistance payable to single people living independently. The sharers' rate of Rent Assistance does not apply to you if you get Disability Support Pension or Carer Payment or a pension from DVA.

Board and lodging

If you pay for board and lodging, Rent Assistance is paid only on the amount you pay for your lodging. If you do not know how much this is, Centrelink or DVA will count two-thirds of what you pay as lodging. The other one-third counts for food expenses, which is not covered by Rent Assistance.

The sharers' rate of Rent Assistance does not apply to you if you pay board and lodging.

What to tell Centrelink or DVA

Centrelink and DVA can only pay you Rent Assistance from the time you tell them you are paying rent. Therefore, if you move into accommodation for which you pay rent, you should tell Centrelink or DVA as soon as possible. You may be asked to provide proof of the amount of rent you pay. Examples of proof include rent certificates signed by the landlord or agent and/or rental lease agreements.

Special situations where home owners might be able to get Rent Assistance

Generally, Rent Assistance is not available to people regarded under social security rules as home owners. However, there are some special situations in which older people needing care and people who care for them can get Rent Assistance even if they are home owners.

Retirement villages

You may be able to get Rent Assistance if you live in a retirement village. This depends on how much you paid as an entry contribution to move into the retirement village. If it is below a certain amount, known as the extra allowable amount ($124,500 as at December 2008), you may be able to get Rent Assistance if you are paying fees and service charges. You will not be able to get Rent Assistance if you have paid more than the extra allowable amount as an entry contribution because you are then classed as a home owner. For more information about how living in a retirement village affects Centrelink and DVA payments see page 60.

If you move in with friends or relatives because you are frail or in ill health

If you move in with someone else because you are frail or in ill health, you may be eligible for Rent Assistance immediately, even if you still own your home. The person caring for you does not have to be receiving a payment from Centrelink or DVA.

To qualify for Rent Assistance in this situation, you need to be:

- receiving a substantial level of care for at least two weeks and
- receiving a pension or allowance and
- paying enough rent.

For more information about how this situation affects Centrelink and DVA payments see page 66.

If you move to provide care for someone else

You may leave your home to provide substantial care in another home for someone who cannot care for themselves. If this happens you may be eligible immediately for Rent Assistance even if you still own your former home. The person you are caring for does not have to be receiving a payment from Centrelink or DVA.

To qualify for Rent Assistance in this situation, you need to be:

- providing a substantial level of care for at least two weeks and
- receiving a pension or allowance from Centrelink or DVA and
- paying enough rent for the property where you are providing care.

For more information about how this situation affects Centrelink and DVA payments see page 67.

If you move while in good health

You may move in with friends or relatives but still own your home and plan to return to your home. For the first 12 months, you cannot get Rent Assistance. After 12 months, you may be able to get Rent Assistance if you are paying rent.

If you do not own a home and you move in with friends or relatives, you may be able to get Rent Assistance as soon as you move, provided you pay enough rent. In some cases you may be paid at the sharers' rate, which is lower than the rate for people who live independently. More information about how this situation affects Centrelink and DVA payments is on page 68.

If you move into a granny flat

Granny flat rights are usually family arrangements to provide company and nearby help for older people. A granny flat can be a separate self-contained dwelling built on someone else's property, or a right to accommodation for life or a life interest in a private home. You may be able to get Rent Assistance if you live in a granny flat. This depends on how much you paid as a contribution to the granny flat. If it is below a certain amount, known as the extra allowable amount ($124,500 as at December 2008), you may be able to get Rent Assistance if you are paying enough rent. You will not be able to get Rent Assistance if you have paid more than the extra allowable amount as a contribution to the granny flat. For more information about how living in a granny flat affects Centrelink and DVA payments see page 63.

Other financial assistance that can help as you get older

You may find it easier to continue living at home if you make some changes or home improvements. These changes might include replacing steps with an entry ramp, putting in a grab rail in the shower or near the toilet, buying a new refrigerator or installing a security screen door. This section looks at some possible financial assistance to help you maintain your home or make the improvements you need.

Lump-sum pension advance

If you are on a full or part Age Pension or Service pension, you can get an advance of your pension paid as a lump sum. You can use the advance to help with any expenses. You will not have to show receipts or prove how you spent your advance.

How much is the advance?

Centrelink provides advances of between $250 and $500. Similar advances are provided by DVA for veterans and their dependants, and DVA will advance any amount up to $500. The amount of an advance will depend on how much you are normally paid each fortnight and whether or not you:

- have been receiving an eligible payment such as the Age Pension or a Service Pension for at least three months and
- meet the guidelines that show you can repay the advance and still have enough money for your day-to-day expenses.

How often can you get an advance?

There is a limit of one lump-sum advance payment in any 12 month period.

How is the advance repaid?

The advance is repaid over six months by deductions from your fortnightly pension payments.

There is no interest payable on the advance.

For example, a $500 advance would be repaid at $38.50 a fortnight over 13 fortnights and a $250 advance at $19.30 a fortnight over 13 fortnights.

How do I get more information or apply for an advance?

Call Centrelink on 13 2300 or get an application form from your nearest Centrelink Customer Service Centre. You need to show Centrelink that you can afford the repayments.

Service pensioners can get an application form from their nearest DVA office.
Call 13 3254 to find out the location of your nearest office.

In the 2009–10 Budget the Government announced as part of the Secure and Sustainable Pension Reform package that new flexible advanced payment arrangements for pensioners will be introduced to help them meet unexpected expenses and improve flexibility. Under new arrangements from 1 July 2010, pensioners will be able to seek more than one advance per annum, with the maximum amounts increased to three times the maximum weekly basic pension (more than $700 for each member of a pensioner couple and more than $900 for a single pensioner) or 7.5 per cent of the annual pension entitlement, which ever is the lower. Advances will be repaid over six months by direct deductions from pension payments.

Pension Loans Scheme

Pensioners on a part pension and some people not eligible for a pension may be able to increase fortnightly income by applying for a loan under the Pension Loans Scheme.
The loan is paid in fortnightly instalments, to bring the total payment up to the equivalent of the full pension.

Either you or your partner must own real estate in Australia (such as your home) that you can use as security for the loan. You do not have to use the full value of your real estate as security for the loan. You can arrange to have a guaranteed amount kept aside from the total value of a secured asset, so it will be there if you need it later or wish to ensure that it remains in your estate. This will decrease the amount of your fortnightly instalments.

A competitive rate of interest is charged on the outstanding loan amount. Loan payments are not taxable. You will have to pay costs for securing the loan. These costs can be added to the loan.

If you are renting your home from a landlord, the Pension Loans Scheme is not suitable for you, unless you own other real estate in Australia such as a holiday house or investment property. The lump-sum pension advance might help you. For information on this advance see page 19.

Who can apply for a loan?

You may be able to obtain a loan if either you or your partner:

- get a part Age Pension or Service Pension
- cannot get any Age or Service Pension because either your income or the value of your assets (but not both) is too high.

In other words, either you or your partner must have some entitlement to a pension under either the income or the assets tests. For more information about the income and assets tests see pages 11 and 14.

You cannot apply if you are a full pensioner, as you already receive the maximum amount of pension. If you are a home owner on a full pension, see below for information on reverse mortgages, which can help you get more income.

How is the loan repaid?

You can leave the debt, including the accrued interest, to be recovered from your estate or you can choose to make repayments at any time.

Can you withdraw from the loan arrangement?

The scheme is voluntary and you can choose to withdraw from the loan arrangement at any time. The repayment options are set out above.

To find out more about the Pension Loans Scheme call Centrelink on 13 2300. Service pensioners can call DVA on 13 3254.

Reverse mortgages/home equity conversion loans

What are they?

Reverse mortgages, or home equity conversion loans, allow older people to borrow against the value of their homes. For example, they can help finance home improvements by providing a loan secured against the value of the home.

These loans are available from a number of lending institutions, each of which will have slightly different conditions. In South Australia, the South Australian Government has established a statutory corporation, HomeStart Finance, which offers a seniors equity loan.

If you are interested in finding out what reverse mortgage loans are available, you could ask the bank, building society or credit union you normally deal with whether they provide these loans. Mortgage brokers may be able to advise you on the range of loans available and make the necessary arrangements, as may some financial planners.

Advantages and risks of reverse mortgages

A major advantage is they can allow you to stay in your home. You may want to stay in your home but be finding it difficult to pay maintenance costs or make improvements or adjustments to meet your changing needs. Generally, no repayments are required until the property is sold or is no longer occupied (for example, on the death of both partners).

However, these loans and schemes may entail risks and disadvantages. For instance, while you are not making loan repayments the interest is compounding and the amount of debt increases over time. You should not enter into these arrangements unless you are sure you understand the risks and conditions of the loan. It can also be a good idea to talk the idea over with your family or other people who may be affected by your decision. In the end, it is your choice.

Get independent, professional advice first

Before you enter into an arrangement, it is important to seek specific, independent, professional advice on the financial consequences of doing so. You will be in a better position to make a borrowing decision when you understand the possible consequences of your decisions.

The features and conditions of reverse mortgages differ between lenders. However, most products available in Australia have the following features:

- Home ownership status remains. The loans allow you to mortgage your home and retain part ownership.
- Fees. Other charges such as an application fee and a monthly charge may apply. These may be included with the loan and have interest charged as they accrue.
- Lump-sum or regular payments. Depending on the lender, you can receive a lump sum payment, regular payments over a number of years (sometimes for life) or a combination of both.
- Repayments. You are not required to make regular ongoing repayments. The amount owing does not usually have to be repaid until you (and your partner) die or move out.
- Compound interest. If you do not make repayments, interest is added to the amount owing so the debt compounds.
- The amount owing usually becomes repayable:
    - on your death, if you are single. If you are married and both of you are living in the home, it does not become repayable until both of you die or
    - when you (and your partner, if you have one), have not lived in your home for at least 12 months or
    - if you sell your property or
    - if your property falls into significant disrepair.

Many home equity conversion loans have a no negative equity guarantee. This means if the balance of the loan exceeds the proceeds of the sale of the property, no claim for this excess will be made against your estate or other beneficiaries. However, the guarantee is dependent on your meeting the terms and conditions of the loan such as keeping your home insured and well maintained or, in some instances, seeking the lender’s approval before allowing other people to live in the house.

- The National Information Centre on Retirement Investments can give you information about how home equity arrangements work. You can visit their website <www.nicri.org.au> or call 1800 020 110.
- The reverse mortgage industry body Senior Australians Equity Release Association of Lenders (SEQUAL) can also provide information. You can write to them with general enquiries to PO Box A217, Sydney South NSW 1235, or email info@sequal.com.au. Their website <www.sequal.com.au> provides a list of reverse mortgage lenders who are members of SEQUAL and also a list of SEQUAL accredited reverse mortgage consultants (for example, some financial planners). South Australian residents can contact HomeStart Finance on 08 8203 4000, or visit their website <www.homestart.com.au>.

How home equity conversion arrangements are treated under the pension income and assets tests

If you receive a loan under a home equity conversion scheme or reverse mortgage, the loan amount itself is not counted as income. However, income may be deemed on any part of the loan that is held as a financial investment. For explanation of the deeming rules see page 12.

Your status as a home owner under the assets test is not affected by taking out a home equity loan. The first $40,000 of an unspent home equity conversion loan is not counted under the assets test for 90 days.

Example: A person takes out a home equity conversion loan of $70,000 and puts the proceeds in a bank account.

Therefore:

- $40,000 is exempt from the assets test for 90 days.
- $30,000 is counted as an asset from when the funds are received.
- The whole $70,000 is subject to the deeming rules under the income test, from the time the funds are received.

Other home equity products

There are other products which are not reverse mortgages but which may allow you to tap into the equity of your home. Some financial institutions offer products where they provide you with a lump sum. In return the financial institution obtains a right to share in a proportion of the sale proceeds of your house when it is eventually sold. If you are considering this or similar loans, make sure you obtain expert independent advice as to the impact on your overall financial situation. Entering into these arrangements may mean you are losing a large amount of equity in your home in comparison to the amount of money you are receiving.

Other ways of improving your financial situation

There are a number of ways older people can get extra money to help pay for home renovations or other services and products to help them remain independent. Some of them, for instance letting a room or part of your house to a boarder or lodger, may affect your pension.

If I take in a boarder or lodger, how will it affect my pension?

You need to tell Centrelink or DVA if you take in boarders or lodgers if they are not members of your immediate family. Some of the money you get for board and lodging or rent is treated as income by Centrelink and DVA. The percentage of rent money treated as income varies, according to the services you provide. For example, accommodation only—70 per cent; accommodation and breakfast—50 per cent; full board and lodging—20 per cent. However, if you spend more on extra bills than the percentage allowed and can provide evidence of this, you will be assessed on a lower percentage.

Financial help from the family

Most people do not like asking their family for financial help but if you want to stay in the home and you or your family want to keep your home for the family inheritance, it may be worth asking if they can help out.

Maybe a number of family members can each help by putting in a small amount or one or two family members may be able to borrow money for you. As well, your family can make some payments to you as a gift or allowance and in certain cases this is not treated as income for the purposes of Centrelink or Service pensions. Another option is to ask your family to buy your home and allow you to continue living there rent-free. For more information about this arrangement and granny flat rights see page 19.

Whatever you decide, ask professionals for legal advice, and get a written agreement to avoid arguments and to protect your interests. Community legal centres, which are available to everyone in the community including those who may not be able to afford a private solicitor, can usually help you with this. It is a good idea to get advice on how your pension might be affected and to get tax advice as well. Remember that the final choice is yours.

Department of Veterans' Affairs

Services of care, compensation and commemoration for veterans and their dependants are provided by DVA. These services include income support payments including the Service Pension and Income Support Supplement. These payments provide a regular income for people with limited means. A Service Pension can be paid to veterans who have qualifying service on the grounds of age or invalidity and to eligible partners, widows and widowers. Income Support Supplement can be paid to war widows and widowers. Both payments are subject to income and assets tests.

Eligible veterans can access Service Pension on the basis of age earlier than the Age Pension paid by Centrelink. Service Pension is paid earlier than the Age Pension in recognition of the intangible effects of war that may result in their premature ageing and/or loss of earning power. Generally, however, pension rates and the income and assets tests applied reflect those used by Centrelink for people who are applying for an Age Pension. For more information, veterans and their dependants should contact their nearest DVA office.

Superannuants and other independent retirees

Changes to the assets test in September 2007 mean some retirees who were not previously eligible for a pension are now able to get a part pension. Regular indexing of the thresholds also means some people may become eligible, for example if they are on fixed incomes or if they have had to draw on their assets to meet the expenses of older age. Independent retirees or their families should contact Centrelink by calling 13 2300 or visiting their nearest Centrelink Customer Service Centre if it appears they might be entitled to some pension.

Many retirees who are not eligible for an Age Pension and the associated Pensioner Concession Card may be eligible for a Commonwealth Seniors Health Card from Centrelink or DVA. . This card provides access to Pharmaceutical Benefits Scheme prescription items and certain Medicare services, at a cheaper rate.

To be eligible for a Commonwealth Seniors Health Card, retirees must have an annual adjusted taxable income of less than:

- $50,000 (singles)
- $80,000 (couples combined)
- $100,000 (couples combined who are separated due to ill health).

Adjusted taxable income is the retiree's taxable income plus net rental property loss, target foreign income (foreign income not normally taxed in Australia, including fringe benefits) and employer provided fringe benefits in Australia. From 1 July 2009, it will include total net investment losses.

From 1 July 2009 the Commonwealth Seniors Health Card income test will be expanded to include reportable superannuation contributions including income that is voluntarily salary sacrificed to superannuation.

From 20 September 2009 Commonwealth Seniors Health Card holders will receive a new Seniors Supplement. This will incorporate the Seniors Concession Allowance and the higher rate of Telephone Allowance. The Supplement will be paid quarterly. You can obtain further information by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>.

Getting help to manage decisions

Your family and friends can be a great source of help and information when you are thinking about where you will live as you get older. Often you will also need to talk to someone outside the family but talking things over first with people you trust can help you work out what your choices might be.

It can be a good idea to think about what would happen if you needed someone else to deal with matters that affect you, for instance if dealing with financial arrangements became too much of a burden for you.

Someone to deal with at the Department of Health and Ageing

The Department of Health and Ageing has nominee arrangements that allow resident details to be discussed with a nominated representative as well as care fee letters being sent directly to that person. To have someone registered as your nominee, you will need to complete the *Appointment of a nominee* form and return it to the address advised
on the front of the form. If you would like the *Appointment of a nominee* form sent to you, call the Aged Care Information Line on 1800 500 853.

Someone to deal with at the Department of Veterans' Affairs

The ways in which a pensioner may appoint a person to act on their behalf in dealings with Department of Veterans' Affairs (DVA) are detailed in the DVA factsheet LEG01, *Arrangements for other people to act on your behalf*. The factsheet also explains the arrangements where a person's DVA payments need to be paid into a bank account controlled by a third party.

Call DVA on 13 3254, or 1800 550 457 (regional Australia) or visit their website <www.dva.gov.au/factsheets>.

Someone to deal with at Centrelink

If you receive a payment from Centrelink, you can authorise another person or organisation to handle your business with Centrelink on your behalf.

This can be anyone including:

- a relative or friend
- the Public Trustee, Guardianship Board
- a representative of an organisation caring for you.

Centrelink offers three types of arrangements which may assist customers in this situation:

- Person Permitted to Enquire arrangement. This means you can authorise a person or organisation to make an enquiry about your Centrelink business on your behalf.
- Payment nominee arrangement. This means you can authorise a person or organisation to receive your payments on your behalf, into a special account separate from their own

money. A payment nominee must:

  - keep records detailing how your payments have been spent or otherwise handled
  - respond to a request by Centrelink to provide records of how your payments have been used
  - at all times act in your best interests.

- Correspondence nominee arrangement. This means you can authorise a person or organisation to act and make changes on your behalf. A correspondence nominee can fulfil most Centrelink requirements on your behalf and is authorised to receive copies of your mail, make changes to your information and make enquiries on your behalf. They can attend your Centrelink appointments with you or for you. The correspondence nominee must at all times act in your best interests and they can:

  - notify Centrelink of changes in your circumstances
  - complete Centrelink forms and statements on your behalf
  - provide relevant documents to Centrelink relating to your circumstances.

Important: both you and your nominee must remember that for any action taken or not taken on your behalf that results in an overpayment, you will be responsible for any monies that need to be repaid.

If you want to appoint someone to deal with Centrelink on your behalf you and the nominee must complete the form *Authorising a person or organisation to enquire or act on your behalf*. You can get a copy of this form by calling Centrelink on 13 2300 or by visiting the Centrelink website <www.centrelink.gov.au>. If you are unable to complete or sign the form because of a physical, psychiatric or intellectual disability, evidence
(such as a doctor's certificate) of the reason must be shown to Centrelink.

Nominee arrangements are usually voluntary and can be cancelled at any time by contacting Centrelink (unless the arrangement is legally enforced, such as a court appointed arrangement which can only be cancelled with the approval of the Authority concerned).

For more information on nominee arrangements call Centrelink on 13 2300 or visit your local Centrelink Customer Service Centre.

Power of attorney

Whether or not you receive a payment from Centrelink or DVA, there may be other matters you want someone else to look after on your behalf. For example, you may no longer want to manage your financial affairs. Even if you are confident you can manage at present, it can be a good idea to plan ahead for a situation where you might have an accident or be too ill or frail to make important decisions.

In these instances, you can authorise another person to act on your behalf by signing a power of attorney. This could take effect either immediately or in specific situations which might arise in the future. The person may be a close friend, a relative, the Public Trustee (State Trustee in Victoria), a solicitor or an accountant. If you choose to appoint the Public Trustee, a solicitor or accountant on your behalf some costs may be involved. It is a good idea to check this beforehand.

Each Australian state and territory has separate powers of attorney legislation. There are different types of power of attorney and it is important that you get an expert such as a solicitor or the Public Trustee to explain them to you.

Main types of power of attorney

- A general power of attorney authorises a person to act generally on your behalf.
- A limited power of attorney authorises a person to act on your behalf in specific circumstances.
- An enduring power of attorney, unlike the other two types, remains valid even if you lose your ability to make decisions because of illness or injury.

Purpose and preparation

A power of attorney is to make sure that a trusted person attends to essential matters at the right time. A solicitor should prepare a power of attorney, although this is not a legal requirement. A power of attorney generally becomes effective as soon as it is signed. However, this does not mean you cannot continue to manage your own affairs such as banking and shopping if you are able to do so. In some states and territories there may be provisions for delayed activation.

Guardianship

Guardianship involves making personal (health care or other) decisions on behalf of another person with a decision-making disability. Guardianship Member Boards and Tribunals have power under state or territory legislation to make guardianship orders. The orders provide for the appointment of a guardian for a person with a disability who cannot make decisions and who needs a guardian to make lifestyle, health or other personal decisions on their behalf. Guardians may be private persons. Alternatively, guardians may be Public Advocates and Public and Adult Guardians or their equivalents, usually appointed as a last resort.

A person may not need a guardian if they have made an enduring power of guardianship. This depends on the legislation in your state or territory. In some states the appointment of a personal attorney under an enduring power of attorney means there would be no need for a guardian.

At the time a guardianship order is being considered, it may also be necessary to consider the appointment of an administrator or financial manager to make financial or legal decisions on behalf of someone who is not able to do so themselves. Arrangements vary in different states and territories.

More information

The Council on the Ageing (COTA), groups for seniors, pensioners and retirees, or your local Community Information and Referral Service can give you more information about powers of attorney. The organisations and their contact details are listed on page 111.

You can call the Guardianship Tribunal or the State Trustee or Public Trustee in your state or territory for information about orders for guardianship and the appointment of an administrator or financial manager. For a list of these organisations see page 110.

Support for carers

You may be reading this book because you are a carer. A carer is any person who is a family member or friend who provides care for a person who is frail aged or with disability or a severe medical condition.

What help is available for carers?

Caring can be both rewarding and demanding. Carers may need support to continue in their roles. The Australian Government provides financial and other help for carers.

Financial help

Carer Payment (page 32) is an income support payment for people who, because of their caring responsibilities, are unable to support themselves through substantial paid employment.

Carer Allowance (page 35) is an income supplement available to people who provide daily care and attention in a private home to a person who has disability or severe medical condition, or who is frail aged. Carer Allowance may be paid In addition to an income support payment or alone.

Carer Supplement (page 36) is an annual $600 payment to help Carers meet the financial challenges they face. It will be paid in June 2009 and then each July from 2010.

Other assistance

- Aged Care Assessment Teams (page 75)
- Home and Community Care Program (page 42)
- Commonwealth Respite and Carelink Centres (page 37)
- Community Aged Care Packages Program (page 43)
- Initiatives to support carers.

Carer Payment

If you are not able to support yourself because you are providing constant personal care to an adult with disability or a severe medical condition, or to someone who is frail aged, you may be able to receive the Carer Payment through Centrelink.

An eligibility requirement for Carer Payment for the care of an adult is that the person you care for has a minimum level of care needs as determined by the Adult Disability Assessment Tool. This tool is an objective way to assess care needs. A treating health professional must complete part of the assessment. The person you care for must be getting an income support payment or be unable to get an income support payment because they have not lived in Australia long enough or do not meet the special carer receiver income and assets limits.

For more information call Centrelink's Disability, Sickness and Carers' Call Line on 13 2717.

Rate of Carer Payment

Carer Payment is paid at the same rate as other social security pensions and is income-tested and assets-tested. If you qualify for Carer Payment you are entitled to the concessions available to pensioners, allowing you to get some items and services more cheaply. You can find the current rates for Carer Payment by calling Centrelink on 13 2717 or visiting the Centrelink website <www.centrelink.gov.au>.

Some people could be eligible for both Carer Payment and another payment such as the Age Pension, though both cannot be paid at the same time. There can be advantages and disadvantages in claiming either payment depending on individual circumstances, and it is a good idea to check with Centrelink as to which payment is more suitable.

To qualify for Carer Payment

The carer and the person being cared for must meet certain conditions.

The carer must:

- provide constant care as either personal care or supervision to a person in their home. For example, the carer may assist with daily tasks such as bathing, dressing, hygiene, getting in and out of bed, moving around the house or eating and drinking
- be an Australian resident and living in Australia
- not receive another income support payment from Centrelink (but can transfer to Carer Payment from another payment if they are eligible)
- not receive a Service Pension, Partner Service Pension or Income Support Supplement
- have income and assets (together with those of their partner) less than the allowable limits for the Age Pension (see pages 11 and 14).

The person being cared for must:

- need care permanently or for longer than six months and
    - receive a pension or benefit from Centrelink or
    - receive a Service Pension or Partner Service Pension or Income Support Supplement or
    - have income and assets below the allowable limits for care receivers (these are set out below and are different from the allowable income and assets for payment of pensions).

If you think you qualify

- call Centrelink's Disability, Sickness and Carers' Call Line on 13 2717.

What happens if:

You do not live with the person you care for

- To qualify for Carer Payment you do not have to live with the person you care for but you must provide constant care.

You have occasional help

- Your Carer Payment is not usually affected if someone else helps with caring when you need to attend to personal matters or to catch up on sleep.

You do part-time work, study or training, or voluntary work

- You can still get Carer Payment if you undertake part-time paid or voluntary work, study or training for up to 25 hours a week.

You take a break from caring

- You can temporarily stop caring for up to 63 days in a calendar year and still get Carer Payment. You can take a break for any reason, as long as you continue caring for the person after your break.
- These 63 days include respite care if the person you care for goes into a residential aged care home for a short time and you expect they will need your care when they come home. For more information about respite care see page 70.

The person you care for goes into hospital

- You can still be paid Carer Payment if the person you care for goes to hospital for up to 63 days in a calendar year and you participate in their care.
- These 63 days in hospital are allowed in addition to the 63 days for other breaks from caring, such as respite care.

The person you care for goes permanently into a residential aged care home

- You can continue to get Carer Payment for up to 14 weeks from the date of permanent admission.

The person you care for travels overseas with you

- The person you care for may travel overseas with you for up 13 weeks in a calendar year, without affecting your qualification for Carer Payment.

You care for an adult who also has a child under 16 years

- You may receive Carer Payment if you provide care for an adult who has responsibility for a child under six years of age, or a child aged six to 16 years old for whom Carer Allowance is payable.

The person you care for is your partner

- If the person you care for is your partner, the usual joint income and assets tests apply.

The person you care for is not your partner

- Your rate of payment is based on your income and assets (and those of your partner). You may still get full Carer Payment even if the person you care for has income and assets of their own.

The person you care for is not eligible for a pension or benefit

- You may continue to get Carer Payment if you care for a non-pensioner whose income and assets are below specified limits. You can find the current rates for

Carer Payment by calling Centrelink on 13 2717 or visiting the Centrelink website <www.centrelink.gov.au>.

- There is an assets limit for a non-customer care receiver to qualify their carer for Carer Payment. However, if non-customer care receiver assets levels are over the limits, under certain circumstances the non-customer care receiver's assets may not disqualify the carer from Carer Payment. Liquid assets limits for non-customer care receivers are $6,000 (single) and $10,000 (partnered) in cash and readily realisable assets as at December 2008.

If special situations occur which stop you caring, such as becoming seriously ill yourself, you should contact Centrelink on 13 2717 or visit your nearest Centrelink Customer Service Centre to find out how this affects your payment.

Carer Allowance

What is Carer Allowance?

- It is an income supplement available to people who provide daily care and attention in a private home to a person who has disability or severe medical condition, or who is frail aged.
- Carer Allowance is available from Centrelink.

Rate of Carer Allowance

- The rate of Carer Allowance is adjusted in January each year.

You can find the current rates for Carer Allowance by calling Centrelink on 13 2717 or visiting the Centrelink website <www.centrelink.gov.au>.

To qualify for Carer Allowance

- You can get Carer Allowance even if you already get Carer Payment. You can also get Carer Allowance if you cannot get Carer Payment, for example if your partner is working and your joint income is beyond the allowable amount.
- The person you care for must need care and attention on a daily basis, in a private home that is the home of either the carer or care receiver.
- If you do not live with the person to whom you provide care, you will need to show that you provide at least 20 hours of personal care a week, with some care provided every day.
- Eligibility is determined using the same Adult Disability Assessment Tool used for Carer Payment when caring for an adult.
- Carer Allowance is neither income-tested nor assets-tested.

If you think you qualify, call Centrelink on 13 2717.

Breaks that do not affect Carer Allowance

- You can take breaks from caring for up to 63 days each calendar year for any reason.
- You can still be paid Carer Allowance if the person you care for is hospitalised for up to 63 days in a calendar year and you participate in their care. The hospitalisation does not

need to be for one continuous period.

You can receive Carer Allowance for up to 13 weeks while you and/or the person you care for are outside Australia.

Carer Supplement

What is the Carer Supplement?

- It is a new annual payment introduced in the 2009–10 Budget. The $600 Carer Supplement will provide ongoing certainty about the level of assistance that carers will receive. This will provide carers with a greater level of security and assist them in meeting the financial challenges they face.

Rate of Carer Supplement

- a $600 Carer Supplement will be paid to recipients of Carer Allowance for each person being cared for. An additional $600 Carer Supplement will also be paid to:
  - recipients of Carer Payment
  - recipients of both Wife Pension and Carer Allowance
  - recipients of both Department of Veterans' Affairs Partner Service Pension and Carer Allowance
  - recipients of Department of Veterans' Affairs Carer Service pension.

To qualify for of Carer Supplement

- Carers in receipt of qualifying payments will receive the Carer Supplement.
- The first Carer Supplement will be paid into your bank account before 30 June 2009.
- Annual payments of Carer Supplement will then be provided on 1 July 2010 and on 1 July of each subsequent year.
- Your Carer Supplement is tax free and does not count as income for social security purposes.
- There is no need to apply, in most cases payment will be made automatically.

Commonwealth Respite and Carelink Centres

Commonwealth Respite and Carelink Centres coordinate access to respite services in your local area.

They can give you advice about respite services and find the service closest to you.
They can also help you get the right respite services.

Commonwealth Respite and Carelink Centres work with carers to plan sensible approaches to respite and other support needs and also arrange 24 hour emergency respite care. Respite and Carelink Centres around Australia can provide information about local services that may suit the needs of the carer and the person cared for. Information about a wide range of other services available to you locally, such as home help, transport, counselling and residential aged care services, can be obtained by calling Freecall™ 1800 052 222 (calls from mobile phones are charged at applicable rates).

Respite care can provide a break

Respite care provides an older person or their carer with a break. Frail older people living alone can get respite care. People may be eligible for respite care while waiting to move permanently into an aged care home.

For more information about respite care and the costs, see page 70.

Keeping your family home and independence

Making changes to your family home

If you decide to stay in your present family home, you may be able to make changes to help you remain independent.

While such changes can make a great difference to your comfort and safety in retirement, you need to be aware of the dangers of overcapitalisation or spending a great deal more money than you could expect to get back if you sold your home. This could happen if, for instance, you added a costly swimming pool to a small home, especially if property values in the area were moderate. On the other hand, it could make good sense to spend modest amounts of money on making practical changes to your home to make it safer, such as adding grab rails in the bathroom or installing additional outside lighting around your front steps. As well as making you feel safer and more secure and improving your lifestyle, changes like this could make the home more attractive to other older buyers if you eventually decided to sell.

If you are renting your home, you need to discuss any possible renovations with your landlord. The landlord is responsible for keeping your home in good repair but is not required to undertake renovations, even if your needs change. You can only make alterations or additions with the written permission of the landlord. You need to find out whether your landlord is prepared to compensate you if you pay for the work yourself.
It is important to have agreements about this in writing. More information about renting a house and getting repairs or alterations done is available from the Tenants' Union in your state or territory. Contact details for the Tenants' Union can be found on page 112.

Both renters and home owners need to weigh up any costs of renovations against the costs of other options, such as moving somewhere more suitable. This is especially important if accommodation needs are expected to change significantly in the future, for instance if you are likely to consider moving into an aged care home in a year or so.

Dual occupancy

One way to improve your lifestyle and make some extra money is to convert your property to dual occupancy. Dual occupancy can refer to several styles of accommodation, including two houses built on one suburban block, one large house on a single block that has been divided into two separate homes or even a house with a granny flat or self-contained dwelling within the confines of an existing house. Dual occupancy arrangements need the approval of the local council or building authority.

Perhaps your property is suitable for dividing into two or more independent houses or units without involving a lot of expense. This could allow you to rent out (or in some instances sell) one of the residences, increase your income and, with the right tenants or co-owners, improve your security. It could also help reduce the amount of work you do in the garden. Remember that the other owner or tenant might have different ideas about gardening from your own.

Dual occupancy arrangements may affect your pension entitlements. For instance, if you paid for the construction of a second house on your block and then arrange for it to be rented out (other than to a near relative), the home would form part of your assessable assets and its value could affect your pension. Similarly, rental income would be assessed as part of your income and could affect your pension. For more information, contact Centrelink on 13 2300 or DVA on 13 3254. There may also be tax implications.
To find out more, talk to the Australian Taxation Office.

There are a number of ways ownership of a dual occupancy property may be recorded. This can vary from a written contract between both parties to having the ownership arrangements recorded against the title of the property.

It is important that you understand the level of ownership offered by any dual occupancy arrangement. You should get legal advice on the immediate and potential effects of a dual occupancy on your ownership of the property, before you make a decision.
For example, you need to be clear as to what would happen if you wanted to sell your part of the property.

If you decide to rent or buy a dwelling that is part of a dual occupancy arrangement and you are not the registered owner of the property, your right to stay there for as long as you want depends on the agreement you make. It is very important not to rely on verbal assurances but to get the agreement in writing.

You also need to think carefully about practical matters such as whether you can keep your pets and whether you would be able to park your car without other vehicles having to be moved. If you are considering a dual occupancy arrangement involving family members, you also need to consider privacy issues and whether you might be expected to look after grandchildren regularly.

Taking in boarders and lodgers

Taking in boarders and lodgers can increase your income and perhaps provide company. However, it may mean less privacy (for example, you may have to share a bathroom) and more work for you (if, for example, you agree to provide meals or do the boarder’s laundry). The success of these arrangements depends very much on finding the right person or people to share your house.

If you are planning to let a room or rooms, you will need to find out about your legal rights and obligations—for example, your right to evict boarders or lodgers for breaches of their tenancy or occupancy agreement such as not paying rent or causing damage. At the same time, you are obliged to maintain your home in good repair and respect the privacy of the boarder or lodger.

The rent paid by your boarder or lodger could affect your pension. See page 24 for information on this. There might also be taxation implications.

Using the equity in your home through a reverse mortgage (home equity conversion scheme)

Reverse mortgages or home equity conversion loans allow older people to borrow against the value of their homes. A major advantage is they can allow you to stay in your home. You may want to stay in your home but not be able to afford to maintain it or make improvements or adjustments to meet your changing needs. For more information on reverse mortgages see page 21.

Getting more services to help you stay at home

Most older Australians live at home, yet many need help with some tasks. While family, friends and neighbours give a great deal of support to older people some community care services can also help older people who want to be independent and stay at home, especially as their needs increase.

Commonwealth Carelink Centres are a key link to community and other aged care services. They can give you information about such services as Home and Community Care (HACC), Veterans' Home Care (VHC) and, for people with complex care needs, more specialised and tailored packages.

Services such as HACC and VHC can help people to continue living in their home.
In addition, Community Aged Care Packages (CACPs), Extended Aged Care at Home (EACH) and Extended Aged Care at Home Dementia (EACHD) arrangements can help people with complex care needs to stay at home.

Respite care provides an older person or their carer with a break which may make all the difference in being able to stay at home. For more information on respite care see page 70.

Commonwealth Respite and Carelink Centres

Commonwealth Respite and Carelink Centres are your link to community and other aged care services for older Australians.

Centres act as a single point of contact, providing free information and guidance about community care services, health services and aged care homes available in your local area and how to contact them. This assists older Australians with their choice to remain living independently in their own homes.

Centres can link you to a range of local community care services, such as household help, personal care and home modifications. If you need to receive a CACP at home or enter an aged care home for respite or permanently, a centre will provide a link to local Aged Care Assessment Teams (ACATs).

Call your nearest Commonwealth Respite and Carelink Centre on Freecall™ 1800 052 222. Calls to this number are free from fixed phones. Mobile calls are charged at mobile rates.

Continence Aids Assistance Scheme

The Continence Aids Assistance Scheme (CAAS) aims to assist eligible people, who have permanent and severe incontinence, to meet some of the costs of continence products. CAAS clients receive a subsidy of up to $470 per financial year on continence products ordered through the Australian Government's supplier (to be indexed annually).

People receiving low care in an aged care home or receiving a Community Aged Care Package (CACP) in their own home can apply for CAAS provided they meet the CAAS eligibility criteria.

People living in an Australian Government funded aged care home and receiving high care are not eligible for CAAS, as the home is required to provide appropriate continence products.

People receiving an Extended Aged Care at Home (EACH) or EACH Dementia (EACHD) package while living in their own home are not eligible for CAAS, as the EACH/EACHD service provider is required to provide appropriate continence products, if negotiated as part of their care plan.

To access CAAS you must be assessed by a health professional. To obtain an application form or to seek more information about CAAS contact the CAAS Helpline on 1300 366 455 or visit the website at <www.bladderbowel.gov.au>.

Home and Community Care Services

These services are designed for people who need support to continue living in the community and who are older and frail or who have a disability. If you have difficulties with everyday tasks such as getting dressed or showering, Home and Community Care (HACC) services could be the extra support you need. Allocation of resources through the HACC Program is aimed at providing the most benefit to the greatest number of people, as decided by HACC service providers. You do not need an ACAT assessment to receive HACC services.

The services are provided by the community organisations, privately, and by church or charitable organisations throughout Australia. Some services charge a small fee that varies between states and territories—check with your local HACC service about the costs of the particular services you need. These vary according to your income and the number of services you use. Special arrangements may be made if you cannot afford to pay.

To be eligible for the HACC Program you must:

- be an older and frail person, or a person with a disability; and
- have difficulty doing everyday tasks such as dressing or preparing meals OR
- be a carer of a frail older person or person with a disability.

The HACC Program can help you with services such as:

- home help, such as housework, washing and shopping
- nursing care, including home nursing and assistance with continence management, all in your own home
- home maintenance and modification
- personal care, such as help with bathing, dressing and eating
- delivered meals and day centre-based meals
- allied health services like podiatry and speech therapy
- community-based respite care (day care)
- transport
- assessment and/or referral services
- information and advocacy services
- social support (including neighbour aid)
- carer support.

To contact your nearest HACC services, you can call the Commonwealth Respite and Carelink Centre on Freecall™ 1800 052 222. These calls are free from fixed phones. Mobile calls are charged at mobile rates. You can also contact your local HACC provider (such as a Meals on Wheels service) directly, to discuss your needs and adjust them as your requirements change. Remember, if you develop more complex care needs you should enquire about other community services. These include CACPs, EACH and EACHD.

Community Aged Care Packages

The Community Aged Care Packages (CACPs) are individually planned and coordinated packages of care tailored to help older Australians remain living in their own homes.

The packages are very flexible and designed to help with individual care needs. The types of services that may be provided as part of a package include:

- personal care
- social support
- transport to appointments
- home help
- meal preparation
- gardening.

To receive a CACP, you must be assessed by an ACAT as requiring at least low level residential care and:

- have expressed a preference to be cared for in your home
- prefer to receive a CACP
- are able to live at home with the support of a CACP.

These assessments are free of charge. If CACPs are available in your area and you meet the eligibility requirements you may be offered a CACP.

If you are offered a package a CACP care manager will, in consultation with you, plan and manage your care package, tailoring it to your individual needs. For example, a package may give you help with personal care such as bathing and dressing, domestic assistance such as housework and shopping, or possibly help participation in social activities. For more information, you can call the Commonwealth Respite and Carelink Centre on Freecall™ 1800 052 222. These calls are free from fixed phones. Mobile calls are charged at mobile rates.

Extended Aged Care at Home

The Extended Aged Care at Home (EACH) program provides services to meet high care needs through an individually tailored package to assist you to remain living in your own home for as long as possible, if this is what you prefer.

The EACH packages are very flexible and depend on the complexity of the care needs of the individual. The types of services that may be provided as part of an EACH include:

- registered nursing care
- care by an allied health professional such as a physiotherapist, podiatrist or other type of allied health care
- personal care
- transport to appointments
- social support
- home help
- assistance with oxygen and/or enteral feeding.

The individual services within an EACH package may be provided by a variety of organisations in your local area, but will be coordinated and planned by an approved aged care service provider.

To receive an EACH package, you must be assessed by an ACAT as requiring high level residential care and:

- prefer to receive EACH and
- are able to live at home with the support of an EACH package.

These assessments are free of charge. If EACH packages are available in your area, and you meet the eligibility requirements, you may be offered an EACH package of care. For more information call the Commonwealth Respite and Carelink Centre on Freecall™ 1800 052 222. These calls are free from fixed phones. Mobile calls are charged at mobile rates.

Extended Aged Care at Home Dementia

Extended Aged Care At Home Dementia (EACHD) packages are individually customised packages of care tailored to help older Australians with dementia who experience difficulties in their daily life because of behavioural and psychological symptoms associated with their dementia.

The package provides high level care through an individually tailored package to assist people to remain living in their own homes for as long as possible. An EACHD package is highly flexible and may include qualified nursing input. An EACHD package may also include:

- linkages to government funded Dementia Behaviour Management Centres
- care by an allied health professional such as a physiotherapist or podiatrist
- personal care
- home help
- assistance with continence management.

To receive an EACHD package, you must be assessed by an ACAT as requiring high level residential care and:

- be experiencing behaviours of concern and psychological symptoms associated with dementia that significantly impact upon your ability to live independently in the community, and may impact on functional capacity

- prefer to receive EACHD
- are able to live at home with the support of an EACHD package.

These assessments are free of charge. If EACHD packages are available in your area and you meet the eligibility requirements, you may be offered an EACHD package of care. For more information, you can call the Commonwealth Respite and Carelink Centre on Freecall™ 1800 052 222. These calls are free from fixed phones. Mobile calls are charged at mobile rates.

Community care package fees

You may be asked to pay a fee for a CACP, EACH or EACHD package. The amount charged forms part of an agreement between yourself and the service provider. For older people on the maximum basic rate of pension, fees must not exceed 17.5 per cent of that pension. People on higher incomes* may be asked to pay additional fees (limited to 50 per cent of any income above the maximum pension rate). The service provider must inform you of its fees policy. However, no one will be denied a service they need, based on an inability to pay fees. The basic contribution fee paid by a care recipient is currently $6.87 a day. The fee may be adjusted following pension increases

* *Income means income after tax and the Medicare levy.*

Veterans, war widows and widowers—home support

Home support for veterans, war widows and widowers is provided by DVA through the Veterans' Home Care (VHC) program. This program helps Australia's veterans, war widows and widowers with low care needs to remain in their own homes for longer.

It is similar to the HACC program and provides a wide range of home care services for eligible members of the veteran community. The VHC program is part of a broader DVA strategy to ensure veterans and war widows/widowers maintain optimal health, wellbeing and independence.

To be assessed for VHC services you must be:

- a veteran of the Australian defence forces or
- a war widow or widower of a veteran of the Australian defence forces and have:
    - a Repatriation Health Card—for All Conditions (Gold Card) or
    - a Repatriation Health Card—for Specific Conditions (White Card).

Services include domestic assistance, personal care, home and garden maintenance and respite care. Other services, such as delivered meals, may also be provided through arrangements with state and territory governments. Veterans and war widows/widowers may be asked to pay a co-payment for services.

If you want to be assessed for VHC services you may be referred by your doctor, other health professional or you can call VHC yourself.

Call your VHC Assessment Agency on 13 3254.

Commonwealth and Allied veterans who have a White Card are eligible to be assessed for respite care. Partners and carers who care for an eligible veteran or war widow/widower may be assessed to receive respite care.

DVA also has a number of schemes which provide practical advice about home renovations and maintenance for veterans and war widows and widowers.

The Rehabilitation Appliances Program (RAP) provides aids, appliances and home modifications to veterans, war widows and war widower to assist them in continuing to live at home.

Access to the RAP is organised by a general practitioner or a health professional who is providing services to the veteran, war widow or war widower.

Moving to a more suitable home

It may be a long time since you bought a house and the processes you need to go through may no longer be familiar. This section explains some of the key things you will need to take into account.

If you have decided you would like to sell your home and buy something more suitable for your current and future needs, you need to work out how you would afford it. For information about this see page 5.

Different styles of housing

You might also want to think about moving to a different style of home from the houses you have previously lived in. Think about whether a smaller garden would give you more time to do some of the other things you have looked forward to doing in retirement. Courtyard homes, terrace houses, villas or townhouses can have some advantages.
They generally offer as much security of tenure as a detached house but have smaller yards and lower upkeep costs, while still giving you privacy in courtyards and perhaps a garden.

Sometimes these homes have separate titles. Alternatively, they may be on a strata title. Under a strata title, the land and buildings are subdivided into lots and common property. The lots are the individual units (dwellings) and other areas such as garages or carports that belong to individual owners. Depending on the design of the development, common property may include areas such as stairways, garden areas and service yards.

By law, owners of strata title housing must form a body corporate to control the administration and funding of common property. This means fees are levied by the body corporate so all residents are contributing to costs such as lighting the paths and maintaining the building exterior and gardens. The body corporate committee is usually managed by the unit owners. Sometimes the committee appoints a professional managing agent to look after the accounts and administration. The body corporate usually meets at least once a year and all owners are entitled to attend and raise any matters of concern.

Once you have worked out what kind of place you are looking for and how much you can afford to spend, the main steps involved in buying a property include:

- looking at homes
- expressing an interest in a property
- paying a holding deposit (usually only a small amount)
- applying for a loan or bridging finance (if you need this because you are purchasing a home before you have sold your existing home)
- obtaining building and pest inspection reports
- paying the deposit
- exchanging contracts

- waiting out any cooling-off period that may apply in your state or territory
- undertaking final checks
- making the settlement on the property.

Some of these steps also have to be carried out in relation to the house you are selling.

While you may choose to carry out some of these tasks yourself, most people choose to get expert help. For example, it is common to engage a real estate agent to help with selling and buying. Most people pay a solicitor or conveyancer in relation to the legal aspects of buying and selling. It can be advisable to engage a qualified inspector, with suitable insurance, to carry out the building and pest inspection reports. In some states and territories it is the seller's legal responsibility to obtain building and pest inspection reports, though the seller may be entitled to reimbursement.

If you are considering buying a house or unit where there is a body corporate, you should ask to see the body corporate minutes and the current budget reports. If the body corporate fund is low and the building needs painting or other maintenance work, you need to be prepared to set aside extra money to cover a special body corporate levy which may be needed to pay for this work.

In some parts of Australia it is common for houses to be bought and sold by auction. At an auction, bidders make an unconditional offer, so the sale is fairly certain. Most properties for sale at auction have a reserve price (that is, the lowest amount the seller is prepared to accept for the property). If you are selling at auction and the reserve price is not reached but the bids are close, the auctioneer may stop the auction and give you the opportunity to lower the reserve. If the bidding does not reach your reserve, the property is passed in and not sold. However, the highest bidder has the right to try to negotiate a sale with you.

If you are buying at auction and yours is the successful bid, you will be required to pay the deposit (usually 10 per cent of the purchase price) on the spot. If you buy at auction, remember not to bid above what you can afford. If you are nervous about bidding, you can ask someone else to bid on your behalf.

How selling your home may affect your pension

If you receive a pension from Centrelink or the Department of Veterans' Affairs (DVA), there are special rules about how the money from the sale of your home will be treated. If you intend to buy another home, in most cases the money from the sale of your home will not counted as your asset for the next 12 months. If, despite reasonable efforts, you have not been able to purchase, build, rebuild, repair, or renovate a new principal home within 12 months, the principal home sale proceeds may be exempt from the assets test for up to 24 months. Regardless of the period of exemption, the proceeds of the sale will be subject to the deeming provisions explained on page 12. For more information, contact Centrelink on 13 2300 or DVA on 13 3254. There may also be tax implications.
To find out more, talk to the Australian Taxation Office.

The actual move

Moving house and working out what to do with the possessions of a lifetime is a major undertaking. However, good planning can help make the process easier. A key decision is how much of the work you will pay a removalist to do and how much you decide to do yourself.

Deciding how to move

This is a big decision and you need to take into account a number of factors such as insurance coverage, costs, and the impact on your health. It is a good idea to decide first what you will be taking, as this will affect the quotes you receive.

Leaving it all to the removalist

The removalist can pack your possessions (other than items such as passports, jewellery, etc.), transport them to your new home and unpack them. This is the easiest way to move but also the most expensive. You should get three written quotes so you can compare prices and services. The quotes should include:

- packing and unpacking
- hourly rate, or amount for the whole job
- storage, if necessary
- insurance.

If you have special items like a piano, or if you are moving a long distance, verify that the removalist can handle this.

It is very important that you understand what insurance cover applies to your belongings during the removal and any period of storage. Some policies provide full cover for loss or damage from any external cause. Restricted cover, which is less costly than full cover, insures only against specified risks such as fire, flood, collision and overturning of the conveying vehicle during transit.

If your furniture is going into storage, ask the removalist to give you options and prices and check whether charges apply if you need to get something out in an emergency.

Doing your own packing and getting a removalist to do the loading, transporting and unloading

With this option you do your own packing and unpacking. The removalist loads and unloads all of your furniture and packed boxes. You can get written quotes for the move or you can pay the removalist by the hour.

If you choose to pay by the hour, you will need to be well organised to make sure everything is ready at the pickup and delivery points. You will be charged for waiting times. Check what happens if, for example, the truck is delayed by a flat tyre. Ask the removalists to tell you how long they expect the move to take so you can make a proper comparison.

Important: you need to find out about what your insurance cover is in this situation before you decide on this option. Check with your removalist and home contents insurer.

Moving the small items yourself and getting removalists to move the large items

To save money and avoid the really heavy work, you could pack and move the smaller items yourself and get a removalist to move the larger things.

Important: you need to find out about what your insurance cover is in this situation before you decide on this option. Check with your removalist and home contents insurer.

Doing the entire move yourself

You could undertake the removal yourself by hiring or borrowing a truck or trailer and a furniture trolley and, perhaps, asking family or friends to assist. However, moving is very heavy work and requires the right equipment and knowledge. There is always the possibility of serious injury to you or one of your helpers.

Important: you need to find out about what your insurance cover is in this situation before you decide on this option. Check with your home contents insurer.

Tips for do it yourself packing

- Collect boxes in advance from, for example, removalists, retailers of packaging materials, second-hand suppliers, friends, the supermarket or people advertising in your local paper.
- Avoid overloading the boxes.
- Pack separate boxes for each room at your destination, label them according to the room they are intended for and list their contents.
- Seal the boxes securely with packing tape. If you have to return the boxes, check first what sealing is acceptable.
- Pack only clean washed clothes and linen to avoid transferring pests.
- Wrap all fragile items carefully and separately and label them as fragile.
- Identify any dangerous items like scuba tanks and decide whether you will be taking them. If so, carry them separately and safely.
- Think again about whether you want to take little-used items with you or, instead, give them away or sell them.

Moving day

You are about to move to your new home. You have sold your old home. You have gone through your belongings, sorted them out and sold or given away the things you no longer need. By now, you should know the last date by which you have to be out of your present home. This is usually the settlement date. Now you need to plan your move.

Plan, book and clean up

About six to eight weeks before the move:

- Keep all documents together.
- Book a removalist.
- If necessary, book travel arrangements (if, for example, you are travelling by air or rail to your new address).
- If driving, plan your journey. If you have a long journey to make, consider doing it in stages. Book accommodation, if necessary.
- Ensure there will be someone at both your old and your new addresses when the removalists arrive.

- Arrange for storage, if necessary.
- Get a floor plan of your new home and mark where you want your furniture to go.
- Have a clean up and sell/give away unwanted items. Hiring a skip is an option but you should arrange for it to be located in a spot that will not attract dumping by strangers.
- Start to run down supplies of food items.
- Keep a list of senders' addresses from incoming mail.
- Get boxes, bubble wrap and wrapping paper, sealing tape, labels and marking pens to identify boxes (unless you are leaving the entire process to a removalist).
- Advise doctors, dentist, etc. that you are about to move and discuss transfer of medical/dental records if necessary.
- Organise a farewell, if you wish.

About two to three weeks before the move:

- Ask friends to assist on moving day.
- Arrange final accounts for services.
- Plan how and when to pack things.
- Check in sheds and similar storage places for items to be cleaned and packed or disposed of.
- Separate items for packing now/later.
- Wrap china and glass in white paper (newspaper smudges) and line boxes with bubble wrap.
- Use larger boxes for lighter things like sheets and towels.
- Use small boxes for heavy or fragile items such as books or glassware.
- Keep essential or valuable items not to be packed separate. Clearly define area.
- List items in each box in a notebook.
- Mark fragile boxes.
- Ensure you have adequate supplies of any prescription medication to cover the time of the move and at least a few days later.
- Make arrangements for pets to be cared for before and during the move.
- Update your pets' immunisations and ensure you have the certificates.

Final week:

- Arrange connection of services, like phone and electricity at your new house.
- Wash items from laundry hamper etc. before packing.
- Notify people (including Centrelink or DVA if you deal with them) of your change of

address—use addresses you collected from incoming mail.

- Arrange redirection of mail. (Australia Post requires three full business days to process your request before the service can commence.)
- Confirm removalist arrangements.
- Reconfirm house sale/purchase details, such as when you need to vacate your current property and when you will have access to your new home.
- Return library books/borrowed items.
- Pick up lay-bys, dry-cleaning and repairs.
- Cancel deliveries—milk, newspapers.

Final check up and clean up—last days:

- Ensure you are prepared to make necessary payments to removalists etc.
- Clean and defrost fridge.
- Prepare special equipment such as washing machine, fridge, computer or sound system for removal according to manufacturers' instructions.
- Empty water beds.
- Have final clean out.
- Get rid of flammables, and of any other items neither you nor the removalist can transport.
- Start to pack valuables and other things you will be carrying with you, keeping them separate.
- Confirm time with friends who will assist.
- Keep medication and important documents safe, separate and accessible.
- Borrow extra cleaning equipment from a friend or relative.

Moving—last day:

- If possible pack your car first—keep it locked.
- Check and clean rooms as cleared.
- Return borrowed items.
- Throw or give away left over food etc.
- Read meters and turn off the power and all gas and electrical equipment.
- Sort out which keys to take and which to leave.
- Leave contact details for the new owner.
- Check nothing has been accidentally left, such as pets, keys.
- Remember to take regular rest breaks and drink plenty of fluid.

Moving in and unpacking

Congratulations—you have arrived at your new home! No matter what your age, moving can be very tiring. Make sure you take plenty of rest breaks and do not try to lift things that are too heavy—get some help instead. Remember to take your regular medication, allowing for any changes in time zone.

Settle pets first. If you have a pet, it will probably be confused. Make sure it is settled and has water. Usually the familiar water bowl, bedding, a little food and some attention will be enough reassurance.

After you have moved in

To settle in quickly, it's useful to get into new routines. Here are four good things to start with.

1. Decide where you will leave your keys, medications and wallet or handbag. This will make finding things easier.
2. Switch on the power and turn on the water supply if necessary. You may also need to turn on the gas furnace and the hot water service. Make sure you know where the mains water supply tap (usually near the meter), the gas meter and the electrical fuse box are located.
3. Put a list of important numbers by the phone. If you had stored numbers for automatic dialling on the phone at your old address, re-program your new phone. If you need help, call your telephone service provider.
4. Arrange for deliveries, such as newspapers.

Where to start unpacking

The first things you will need are probably in the kitchen to make a hot drink or prepare a meal. Check the manufacturers' instructions for how long the fridge should rest before being turned on. Then get the fridge going as soon as possible so you can store perishables. Next make up a bed to sleep in — if you are not staying elsewhere. Once your bed is made, you can have a rest any time you like.

Check your insurance

If you have purchased the house, you should ask your solicitor when you should start to insure it. This is usually when the sale becomes unconditional. You should also notify your contents insurer of your new address. If you have had any breakages or losses during the move and you had the appropriate insurance, make an insurance claim as soon as possible.

Update your will

When your circumstances change you may need to update your will. For example, if you move to another state or territory your decisions over inheritance can be affected. If necessary, make an appointment with a solicitor to update your will. At the same time, check that any enduring power of attorney is still valid, especially if you have moved interstate.

Go and meet the neighbours

Even if you do not want to be too friendly with your neighbours, it is a good idea to make an effort to meet them. If you do, you will know who lives around you and you will recognise anyone who does not belong near your place. As an introduction, you could ask on what days the garbage is collected.

Get rid of packing materials

If you have hired packing boxes or they were supplied by the removalist, you will need to tell them when they are ready to be collected. If you bought them, you can advertise to sell them. It is best to get them out of the way as soon as possible.

Re-establish your social life

After all the effort of moving, you may feel a bit flat after things quieten down. You may feel homesick but this is not the time to lock yourself away. Remember, you decided to move to improve your lifestyle. Here are some things you can do:

- Have a house warming. Invite your friends and neighbours over so they can admire your new home.
- Join your favourite clubs to make new friends.
- Visit the local council or library to get details of activities, clubs, groups or services that are of interest to you. Above all, enjoy your new home and surroundings.

Moving into a retirement village

Many people know someone who has moved into a retirement village and wonder whether it might be a good idea for them too. It is quite a personal choice and will depend a lot on your own situation, interests and financial position. What some people might consider advantages (for example, more companionship and people around or someone else doing the outside maintenance) might not suit other people.

About retirement villages

Retirement villages generally accommodate people, both singles and couples, aged over 55. Residents may be in excellent health or may require assistance in daily living. Retirement villages are popular with people who feel they need more security, support or company but who want to maintain their independence.

Kinds of accommodation

Many villages only offer self-care units for people who can look after themselves.
Some villages also offer serviced units, which usually means you can have meals, house-cleaning, laundry and some personal care provided.

Some complexes include both retirement villages and aged care homes, which may include low level care and (sometimes) high level care.

Self-care units

Self-care units:

- suit people who do not want to look after a large home or who want the lifestyle or other facilities offered by the retirement village
- are similar to normal home units, usually one or two bedrooms
- have fully self-contained facilities, including a kitchen to prepare meals
- may offer meals and personal care (normally at extra cost) in villages that also contain serviced units or residential aged care accommodation.

Serviced units

Serviced units:

- may not contain facilities to prepare full meals—people generally eat in a communal dining room or have meals delivered to their units
- may provide help with cleaning and maintaining the unit and with personal care.

Serviced units are not classed as low level care (hostels) unless they receive Australian Government funding. Where government funding is provided for places in serviced units, only people assessed by an Aged Care Assessment Team (ACAT) as needing residential aged care can move into these serviced units.

Links with residential aged care homes

- As noted above, some villages contain government-funded aged care accommodation. Residents who are assessed by an ACAT as needing residential aged care may be able to move to low or high level care accommodation in the same village, either directly from their family home or from a self-care or serviced unit in the retirement village.
- Residents who move into low level care may have to pay an accommodation bond as well as fees for their care. For information about accommodation bonds see page 87 and for information about care fees see page 84.
- Residents who move into high level care may have to pay an accommodation charge as well as fees for their care. For information about accommodation charges see page 91 and for information about care fees see page 84.
- Residents who move into high level care on an extra service basis pay an accommodation bond rather than an accommodation charge.

Services provided

There is no set list of the services provided in self-care or serviced units. This is different from the situation in aged care homes. For a description of the services that are provided in aged care homes see page 74.

Most villages have an administrator or manager (perhaps part-time in smaller villages) and someone to look after the gardens. Other services may include emergency call services, personal care or nursing assistance, hairdressing services, delivery of meals or a community transport service. Some villages cater for people speaking languages other than English.

If you are considering moving into a retirement village, you need to work out which services are most important to you and look for a village where all or most of these are available.

How are retirement villages funded?

Retirement villages are funded by residents’ payments, loans or donations (also known as entry contributions) and by ongoing fees and charges. These payments are not set by the government but by the agreement between the resident and the operator of the retirement village.

Entry contributions

Before you move into a village, you will nearly always need to pay an entry contribution. The amount of entry contribution you have to pay may vary according to the village you choose and the kind of accommodation you require. In some villages, the entry contribution is equivalent to the actual purchase price (market value) of a unit. In other villages it is much less.

You will not need to pay an entry contribution if you move directly into an Australian Government-subsidised aged care place within the village. For information on costs you may have to pay in this situation see page 84.

Ongoing service charges

You will also need to pay ongoing fees and charges for services and facilities. If you are living in a self-care unit or serviced unit, these fees are set by the retirement village.
There is no government legislation that sets these fees, so it is important to be sure you understand what you will have to pay. Remember, there may be extra charges for optional services like laundry, which you might want to use later on.

Some villages also offer rental places to people who do not own a home and have only a few assets, and are thus not able to pay an entry contribution. In this case, rental costs are also set by the retirement village.

What are the forms of tenure in retirement villages?

Forms of tenure vary around Australia. The most common forms of tenure are loan and licence and leasehold. Strata title and company share are less common forms. While some of these forms of tenure confirm rights of ownership, all of them protect tenants' rights. You should seek legal advice on the effect of the form of tenure which would apply to you and which should be specified in the contract.

What to consider before you move into a village

Some of the issues you need to consider if you are thinking of moving into a retirement village are similar to those you would take into account if you were thinking of moving from your family home to, say, a smaller and more modern house or townhouse.
For discussion of some of these issues see page 47.

There are extra things to think about if you are considering a move to a retirement village. Some of these are about the lifestyle—you may be living in closer proximity to other people than you are used to or there may be restrictions on pets or visitors. Others relate to location—the public transport options and access to general community activities may be limited.

It is important to look around at a number of villages that might meet your requirements. If you are very interested in a particular village, try to visit it several times before you make a decision. You can approach retirement villages directly and deal with the management in relation to any proposed decision to move in. However, particularly when you are considering buying a strata title unit in a retirement village, you can also deal with a real estate agent who may be acting on behalf of a resident who would like to sell.

It is also particularly important to understand the contract you would be asked to sign, and the potential costs to you now and later.

Seeking expert advice

You may want to discuss your situation with family and friends (including any who have already moved into a retirement village). It is important that you also seek expert legal advice. In particular, you should get a solicitor's opinion on the contract before you sign it.

Choose a solicitor who is familiar with retirement village contracts and the Retirement Village Code of Practice. The solicitor should have a good knowledge of the retirement village legislation in the state or territory you would be living in. Typically, the legislation sets clear standards for the management and ownership of retirement villages, disclosure of details about the village, and supplying clear explanations of how the finances are run. It may also ensure the way the village is set up and operates cannot be changed without the approval of residents. The legislation also covers what is included in residency agreements—for example, cooling-off periods, residents' financial interests, dispute resolution procedures, and residents' rights to a voice in management.

Understanding financial arrangements, services and fees

- Before you sign a contract, make sure you are aware of all the fees and charges, and the circumstances under which they could be increased.
- Check how much of your entry contribution and any capital growth in the value of the unit you occupy will be refunded if you leave the village.
- Check how long you would need to wait for the refund. At a later stage you might need money to pay an accommodation payment to an aged care home.

Centrelink and Department of Veterans' Affairs assessment

Your entry contribution

As explained above, most villages require you to contribute an amount of money, known as an entry contribution, to them before you move in. In assessing your entry contribution, Centrelink and Department of Veterans' Affairs (DVA) consider that it includes all amounts that you must pay when you move into the retirement village. Centrelink and DVA do not include ongoing fees and charges for services and facilities in the amount assessed as your entry contribution.

How much you pay affects Centrelink's and DVA's assessment

The amount of entry contribution that you pay affects:

- whether Centrelink or DVA considers you to be a home owner
- whether you will be eligible to receive Rent Assistance. For more information on Rent Assistance see page 16.

Centrelink and DVA compares the amount of entry contribution you pay against a figure called the extra allowable amount. This figure is the difference between the non-home owner and home owner assets test thresholds at the time the entry contribution is paid. For more information about the assets test see page 14. The extra allowable amount is $124,500 at December 2008. If your entry contribution is above the extra allowable amount, you are considered to be a home owner. If your entry contribution is less than the extra allowable amount, you are considered to be a non-home owner. You can find out what the current extra allowable amount is by calling Centrelink on 13 2300 or visiting the Centrelink website <www.centrelink.gov.au>.

Whether you are considered to be a home owner affects the amount of assets you can own without affecting your pension entitlement. For more information about the assets test see page 14.

- If you are not considered to be a home owner, your entry contribution is included as an asset. It is not classed as a financial investment and income will not be deemed. For more information about deeming see page 12. You have a higher threshold before your assets can affect your pension, compared with someone considered to be a home owner.
- If you are considered to be a home owner, your entry contribution is not included under the assets test nor is it classed as a financial investment.

What if you did not sell your home before you moved into a retirement village?

Generally your former home is treated as an asset, unless your partner is there (see page 67). If you rent out your former home, the rent you receive counts as income (see page 67).

Amount of pension paid to pensioner couples

Self-care or serviced units

If you and your partner live together in a self-care unit or serviced unit of a retirement village, you will be paid pension at the partnered rate.

Aged care accommodation

Couples both of whom have been assessed by an ACAT as needing residential aged care and living in government-funded age care accommodation within a retirement village complex may be eligible for payment at the higher illness-separated rate. For more information about couples separated by illness see page 7.

What to tell Centrelink or the Department of Veterans' Affairs

You may be eligible for more pension or Rent Assistance if you move into a retirement village, if you paid less than the extra allowable amount to enter the village. Tell Centrelink or DVA as soon as possible because they can only pay you more from the time you tell them that you have moved. You can call Centrelink on 13 2300 or visit the Centrelink website <www.centrelink.gov.au>. You can call DVA on 13 3254 or visit the DVA website <www.dva.gov.au>.

Moving in with family or friends

Some older people find moving in with families or friends a good way to live.
For instance, if you own your home you may choose to sell it and put the money into extending a family member's home or creating a granny flat. If you live a long way from family, grandchildren and good friends you may move in with family or friends for a while but still own your home and plan to return to it. Perhaps, if you are renting a place on your own but finding it a bit lonely, you might think about moving in with friends or family and be wondering about how this will affect your Rent Assistance. Sometimes if you or someone in your family is frail or unwell a move can help to provide the care that is needed.

Moving in with family or friends can be a good choice for many retirees. Before a final decision is made, there are some important matters for everyone to consider:

- How will people feel about any loss of privacy?
- Will older people be able to cope with the noise and activity of children and teenagers? Some people will enjoy the natural exuberance of their grandchildren but others may find it tiring.
- Will there be a sense of isolation while other family members are out at work, school and other activities, especially if transport and opportunities for social interaction nearby are limited?
- What would happen if the family situation changed—for instance, if a marriage or relationship break-up meant the house had to be sold? This could mean the older family member might not have enough money to buy another house.
- What would be the effect of any move on Centrelink or DVA entitlements? It may be a good idea to see a Centrelink Financial Information Services Officer before you make a final decision. If you do move, tell Centrelink or DVA about your new living arrangements as soon as possible. Your pension rate might change or you might start to get Rent Assistance. If you are able to be paid more, Centrelink or DVA can only pay you more from the time you tell them you have moved. You can call Centrelink on 13 2300 or visit the Centrelink website <www.centrelink.gov.au>. You can call DVA on 13 3254 or visit the DVA website <www.dva.gov.au>.

Agreeing on expectations

If you are thinking about moving in with your family, you need to talk with them about how much help will be expected on either side. Will they be expecting you to baby-sit regularly? Will you expect them to do some of your laundry or drive you to appointments (which may be difficult if they are working)? Will they take on personal care tasks such as assistance with showering if your needs increase or would you prefer another arrangement? While families are generally keen to provide as much help as they can, some compromises may need to be made if all parties are to enjoy the benefits that multi-generational living can bring.

If you move in with friends, you need to be sure that issues such as financial responsibilities, privacy, overnight guests and the use of common areas such as bathrooms have been discussed in advance, even though it might be uncomfortable to talk about them. This can help everyone enjoy the benefits of sharing.

Demountable dwellings

A further option for older people to retain a level of independence yet remain close to their family involves siting a one-bedroom, prefabricated and self-contained demountable cottage or granny flat in the garden of an existing home. Although establishment of accommodation of this form is a private arrangement between the people involved, it still requires council approval.

Moving into a granny flat

A granny flat can be a good way for older people and their families to enjoy each other's company. It also means help is close at hand should it be needed.

We usually think of granny flats as self-contained dwellings, attached to a family home or perhaps detached and located in the backyard. Either this kind of set-up or a right to accommodation for life or a life interest in a family member's home, can be assessed as a granny flat interest for Centrelink and DVA purposes.

What is a granny flat interest?

You may have a granny flat interest if you have contributed money or other valuable assets in exchange for your granny flat and your granny flat legally belongs to someone else, even though you have secure tenure. If Centrelink or DVA considers that you have a granny flat interest, you may be assessed under special granny flat rules.

Establishing a granny flat interest

Two situations can apply:

- You can transfer ownership of your home and obtain a right to continue to live there for the rest of your life, although you no longer own it—this is called a life interest, which means a right to reside for life.
- You can exchange some or all of the things you own, such as money or property, for a life interest in a private residence such as the home of a family member without getting legal title to the residence.

Did you pay a reasonable amount?

Centrelink and DVA also look at whether the amounts of money or assets you transferred for your granny flat are reasonable or if you have paid too much. Since granny flat rights are usually family arrangements, the free market does not govern the amount you pay. If you pay substantially more than your granny flat is worth, then the extra amount may be included in your assets. This may affect your rate of pension, and subsequently be included in the assets test for aged care.

Proof of a granny flat interest

It is sound practice to have a legal document drawn up by a solicitor to give evidence of a life interest. Documents will protect your security of tenure and will help to prevent any problems in the future, if your or your family's situation changes. Centrelink and DVA may accept that you have a granny flat interest, even if it is not in writing. They may ask for a statement that the arrangement has begun.

Granny flat rules: home ownership and Rent Assistance

There are special rules for assessing granny flat interests. How much you contributed in exchange for your granny flat interest determines whether you:

- are considered a home owner by Centrelink or DVA, even though you do not have title to the granny flat
- are not considered to be a home owner, and may be able to receive Rent Assistance if you pay enough rent.

Extra allowable amount

The amount you contributed to your granny flat is compared against a figure called the extra allowable amount. This figure is the difference between the home owner and non-home owner assets test thresholds. The extra allowable amount is $124,500 at December 2008. This is the amount which determines whether or not Centrelink or DVA will treat you as a home owner. If your contribution is more than the extra allowable amount, you are classed as a home owner. If your contribution is less than the extra allowable amount, Centrelink or DVA will treat you as a non-home owner. You can find out what the current extra allowable amount is by calling Centrelink on 13 2300 or by visiting the Centrelink website <www.centrelink.gov.au>.

For example:

Elaine

- Elaine was a non-home owner who had $55,000 in assets. She and her son Don agreed it would be a good idea if she moved closer, and that he would extend his home to give them both privacy. They agreed that Elaine would have the right to live in the extended home for life. This means Elaine would have a granny flat interest for Centrelink purposes.
- Elaine contributed $45,000 for her granny flat interest. She kept $10,000. Before the money was paid, they each saw a solicitor and drew up an agreement to ensure their interests were protected.

Elaine's pension:

- Elaine is classed as a non-home owner, because she paid less than $124,500 for her granny flat interest.
- The $45,000 contribution is counted as her asset. No income on it is assessed under the deeming rules (see page 12).
- Elaine's pension is not affected by the move under either the income or the assets test. Her total assessable assets are $55,000, including the $45,000 contribution.
  She has the higher, non-home owner asset level.

- Elaine remains well within the non-homeowners assets test limits. For further information on the amount of assets allowed before your pension is reduced call Centrelink on 13 2300 or visit the Centrelink website <www.centrelink.gov.au>.

Elaine pays enough rent to get some Rent Assistance (see page 16).

Jessica

- Jessica transferred only half the title of her home to her daughter and kept the right to live in it. Jessica's right to continue living in her home comes from her continuing joint ownership.
- Centrelink will not assess Jessica under its granny flat rules. Centrelink classes her as a home owner.
- Centrelink may assess the value of the property Jessica has given to her daughter under the gifting rules (see page 15).

More about financial assistance if you move in with friends or relatives

Sometimes it helps, if a lot of care is needed for someone who is ill or frail, if the carer is living in the same home. This section talks more about Rent Assistance and other financial assistance you can get from Centrelink and DVA when you move in with friends or relatives. It also explains how your home is treated under the assets test while you are away.

Some people move in with friends for other reasons, so this section also explains what happens if you are in good health and move out of your home to stay with friends or family.

If you are a home owner

If you move to receive care because you are frail or in ill health

If you move in with someone else because you are frail or in ill health, you may be eligible for Rent Assistance immediately, even if you still own your home. The person caring for you does not have to be receiving a payment from Centrelink or DVA.

To qualify for Rent Assistance in this situation, you need to be:

- receiving a substantial level of care (as explained on page 68) for at least two weeks, and
- receiving a pension or allowance, and
- paying enough rent.

Even if you are receiving Rent Assistance, you can continue to get an exemption for your home under the pension assets test in these circumstances. Centrelink and DVA exempt your home from the assets test for two years from the time you move to receive care, including a move to residential aged care, to give you time to decide what you want to do with it. During this time the lower assets test limit for home owners, applies to you. For information about assets test limits see page 14.

Your home may be exempt for more than two years if you are a member of a couple, one of whom stays in the home. This is because Centrelink and DVA do not count your home as an asset while your partner lives there. The two-year exemption period does not start until your partner leaves the home.

If you rent out your home, Centrelink and DVA will assess the net rental income according to the income test. For more information about the income test see page 11. Net rental income means not all of the whole amount you receive for rent may be counted. Certain deductions, for instance the cost of agent's fees and essential repairs, can be applied to the amount that is counted.

If you sell your home during the exemption period, you must tell Centrelink or DVA. What you do with the sale proceeds may affect your pension. Centrelink or DVA will write to you towards the end of the exemption period, asking for details of your home and an estimate of its value. If the value of your home may affect your pension, Centrelink or DVA will arrange a valuation at no expense to you.

When the exemption period ends, the value of your home will be counted as an asset. Your pension will be assessed against the higher non-home owner assets test limits.

If you move to provide care for someone else

You may leave your home to provide substantial care in another home for someone who cannot care for themselves. There are special exemptions under the assets tests for home owners who have left their home to provide substantial care for someone. These exemptions are the same as those for people who moved because they are frail or in ill health (see previous section).

If this happens you may be immediately eligible for Rent Assistance, even if you still own your former home. The person you are caring for does not have to be receiving a payment from Centrelink or DVA.

To qualify for Rent Assistance in this situation, you need to be:

- providing a substantial level of care for at least two weeks, and
- receiving a pension or allowance from Centrelink or DVA, and
- paying enough rent for the property where you are providing care.

What is considered a substantial level of care?

Centrelink and DVA will accept that people need a substantial level of care and are receiving it, if they meet one or more of the following criteria:

- They are receiving Disability Support Pension and because of their medical condition they require assistance.
- They are over age pension age and regarded as frail.
- They can provide medical evidence stating they left their home because of illness or infirmity.
- They can provide evidence that they need help since their recent discharge from hospital.
- They have been assessed by an Aged Care Assessment Team and have been approved

for residential respite care or care in a residential aged care home.

- Their carer is being paid Carer Allowance.
- Their carer is receiving Carer Payment.

If you are in good health

You may move in with friends or relatives while you and they are in good health but still own your home and plan to return there.

In this situation, for the first 12 months:

- Centrelink and DVA do not count the asset value of your home.
- Your assets are tested against the lower home owner assets test limit.
- You cannot get Rent Assistance.
- If you rent out your former home, Centrelink and DVA will assess the net income.

After 12 months:

- If you still own your former home, Centrelink and DVA will count it as an asset because you are not living there—you will be tested against the higher non-home owner assets test limit. For more information on assets test limits see page 14.
- You may be able to get Rent Assistance if you are paying for your accommodation. For more information about Rent Assistance see page 16.
- If you rent out your former home, Centrelink and DVA will assess the net income. Net income is explained in the Your finances section starting at page 9.

If you are not a home owner, and you move in with friends or relatives

If you pay enough rent, you may be able to get Rent Assistance as soon as you move.

In some cases you may be paid at the sharers rate, which is lower than the rate for people who live alone. For more information about Rent Assistance see page 16.

If your home is left unoccupied

Check your policy and contact your insurance company.

If your home is left unoccupied, failure to notify your insurance company may result in claims being rejected.

You may also want to make sure your neighbours are aware of the situation and have your emergency contact details.

Respite care

Respite care can provide a break

Respite care provides an older person or their carer with a break. Frail older people living alone as well as those with carers can get respite care. Respite care usually needs to be planned for. Respite care is a chance for you and the person you care for to take a break. This can be:

- in your home, with care ranging from a few hours a week to overnight care
- in a day care centre which provides full or half day car
- in an Overnight Respite Cottage which provides overnight respite from a few days to a week or two
- in a residential aged care home.

Commonwealth Respite and Carelink Centres

Commonwealth Respite and Carelink Centres around Australia can provide information about local services that may suit your needs. You can call them on Freecall™ 1800 052 222. Calls to this number are free from fixed phones. Calls from mobiles are charged at mobile rates.

Centres can help carers:

- plan for the care and support needs of the person they care for
- get the respite care they need by working with respite services in their area.

They can act as a central contact point

- in emergencies
- by coordinating packages of respite care assistance to meet the individual needs of carers and those they care for.

Respite care can be

... for a few hours

It may be used for a short time such as half a day at home or a day or two a week in a community day care centre.

In-home and centre-based respite is provided up to the limit available from the individual centre.

… for a few days

It may be used for a few days or a week or two in an overnight respite cottage.

Sometimes a carer or a frail older person needs a longer break.

Respite care in an aged care home can help a person should they or their carer need a break or the carer is unavailable for any reason. An Aged Care Assessment Team must assess and approve a person as eligible for respite care in an aged care home. In most cases, approvals for residential respite care, at either a high or low level, do not lapse. For more information about Aged Care Assessment Teams see page 75.

Respite care is available for up to 63 days in a year and this period may be extended in special circumstances. You should book respite care in advance, if you know you will need it.

Cost of respite care

In an aged care home:

- The maximum cost of respite care in an aged care home is set as a percentage of the aged pension. This changes on 20 March and 20 September each year in line with pension increases. From 20 March 2009 the fee is $33.41. Updated fee information can be found on the Department of Health and Ageing website at <www.health.gov.au> or by calling the Aged Care Information Line on 1800 500 853.
- People may be asked to pay a booking fee.
- When a person enters respite care, their daily fee is reduced by the amount of the booking fee.
- Respite residents do not pay an accommodation charge or accommodation bond, nor do they have to pay any additional income-tested charges.
- Respite care provided in Australian Government funded aged care homes is GST-free.

Community-based respite costs

Community-based respite services charge fees according to the type of service being used. This can vary from a sessional fee for a morning or afternoon in a day care centre to an hourly rate for in-home respite.

Respite care for Veterans

Respite care for veterans is accessed through the Veterans' Home Care program (see page 99).

Residential care overview

Sometimes age and frailty can mean older people can no longer live independently in the community. More community care at home may be needed or residential care in an aged care home may be the best care option. An Aged Care Assessment Team (ACAT) can assist you in looking at your choices.

Before a resident can enter a residential aged care home, they will need to be assessed and approved for care by an ACAT. An ACAT can also help arrange a place in a suitable home. If a place is not immediately available, the ACAT can help arrange more services in the home in the meantime. For more information about the ACAT assessment see page 75.

There are two broad types of residential aged care—low level care and high level care.

- Low level care homes (such as hostels) generally provide accommodation and personal care, such as help with dressing and showering, together with occasional nursing care.
- High level care homes (such as nursing homes) provide care for people with a greater degree of frailty, who often need continuous nursing care.

While some aged care homes specialise in either low level or high level care, others offer both low level and high level care, which may allow you to stay in one location even if your care needs increase. This is often called ageing in place. The ACAT members or representatives of the homes can tell you about the care and services each home provides and whether you can remain at that home as your care needs change.

All residential aged care homes are required to employ suitably skilled and qualified staff to provide assistance to residents. They must also provide a specified range of care and services, according to each resident's care needs at no additional cost to the resident.
For all residents, services should include such things as:

- staff to help at all times, including in emergency situations
- assistance with daily living activities such as bathing and dressing
- assistance with medications, meals and refreshments
- basic furnishings
- a laundry service
- social activities.

For residents with high level care needs, the services will also include such things as:

- continence aids
- basic medical and pharmaceutical supplies
- nursing services and therapy services.

On top of these basic services, aged care homes can offer a range of services at extra cost, such as hairdressing.

People naturally wonder about the cost of aged care. While the Australian Government helps you with the cost of your residential care, by providing funding to aged care homes, it also expects those who can afford it to contribute to the cost. Aged care homes may charge a number of fees and charges, though depending on your circumstances, you may not have to pay all of them. For explanation of the fees and charges you might have to pay see page 84.

Some aged care homes provide what is called extra service. This does not refer to the standard of care because the same standard of high quality care has to be provided to all residents. Extra service could include bigger rooms or wine with meals (if medically permitted). This will cost you more. If you are interested in obtaining a place in a home that offers extra service, you should ask about the services provided and the costs involved, when visiting homes.

When you have been offered a place within a home, you may arrange to visit before you move in, to familiarise yourself with the home’s surrounding. Once you have agreed to accept a place, you have up to seven days to move into your aged care home.

Residential care: finding an aged care home

Eligibility for entry to aged care

Before you can enter a residential aged care home, you will need to be assessed and approved for care by an Aged Care Assessment Team (ACAT). The assessment is free.

What does an Aged Care Assessment Team do?

The ACAT helps older people and their carers work out what kind of care will best meet their needs when they are no longer able to manage at home without assistance. The ACAT provides information on suitable care options and can help arrange access or referral to appropriate residential or community care.

How can the Aged Care Assessment Team help me?

The teams are made up of doctors, nurses, social workers and other health professionals who can provide a thorough assessment of your care needs and offer advice on suitable and available care options. The questions the ACAT will ask you are designed to work out how much help you need with daily and personal activities.

You can contact an ACAT directly or your doctor, health centre, or local hospital can provide a referral to the nearest ACAT. Commonwealth Respite and Carelink Centres can put you in touch with an ACAT in your local area. Call your nearest Commonwealth Respite and Carelink Centre on Freecall™ 1880 052 222. Calls to this number are free from fixed phones. Mobile calls are charged at mobile rates.

Also, on the *Aged Care Australia* website <www.agedcareaustralia.gov.au> there is a facility called *The Aged Care Assessment Team (ACAT) Finder*. *The ACAT Finder* enables you to look for the ACAT nearest to you.

A member of an ACAT will visit you and ask you some questions about your lifestyle and your health needs to help work out the best care option for you. With your approval, your doctor may tell the ACAT member about your medical history. You may want your carer, friend or family member to be present.

An ACAT can:

- approve eligibility for entry into residential aged care, in either low level care or high level care
- give you information about residential aged care and home care services in your area
- help you arrange special respite care if this is what you require

- approve eligibility for a package of community care to help you continue living at home or refer you to other services that will help you to continue living at home.

What happens after the assessment?

When the ACAT member has assessed your care needs, you will be provided with a copy of a completed assessment form and a description of the assessment outcome in writing, including reasons for the decision. This will tell you whether you are eligible for residential aged care or other care services. If you are assessed as eligible, you should keep this copy of the assessment form and give it to the aged care provider when you move into residential aged care.

Many people are assessed as needing community care services, such as Home and Community Care (HACC), to help them to stay in their own home for as long as possible. If you have complex care needs and you prefer to remain at home, an ACAT may also approve a Community Aged Care Package (CACP) or an Extended Aged Care at Home (EACH) Package, which are packages of coordinated care services provided in your own home. For explanation of these community care services and packages see pages 42 and 43.

If you are not satisfied with the assessment or recommendations made by the ACAT, you should tell the person in charge of the team who conducted your assessment or you can ask for a review of the decision by the Department of Health and Ageing.

Finding an aged care home

If the ACAT has approved you as eligible for residential aged care, either permanently or on a respite basis, you may wish to begin the process of finding an aged care home. The ACAT can give you information about residential aged care and home care services in your area.

You are not restricted to applying to one home nor are you restricted to applying to homes in your area. (For instance, if your family have all moved away for work reasons you can apply to homes closer to where they now live.)

The best way to find an aged care home that suits you is to visit a range of homes. You can take a family member or friend with you. Make sure you understand what level of care is available in each home and whether you could stay there if your care needs increased. A good idea is to take a checklist with you on each visit. A booklet containing several copies of a suggested checklist, to allow you to compare different homes, can be obtained from the Commonwealth Respite and Carelink Centre by calling Freecall™ 1800 052 222. Calls to this number are free from fixed phones. Mobile calls are charged at mobile rates.

The Department of Health and Ageing has an Aged Care Information Line 1800 500 853 you can call or visit their websites <www.agedcareaustralia.gov.au> or <www.health.gov.au>.

The *Aged Care Australia* website is your best source of comprehensive impartial information about aged care. If you are an older Australian or looking after an older family member or friend, you'll find a wealth of information in these pages that can help you work out what services are available to help you and how you can get started.

On the *Aged Care Australia* website there is a facility called *The Aged Care Home Finder*. This feature enables you to look for the Australian Government-funded aged care homes that meet your particular needs. Please be aware there are other accommodation options, for example, retirement villages, available for older Australians that are not covered by this feature.

While you may not be able to move into an aged care home straight away, there are some things you and your family can do to help things go smoothly when you do. For instance, it can be a good idea to talk to a Centrelink Financial Information Services Officer in advance about the costs you will be paying and your options for paying any accommodation payment. You can make an appointment to do this by calling 13 2300. You do not have to be receiving a pension from Centrelink to use this service. People who receive pensions from the Department of Veterans' Affairs (DVA), superannuants and self-funded retirees are also welcome to make an appointment. The service is free.

You might also want to start thinking about what things you will want to take into the home and make a list to help with getting ready when the time comes. If you have visited a few homes, you will have an idea of the size of the rooms and how much you will be able to take.

When a place becomes available, the aged care home will contact you or your nominated contact person. If you wish to accept the place, you (and if you wish a family member or friend) should then meet with the home's manager to discuss your resident agreement. Once you have accepted the place, you should notify any other homes to which you applied.

In most cases an ACAT approval for high level residential care does not lapse. However, approvals for low level residential care are only valid for 12 months. Therefore, you will need a new ACAT assessment if you do not move into a residential aged care home within 12 months of the approval or if your care needs change.

Residential care: what happens when you move in

When you are offered an aged care place, you may be asked to let the home know within a short time whether you want to accept the place. If you decide to accept the place, you need to fill in any parts of the application form that you did not complete when you first applied to go into that home.

You need to move in to the aged care home within seven days of accepting the place. The manager would then offer you a *Resident Agreement*, which is a formal agreement between you and the aged care home. You have up to 21 days to sign it. It covers important things like levels of care, daily fees, the circumstances in which you could be asked to leave the aged care home and how the home would help you find other suitable accommodation and how the aged care home would deal with any complaints.
The *Resident Agreement* should clearly set out the aged care home's responsibilities to you as a resident and your responsibilities as a resident in the aged care home.

It is important that you do not sign the *Resident Agreement* until you are sure you understand it. The manager of the home has a responsibility to explain and help you to understand all parts of the Agreement. It is a good idea to use the 21 days to seek further information or advice from friends, family, a Centrelink Financial Information Services Officer, a financial adviser or a legal practitioner. If you understand the document but cannot physically sign it because, for example, you have difficulty using your hands, you may ask someone with legal authority to sign on your behalf. This could be someone with power of attorney. For more information see page 29.

If, within 14 days of signing the agreement, you change your mind and wish to withdraw from the agreement, you should advise your aged care home in writing. If you paid any amounts under the agreement, other than your care fees and charges during those 14 days, these must be refunded to you.

If you agree to pay an accommodation bond or accommodation charge, you will also need to enter into an *Accommodation Bond Agreement* or *Accommodation Charge Agreement* with the home. This can be part of the *Resident Agreement*, or a separate agreement. For more information about accommodation bonds and accommodation charges and the details which would be covered in the *Accommodation Bond Agreement* or *Accommodation Charge Agreement* see pages 87 and 91.

It is a good idea to think about what you would bring in with you in advance of going into aged care. You will probably be moving to a much smaller place than you are used to but you will be able to bring personal things such as photos and other mementos and often some of your own furnishings such as your favourite chair, a television set or a music system. You should discuss insurance of your valuables with the home. The home will also tell you about labelling of clothes that will be washed by staff.

You or your family will need to make sure you tell relevant people and organisations that you have moved into the aged care home. If you are receiving a pension from Centrelink or the Department of Veterans' Affairs (DVA) it is important to notify them within 14 days. As well as notifying them of your new address, you will need to tell them about any change to your financial circumstances, for instance if you pay an accommodation bond or sell your house.

If you receive other income, such as superannuation, you should tell the payer as soon as possible. You also need to tell the Australian Taxation Office and the bank or credit union you use. If you are renting, you will need to tell your landlord.

It is also important to tell your neighbours, any doctors or other health care providers, and community services providers such as Meals on Wheels. If your doctor can no longer visit you when you move, you should ask to have your medical history sent to your new doctor.

What will happen to my Centrelink or Service pension when I move in?

For many people their Centrelink or Service pension will remain unchanged. However, the arrangements you make to pay for your accommodation and the decisions you make about your former home or other assets may mean some people's pension will change during the time in aged care. For instance, you might get more pension if you are a member of a couple and move into an aged care home.

If I am a member of a couple, what happens to our pensions?

If you are a member of a couple and one or both of you moves into an aged care home, you will both be considered members of an illness-separated couple. This could mean you could be paid at a higher rate, even if each of you currently receive the maximum partnered rate of pension. (The single rate of pension is higher than the rate of pension paid to a member of a couple.)

If this happens, your payment will still be based on your own and your partner's combined assessable income and assets but you will both be paid at the single pension rate. For more information about assessable income and assets see pages 11 and 14.

What would happen to my Rent Assistance?

If you were receiving Rent Assistance before you moved into care, this would stop after you moved into an aged care home. Instead, different subsidies would be paid directly to the aged care home by the Department of Health and Ageing. If your partner remained in the rented family home, he or she could still be eligible for Rent Assistance.

What happens to my pension if I owned my family home?

Your former principal home is generally exempted from the pension assets test for up to two years from the time you move into an aged care home. This gives you time to decide what to do with your home. During the exemption period the home owner assets test limits apply to you. For information on these limits see page 14.

After two years, your home may be assessed under the assets test and the higher, non home owner assets test limits apply to you. This happens even if you have spent some of the two years away from the aged care home, for example if you moved back to your family home for a short while.

If you sell your home during the two-year exemption period, the non-home owner assets test limits will apply to you. For information on these limits see page 14.

There are special arrangements if your partner has continued to live in the family home or if he or she sells the home with the intention of purchasing, rebuilding, repairing or renovating a new home within 12 months, or up to 24 months if certain criteria are met.

There are other special arrangements if you are paying an accommodation charge in a high care aged care home or an accommodation bond by periodic payments in a low care aged care home and your former home is being rented out.

What happens if someone is still living in the family home?

If the family home is still occupied by your partner, the home is exempt from the pension assets test. If he or she leaves the family home to enter care, the home is exempt for a further two years from the time your partner leaves. If the partner remaining in the family home dies, a two-year exemption period for the person in the aged care home aged care starts from the partner’s date of death.

What if I am paying an accommodation charge for high level care?

If you enter high level (nursing home) care you may need to pay an accommodation charge. This could be for a maximum of five years if you first entered residential aged care before 1 July 2004 or indefinitely if you entered residential care on or after that date. For more information on this see page 91.

If you are paying an accommodation charge and are renting out your former home, your former home will not be assessed under the pension assets test nor will the rent you are getting be counted as income for the pension income test or for residential care fees in the home.

What if I am paying an accommodation bond for low level care?

If you move into low level (hostel) care, you may need to pay an accommodation bond. For more information on this see page 87.

There are a number of ways you can pay your accommodation bond, including lump sum, periodic (fortnightly or monthly) payment or combination of lump sum and periodic payment. If you rent out your former home and are paying some or all of your bond by periodic payments, the former home is exempt from the pension assets test for as long as you are liable to pay a periodic payment. Any income you receive from renting out your former home while you are liable to pay the periodic charge will not be counted for the pension income test or for residential care fees in the home.

How is my former home assessed if I move in to an aged care home from a larger rural or rural residential property?

If you move into an aged care home after having qualified to have all the land on the same title as your home exempted from the assets test, the exemption of your home and land may continue under the same arrangements as the exemption of a smaller property, as explained in the previous section.

The continuing exemption of land will depend on your continuing to satisfy the effective land use rules. A range of factors is taken into consideration to determine if a person is making effective use of the land. The factors include the person's family situation and caring responsibilities, their health, whether the land is being leased or used to support a family member and any current or potential commercial use of the land. If you do not satisfy the effective land use test, then only your home and up to two hectares of land may be exempted from the assets test.

Any income you receive from leasing/renting out your former home and/or exempt land while you are liable to pay an accommodation charge or periodic bond payments will not be counted for the pension income test or for residential care fees in the home. If other land you own is leased, any income you receive will be assessed for your pension and your income tested fees in the aged care home.

Residential care: paying for your care and accommodation

When you move into an aged care home, you may be asked to make two types of payments, daily residential fees and accommodation payments.

Residential daily fees

Residential basic daily fees contribute towards your daily living costs, such as nursing and personal care, meals, linen and laundry, and heating and cooling.

These fees are made up of two components, a basic daily fee and if eligible an additional income tested fee. All residents pay a basic daily fee while only residents who are assessed as having a higher income pay the additional income-tested fee.

Extra service fees are only payable by residents in extra service places.

The Department of Veterans' Affairs (DVA) pays the basic daily fee on behalf of Australian ex-prisoners of war.

Income-tested fees

Some residents may be asked to pay an income-tested fee, depending on their income and level of care. This fee is paid directly to the aged care home as part of the resident's daily fee.

Who will not pay income-tested fees?

- residents who receive a full means tested pension such as the Age Pension or the Service Pension
- residents receiving respite (temporary) care
- residents with dependent children or full-time students
- residents who are Australian ex prisoners of war.

Who may be asked to pay an income-tested fee?

The amount of the income-tested fee you may be asked to pay depends on the amount of assessed income you have above a certain level. The Department of Health and Ageing determines your income-tested fee based on the income and asset information that you or your nominated representative provides to Centrelink or DVA.

For more information on basic daily fees and income-tested fees you can call the Department of Health and Ageing Aged Care Information Line on 1800 500 853 or visit their websites <www.agedcareaustralia.gov.au> and <www.health.gov.au>.

Working out the cost

To work out the appropriate level of income-tested fees you can be asked to pay, you may need an assessment of your income.

- The existing income details already held by Centrelink or DVA will be used for those residents who receive a means-tested income support payment such as the Age Pension, Service Pension or Income Support Supplement.
- Residents who do not receive a means-tested income support payment, such as superannuants and blind pensioners, will be posted a form by Centrelink to collect relevant income details after their entry to permanent residential aged care. People receiving this form have the right to decline to give their income details for assessment or to refuse permission for Centrelink to give their details to the Department of Health and Ageing. If you choose this course of action you can be asked to pay the maximum rate of total daily fees.

What if my income changes?

If you enter residential care and your income changes during that time you need to inform Centrelink and request a new income assessment. Your new fees and charges will be calculated based on the updated information at the next quarterly review of income tested fees.

What if I am in hardship and cannot pay my aged care costs?

The Australian Government has made arrangements to help residents of aged care homes who may experience difficulty in paying for their care. Hardship provisions exist to help residents who have genuine difficulty paying daily fees and/or accommodation payments. More information about the hardship provisions can be obtained from the Department of Health and Ageing.

How are my house and other assets assessed for aged care?

To work out whether an aged care resident can be asked to pay an accommodation bond or accommodation charge and, if so, how much, the value of their assets needs to be worked out. Centrelink or DVA will do this. If you have a partner, only half of your combined assets are taken into account in your assets assessment.

In many situations the value of your former home is not included in your assets for an aged care assessment.

The value of your former home is not included in the assets assessment for aged care if, at the time when you go into an aged care home (or when Centrelink or DVA decide on the value of your assets, if that is earlier):

- your partner or a dependent child still lives in your former home
- a close family member who is eligible for an income support payment has lived in your former family home for at least five years

- your carer who is eligible for an income support payment has lived in your former family home for at least two years.

The assets test for aged care is different from the pension assets test. For information on how your home and other assets are assessed for pension purposes see page 14.

What about if I have given away some of my assets?

Since 1 January 2007 the rules about assets you have given away are the same for aged care as for pension entitlements. This is regardless of whether you are a pensioner. Any amount of over $10,000 given away from 10 May 2006, in a single financial year, or $30,000 given away in a five financial year period, will be included in the assessment of your assets. Under the deeming rules, this can also affect your income-tested fees.
For an explanation of deeming see page 12. People who were already in care on 31 December 2006 are not affected while they remain in that aged care home.

When can I have my assets assessed for aged care?

You do not have to wait until you have an offer of an aged care place to apply for an assets assessment. As soon as you are approved by an Aged Care Assessment Team (ACAT) for permanent residential aged care, you or your family can submit a request for an assets assessment to Centrelink or to DVA if you receive a Service Pension.

Having an assets assessment will help you make decisions about going into aged care. This can be a good time to speak to a Centrelink Financial Information Service Officer to talk about some of the financial decisions you may have to make. You can make an appointment with the Financial Information Service by phoning 13 2300. This is a free service.

Is it essential to have an assets assessment in order to enter aged care?

It is not compulsory for everyone going into aged care to undergo an assets assessment. Assets assessments are only necessary if a person wants to establish their eligibility for an Australian Government subsidy for all or part of their aged care accommodation costs. This is the case even if you have already given Centrelink or DVA information about your assets for pension purposes.

What about if I have moved in from a farm or larger rural property?

A home on a family farm is exempted in the same way as other homes, if a partner, dependent child, close family member or friend is still living in it. The family home includes up to two hectares of adjacent land and possibly more if a 20 year attachment exists. Land, other than land adjacent to the home that has been exempted under the pension assets test, is generally assessed as part of the assets test for aged care. As for pension assessments, an exemption from the assets test for aged care could be provided where productive use was being made of the land on the same title as the home or efforts were being made to lease the land.

Accommodation payments

When you move into an aged care home, as well as paying for your care you may be asked to pay an accommodation payment. Accommodation payments contribute towards the costs of your accommodation in an aged care home. You only pay accommodation payments if your assets are more than a certain amount set by the Australian Government.

There are two kinds of accommodation payment:

- accommodation bonds if you require low level care or an extra service place with low or high care level needs. For more information on accommodation bonds see below
- accommodation charges, if you require high level care. For more information on accommodation charges see page 91.

Respite residents cannot be asked to pay an accommodation payment.

Accommodation bonds

An accommodation bond (the bond) is an amount you may be asked to pay if you require low care or enter an extra service place. It is like an interest free loan to the aged care home and, by law, it must be used by the home to improve building standards and the quality and range of aged care services provided.

A bond can only be charged by an aged care home that is certified as meeting minimum building and care standards. You are entitled to know the home's certification status.

The aged care home is allowed to deduct monthly amounts, called retention amounts, from the bond. The government sets a maximum retention amount. This rate is fixed at your date of entry. The balance of the bond is refunded to you or your estate when you leave the home.

Not everyone can be asked to pay a bond. You will not be expected to pay a bond if you have assets of less than 2.5 times the annual single basic pension. From 20 September 2009 this figure will reduce to 2.25 times the annual single basic pension.

Depending on the value of their assets, a person who enters an aged care home will be considered to be either a supported resident or a not supported resident for accommodation payment and subsidy purposes. A supported resident may still be asked to pay an accommodation payment if their assets are between the minimum and maximum asset thresholds. The government may pay the aged care home an accommodation supplement for residents with limited assets who are assessed as supported residents.

How much bond do I have to pay?

The amount of the accommodation bond is agreed by the resident and the aged care provider and is based on the resident's assets level. This accommodation bond may vary widely between residents in an aged care home, as well as between homes.
The Australian Government has never placed a ceiling on the size of accommodation bonds and this remains the case.

The *Aged Care Act 1997* sets down a number of protections that limit the size of the accommodation bonds residents may be asked to pay, including that the maximum bond size is affected by the value of the assets the resident has at their time of entry into residential care.

Aged care providers are required by legislation to use the income they derive from bonds to improve the standard of accommodation and services in their aged care home. As the income from bonds, including interest earned and the retention amounts, is needed for this purpose, interest may be charged if there is a delay in the payment of the bond or where the bond is paid by periodic payments. Most aged care providers use lump-sum bonds to repay debts incurred to build and upgrade their aged care home.

Agreeing the amount of your bond

You have 21 days after entering an aged care home to enter into an accommodation bond agreement with the approved provider. New residents have up to six months to pay an accommodation bond as a lump sum. However, you will need to agree on an amount within 21 days. You may be charged interest on the bond amount from the time you enter the aged care home.

It is important to note that many aged care providers allow flexibility around the amount of the accommodation bond requested in situations where residents need to realise assets in order to pay the full accommodation bond amount. In such situations, the accommodation bond agreement includes information that a lesser amount of accommodation bond is to be paid if a property or other assets fail to realise their anticipated price.

Refunding your bond

The aged care home is allowed to deduct monthly amounts from your bond to use in maintaining and improving your accommodation. This is called a retention amount.
You need to agree on the retention amount when you move in. However, there is a maximum amount which can be deducted each month. This maximum amount is set by the government and can be ascertained by visiting the Department of Health and Ageing website <www.health.gov.au> or by calling the Aged Care Information Line on 1800 500 853. This deduction can only be made for a maximum of five years after you move into the home.

When you leave the home, your bond, minus the retention amounts and other amounts agreed with the resident, must be repaid. The home must give you a written guarantee to repay the bond within a set period. If you give the home more than 14 days notice of your intended departure, the bond must be repaid on the day you leave. If you give 14 days or less notice, the bond must be repaid no more than 14 days after you give notice. If you do not give notice, the bond must be repaid within 14 days after you leave. In the case of death, the bond must be repaid no more than 14 days after the home is shown probate or letters of administration. The approved provider is not required to wait until probate or letters of administration are presented before refunding the accommodation bond.
They can choose to refund the accommodation bond without such evidence. However, they are also compliant with the Act if they wish to see such evidence.

In the event your provider is unable to refund your bond because it is bankrupt or insolvent, the government will repay your bond balance entitlement, including any interest that has accrued on the bond balance.

Working out periodic payments

If you decide to pay some or your entire accommodation bond as periodic payments, the periodic payments will be made up of two parts. The first part is the retention amount that the provider can keep. After five years, this amount is no longer charged. The second part is an amount representing the interest the provider would normally receive on the lump sum. This amount would be paid indefinitely.

What if I move to another home?

If you move to another aged care home within 28 days of leaving the last home, to receive low level care or on an extra service basis and have paid an accommodation bond, the balance of your bond and any remaining retention periods transfers with you.
If you transfer to high care in the same home, your bond will transfer with you. If you move from low care to high care in another home within 28 days of leaving the last home, you may, with the agreement of the new home, either:

- have the balance of your accommodation bond refunded and pay any accommodation charge due to the new home or
- transfer the balance of the bond, and any remaining retention period, to the new home.

If you move within 28 days the accommodation bond agreed at the new home cannot be more than the balance of the original amount. If you are out of permanent residential aged care for more than 28 days your eligibility to pay and the amount of any accommodation payment will be reassessed.

Does the amount of a lump-sum accommodation bond affect my pension?

No. All lump-sum accommodation bonds are exempt from the social security and DVA assets test. This is irrespective of when they were paid.

Does the amount of the accommodation bond I pay periodically affect my pension?

Bonds paid periodically are not included in your assets under the social security and DVA assets test.

What happens if I am paying my accommodation bond by periodic payments and renting out my house?

If you are paying some or all of an accommodation bond by periodic payments, and are renting out your former home, the rental income is exempt in full from the pension income test and for the assessment of your aged care fees.

Your former home is also exempt from the pension assets test for as long as you are liable to pay the periodic payment.

Accommodation charges

An accommodation charge (the charge) is the daily amount you may be asked to pay if you require a high level care. It is fixed from the date you enter care and you cannot be asked to pay the charge more than a month in advance. By law, it must be used by the home to improve building standards and the quality and range of aged care services provided.

A charge can only be charged by an aged care home that is certified as meeting minimum building and care standards. You are entitled to know the home's certification status.

Not everyone can be asked to pay a charge. You will not be expected to pay a charge if you have assets of less than 2.5 times the single annual basic rate of the Age Pension. From 20 September 2009 this figure will reduce to 2.25 times the annual single basic pension.

How much accommodation charge do I have to pay?

If you first entered permanent residential care before 20 March 2008 and have not been out of care for 28 days or more, the amount of any charge is agreed on between you and your aged care provider. However, the government sets the maximum accommodation charge residents may be asked to pay.

If you first enter permanent residential care on or after 20 March 2008, the maximum amount of any charge you may be asked to pay is set by the Department of Health and Ageing based on the value of your assets at the time you entered care.

Agreeing the amount of your accommodation charge

You cannot be asked to pay an accommodation charge unless you have entered an agreement to do so. You have 21 days after entering an aged care home to do this.

The exact amount of the charge may not be contained within the agreement as this may not be known until after the 21 days has expired. If this is the case, your agreement must specify that the charge can be adjusted once the amount has been advised by the Department of Health and Ageing.

Setting the amount of your accommodation charge

The amount of an accommodation charge is calculated by the government depending on the assessed value of your assets. A resident who has assets that are equal to or less than 2.5 times the maximum age pension cannot be asked to pay an accommodation charge.* Residents with assets of more than the maximum threshold may be asked to pay the maximum charge. Residents with assets of between the upper and lower thresholds may be asked to pay a charge at a reduced rate.

* From 20 September 2009 this figure will reduce to 2.25 times the annual single basic pension.

Deferring accommodation charges

If your aged care home agrees, accommodation charges can be deferred and paid from the estate. Interest can be charged, at no more than double the lower pension deeming rate at the time you enter the home. For explanation of deeming rates see page 12.

What if I have moved from low care to high care?

If you move from low care to high care in the same home, your bond arrangements remain in place. That would mean you would not have to pay an accommodation charge.

What if I have moved from another aged care home?

If you move within 28 days as a high care resident from one aged care home where you paid the accommodation charge to another aged care home, your accommodation charge in the second aged care home cannot be higher than the charge you were paying in the previous aged care home.

If you have moved from an aged care home where you had paid an accommodation bond to another home where you will receive high level care, you may, with the agreement of the new home, either:

- have the balance of your accommodation bond refunded and pay any accommodation charge due to the new home or
- transfer the balance of the bond and of any remaining retention period to the new home.

If you choose to pay an accommodation charge in the new home you will need an Assets Assessment so the amount of your accommodation charge can be calculated.

If you are out of permanent residential care for more than 28 days, your eligibility to pay and the amount of any accommodation payment will be reassessed.

What happens if I am paying an accommodation charge and renting out my house?

If you are paying an accommodation charge by periodic payment and are renting out your former home, the rental income you receive is exempt from the pension income test. In these circumstances, your former home is also exempt from the pension assets test.

If you decide to stop paying by periodic payments these exemptions may no longer apply.

Standards all aged care homes must meet

To be eligible for Commonwealth government funding, aged care homes must meet the required Accreditation Standards which include:

- the health, personal care and lifestyle provided to residents
- the safety and quality of the buildings
- management and organisational development.

Aged care homes may be accredited for up to three years if they meet these standards. This period of accreditation can be reviewed or revoked at anytime if the home does not meet the required standards. As part of the accreditation process, residents and relatives are interviewed by an independent agency about their experiences with the quality of care and service in the home.

If you want to find out about the accreditation rating of a home you can ask the home, or you can call the Aged Care Standards and Accreditation Agency on 1800 288 025 or visit their website <www.accreditation.org.au>.

All residential aged care homes have to abide by Australian Government rules which set out residents' rights and responsibilities. There is a Charter of Residents' Rights and Responsibilities which should be on display in all aged care homes. It covers such matters as residents' rights to quality care appropriate to each resident's needs.

Making a complaint

What should I do if I have a complaint or concern?

If you have a concern or complaint about the care or services provided you may want to talk to your aged care manager first—some issues can be resolved easily. Aged care providers must have an effective complaints handling mechanism in place.

If you are uncomfortable doing this or are not happy with what has happened with your complaint you may contact the Aged Care Complaints Investigation Scheme (the Scheme) directly. The Scheme is available to anyone who has a complaint or concern about a Commonwealth subsidised aged care service (residential or community care);

The Scheme is a free service which investigate concerns raised about:

- the health, safety and/or well being of people receiving aged care
- has the power to investigate any concerns raised and ensure the service provider takes action where appropriate
- is able to refer issues that may be more appropriately dealt with by others, eg. police, nursing and medical registration boards.

How can I contact the Scheme?

You can call the Scheme on 1800 550 552 (Free call) between 8.30 am and 5.00 pm on weekdays and between 10.00 am and 5.00 pm (Australian Eastern Standard Time) on weekends and public holidays.

Alternatively, you can write to the Scheme at the following address:

Aged Care Complaints Investigation Scheme
Department of Health and Ageing
GPO Box 9848
In your Capital City

Complaints or concerns can also be lodged online via the Department's website <www.health.gov.au/oacqc>. This website also provides additional information about how the Scheme operates.

What support is there for residents to exercise their rights?

Advocacy services help you to exercise your rights through a process that may include information, representation, advice and support to you or your representative(s).
This is an independent, confidential service funded by the Australian Government under the National Aged Care Advocacy Program and provided free of charge in each state and territory.
Advocacy services promote your rights and can increase your involvement in decision-making processes. These services may play a role in advising you of your rights in negotiations with providers or supporting you through a complaint process.
To contact an advocacy service near you, call 1800 700 600. Calls to this number from fixed phones are free. Please note, this number is not available from mobile phones and in some capital cities. For alternative contact details call the Department of Health and Ageing Aged Care Information Line on 1800 500 853 or visit their websites <www.agedcareaustralia.gov.au> and <www.health.gov.au>.

Residential care: other matters

Ageing in place

While some aged care homes specialise in either low level or high level care, many offer both low level and high level care, which allows you to stay in one location even if your care needs increase. This is often referred to as ageing in place. Each aged care home can advise you about the care and services it will provide and whether you can remain at that home as your care needs change.

Going into hospital

If you have to go into hospital, you can be asked to continue paying your normal fees and charges to the aged care home while you are in hospital.

What about our mob: information for Indigenous people

Information for aged Aboriginal and Torres Strait Islander peoples

The Australian Government supports residential and community-based aged care for Aboriginal and Torres Strait Islander peoples under the *Aged Care Act 1997* through programs such as the National Aboriginal and Torres Strait Islander Flexible Aged Care Program, the National Respite for Carers Program and programs jointly funded with the states, such as the Home and Community Care Program.

Aboriginal and Torres Strait Islander peoples are likely to require access to aged care services at an earlier age compared to non-Indigenous people. As a result, the following age groups are used in aged care planning and as a guide to likely service demand: 50 years and over for Aboriginal and Torres Strait Islander peoples and 70 years and over for non-Indigenous people.

Aboriginal and Torres Strait Islander peoples are also identified as a special needs group under the Act. Aged care services should be provided to this special needs group in a culturally appropriate manner. Ensuring aged care services are culturally appropriate also contributes to increased usage of aged care services by Aboriginal and Torres Strait Islander peoples.

The National Aboriginal and Torres Strait Islander Flexible Aged Care Program is delivered through 29 services, mainly in remote and very remote areas. Communities are encouraged to participate in every aspect of service provision, from the very early planning stages right through to the operation of the services.

A mix of residential and community aged care services can be provided and the mix of services may change as community aged care needs vary. A flexible approach to funding allows these services to modify the type of aged care services they provide according to the ageing needs of their local communities.

An additional 150 flexible places have been allocated under the National Aboriginal and Torres Strait Islander Flexible Aged Care Program. Most of these flexible places have been allocated to rural and remote services and the additional places will bring the total number of places under the Flexible Aged Care Program to around 750 places.

If you would like more information about aged care services available for Aboriginal and Torres Strait Islander peoples, call a Commonwealth Carelink Centre on Freecall™ 1800 052 222.

Information for veterans

The Department of Veterans' Affairs (DVA) provides services of care, compensation and commemoration for veterans and their dependants. The department provides benefits such as income support and compensation payments, health care and housing assistance. It also provides information and services for eligible veterans and their dependants who find it difficult to live at home because of health or mobility problems. Ex-service organisations also provide assistance by offering a wide range of support to their members.

Call DVA on 13 3254 or 1800 550 457 (regional Australia), or visit their website <www.dva.gov.au>.

Veterans' Affairs Network

The Veterans' Affairs Network (VAN) is an information, advice and advocacy service for members of the veteran community. It promotes independence and quality of life for veterans in their local community. VAN aims to:

- answer questions and provide information about pensions, allowances, or health care entitlements available through the department
- help increase knowledge about and use of local health and welfare services, as well as the department's own services and benefits
- work with local communities to establish better links, so they can develop local programs to better meet the needs of the veteran community
- provide up-to-date information and advice on community health and home support services available in the local community or through DVA.

Call VAN on 1300 551 918.

Financial information

DVA Income Support Service Delivery staff can provide veterans with information on how their particular financial circumstances or future financial decisions might affect their pension. DVA clients can contact Income Support staff by calling 13 3254 or 1800 550 457 (regional Australia) or contact their nearest DVA office. DVA clients are also able to access the Centrelink Financial Information Service (see page 2).

Veterans' Home Care

DVA provides home care services through the Veterans' Home Care (VHC) program. Services are provided on the basis of assessed need to eligible veterans and war widows or widowers of the Australian defence forces who have a Gold or White Repatriation Health Card.

Services include domestic assistance, personal care, home and garden maintenance and respite care. Other services, such as delivered meals, may also be provided through arrangements with state and territory governments. Veterans and war widows/widowers may be asked to pay a co-payment for services.

If you want to be assessed for VHC services you may be referred by your doctor or other health professional or you can call VHC yourself.

Call the VHC assessment agency on 1300 550 450 or visit their website <www.dva.gov.au>.

Respite care

Respite care provides relief for a carer who has responsibility for a person requiring ongoing care, attention or support. It plays an important role in maintaining the independence and ability of veterans to remain living at home. DVA respite care is accessed through the VHC program.

Veterans and their carers may access other respite programs. For descriptions of these programs see page 70. However, DVA will not meet the fees for respite care provided through those other programs.

Veterans and war widows/widowers of the Australian Defence Force who have a Gold or White Card are eligible for VHC respite care. Commonwealth and Allied veterans who have a White Card are also eligible to be assessed for respite care. Partners and carers may receive in-home respite care if they are caring for an eligible veteran or a war widow or widower.

In any one financial year, DVA may pay for up to 196 hours of in-home or 28 days of residential respite care, or a combination of both. If you take a combination of residential and in-home respite in a financial year, for calculation purposes one day of residential respite is counted as seven hours of in-home respite.

There is no co-payment for in-home respite care provided under the VHC program.
A co-payment may be required for in-home respite provided under other government programs.

Your basic daily fee for up to 28 days of the 63 days in a financial year will be paid by DVA, depending on whether you have also used in-home respite care. After 28 days in any financial year, you are responsible for paying the basic daily fee.

Financial assistance from DVA for residential care fees is available only for eligible Gold and White Card holders. It is not available if the person entering residential respite care is not an eligible cardholder—for example, a partner or other family member.

For Australian ex-prisoners of war who receive residential respite, DVA pays all 63 days of the basic daily fee.

To obtain financial assistance for residential respite care in an aged care home, you should obtain prior approval from VHC.

Emergency Short Term Home Relief

Emergency Short Term Home Relief (ESTHR) offers episodes of up to three days emergency care to an eligible veteran, war widow or widower where a carer is suddenly or unexpectedly unable to continue providing care. Funding for ESTHR is separate from, and does not affect, the 28-day respite entitlement.

If the only alternatives for you are admission to hospital or being left without adequate care, DVA may pay for you to be properly cared for at home until general community services can be arranged or until your usual carer is able to resume the caring role. Financial limits apply in these situations.

If ESTHR is needed outside business hours, local Commonwealth Carer Respite centres provide an after-hours emergency telephone service that links carers to local emergency respite services. Your doctor can also make arrangements for ESTHR.

Call VHC on 1300 550 450 to make arrangements for residential, in-home or emergency respite.

The Rehabilitation Appliances Program

The Rehabilitation Appliances Program (RAP) provides aids, appliances and home modifications to veterans, war widows and war widower to assist them in continuing to live at home.

Access to RAP is organised by a general practitioner or a health professional who is providing services to the veteran, war widow or war widower.

For further information regarding the services available through RAP call DVA on 13 3254.

HomeFront

HomeFront is a program which DVA has developed to make the homes of eligible veterans and war widows (those with Gold Cards or White Cards) safer from falls and accident hazards. The program aims to help the well and healthy remain that way, and to reduce the risk of falls for those who are frail and sick.

A free HomeFront assessment is available to Gold Card and White Card holders each calendar year and DVA makes a financial contribution towards the cost of recommended items and modifications such as the installation of grab rails. The HomeFront assessor also provides information about local community and government services that are available to assist veterans and war widows remain living in their own home for as long as possible.

Defence Service Homes

Defence Service Homes (DSH) provides subsidised housing loans to recognise the contribution of men and women who have served in the Australian defence forces, either during war or peacetime (see Table 1).

You may be eligible for a DSH loan if:

- You served with the Australian defence forces or are the widow or widower of someone who served with the Australian defence forces and completed a period of qualifying service as specified in section 4 of the *Defence Service Homes Act 1918*.

- Subject to meeting specific requirements, you served with other British Commonwealth forces (before 28 May 1963), a welfare organisation or the merchant marine.

Loans are provided by the Westpac Banking Corporation under an agreement between the Australian Government and the bank. Fees and charges apply, and full details of the terms and conditions for DSH loans are available from Westpac. Loan customers receive a 50 per cent discount on loan establishment and monthly account keeping fees.

Loans are available to buy, build, enlarge, complete, modify or repair a house or unit and to refinance a mortgage over a house or unit, and are generally secured by a first mortgage. Loans are also available in certain circumstances for retirement village accommodation and granny flats. In situations where the eligible person is not the registered owner of the land and dwelling-house for which assistance is sought, such as retirement villages and granny flats, it is possible to assign the loan to the owner or someone else who is assisting the eligible person to acquire that accommodation and who can provide mortgage security.

Table 1: Defence Service Homes loan conditions

Defence Service Homes Loan conditions at a glance	
Maximum loan available:	$25 000
Maximum repayment term:	25 years
Interest rate:	capped at 6.85 per cent a year but may vary below this rate while ever commercial rates are below 8.35 per cent a year

For more information call the DSH centre on 1800 722 000.

The Home Support Loan assists eligible veterans, widows and widowers with the cost of maintenance and modifications to their own homes, and other housing-related purposes that encourage independent living.

- You must be eligible either under the *Defence Service Homes Act 1918* or for a benefit under the *Veterans' Entitlements Act 1986* as the result of service with the Australian armed forces. The widow or widower of an eligible person may also qualify. (Note: eligible veterans, widows and widowers who have current DSH loans where the balance is more than $10,000 are not eligible for Home Support Loans.)
- The maximum loan is $10,000 (minimum drawing of $1,000) over a maximum term of 25 years. The interest rate is a variable rate set at 1.5 per cent below the average standard variable home loan rate (benchmark) calculated monthly but will not exceed 6.85 per cent a year.
- The Home Support Loan is not portable from one home to another.

Note:

- If you have a current DSH loan or loans the total balance must be less than $10,000 to obtain a Home Support Loan.
- If you have an unused DSH loan entitlement of $10,000 or more, you must use that entitlement instead of a Home Support Loan. The amount of assistance available to you will be determined by DSH.

Advances for essential repairs and instalment relief

If you have a current DSH loan and satisfy specified Hardship Guidelines, assistance may be available to:

- carry out essential repairs to your home
- reduce DSH loan repayments.

Widow and widower advance

Widows and widowers of eligible persons can also apply for assistance to pay:

- land and water rates, other government charges on your property
- home unit maintenance levy
- home insurance premiums.

Interest rates charged on loans for the above purposes are capped at 3.75 per cent for widows and widowers and at 6.85 per cent for other borrowers.

For more information call the DSH centre on 1800 722 000.

Home owners' building insurance and contents insurance

DSH has developed home and contents insurance policies that provide a wide cover with economical premiums.

Building insurance

DSH Insurance provides home building insurance for Australian Veterans, serving members, war widows, widowers and peacekeepers who are entitled to:

- a loan under the *Defence Service Homes Act 1918,* whether or not you have accessed the loan or paid it out
- benefits under the *Veterans' Entitlements Act 1986*
- a DSH loan or Home Support Loan
- a loan under the Defence Force (Home Loans Assistance) Act.

Contents insurance

Your house contents can be insured by DSH if you:

- have a Defence HomeOwner loan
- are a member of the Defence forces
- are a member of the ex-service community
- are a veteran, spouse or widow of a veteran
- provide services to the above communities

- have a DSH loan or have ever been eligible for one.

For insurance enquiries call the DSH Insurance office on 1300 552 662.

Older people from diverse cultural and linguistic backgrounds

Australia is a nation with people from many different cultural and linguistic backgrounds. Many people like to keep up with their cultural and linguistic networks in retirement, including through their choices of accommodation and care services. Many agencies which older people deal with now have services for people from diverse cultural or linguistic backgrounds and offer culturally sensitive care—for example, catering to specific diets, activities, languages or spiritual needs.

Retirement villages

Some retirement villages provide special activities or features which attract people from particular ethnic or linguistic backgrounds, though usually open to other members of the community as well. Sometimes these villages employ staff or managers who are fluent in a particular language, and reflect traditional activities and festivals in their recreational programs.

Community-based care

The Home and Community Care (HACC) program aims to provide a basic range of maintenance and support services to help older people stay at home. The services are provided by government, community, privately and by church or charitable organisations throughout Australia, including rural and regional areas. The HACC program funds ethnic specific services in all states and territories. For more information on HACC see page 42.

Residential aged care

To improve the quality of life and care for older people from diverse cultural and linguistic backgrounds, the Australian Government funds a number of aged care homes run by ethnic community organisations. The Partners in Culturally Appropriate Care program enables aged care homes and ethnic communities to work together to establish and maintain links between residents of aged care homes and their social, cultural and linguistic networks.

Also, clustering brings together residents who share similar cultural, language or religious backgrounds within one aged care home. There are many aged care homes around Australia that provide care on this basis. Other options include multicultural services and cultural, nationality or language-specific services. To find out what's available in your area, telephone your nearest Commonwealth Carelink Centre on Freecall™ 1800 052 222.

More information

There are many places you can find more information about the subjects covered in the book. If you or family members have access to the Internet, there is a great deal of useful material there. Only some of the many Internet websites covering retirement housing, accommodation and aged care issues are listed here.

Many of the organisations listed have Freecall™ services which mean the call is free from a fixed phone. Mobile charges are charged at mobile rates. Telephone numbers providing Freecall™ services start with the number 1800.

Other organisations have telephone numbers beginning with 13. This means wherever in Australia you are calling from using a fixed phone line, the call is charged only as a local call. Mobile calls are charged at mobile rates.

Some of the advice and advocacy services listed here may have restricted hours for telephone services, so you may receive a recorded message if you ring outside those hours.

Information services for seniors

Australian Capital Territory
ACT Seniors Information Service
Website: <www.cota-act.org.au>
Telephone: 02 6282 3777

New South Wales
Seniors Information Service
Website: <www.seniorsinfo.nsw.gov.au>
Telephone: 13 1244

Northern Territory
Office for Aged and Disability
Website: <www.health.nt.gov.au/Aged_and_Disability/Senior_Territorians.index.aspx>
Telephone: 08 8999 2402

Queensland
Seniors enquiry line
Website: <www.seniorsenquiryline.com.au>
Telephone: 1300 135 500

South Australia
Seniors Information Service
Website: <www.seniors.asn.au>
Telephone: 08 8168 8776; SA Country callers 1800 636 368

Tasmania
Commonwealth Carelink Centre
Telephone: 1800 288 025

Victoria
Seniors Information Victoria
Website: <www.cotavic.org.au/seniors>
Telephone: 1300 135 090

Western Australia
Seniors telephone information service
Website: <www.community.wa.gov.au/DFC/Communities/Seniors>
Telephone: 08 6217 8855 Regional Western Australia 1800 671 233

Financial information

Centrelink Financial Information Service
Telephone: 13 2300

National Information Centre on Retirement Investments (NICRI)
Website: <www.nicri.org.au>
Telephone: 1800 020 110; 02 6281 5744

Aged Care

Aged Care Complaints Investigation Scheme
Telephone: 1800 550 552

Aged Care Standards and Accreditation Agency
Website: <www.accreditation.org.au>
Telephone: 1800 288 025

Commonwealth Carelink Centre
Telephone: Freecall™ 1800 052 222

Centrelink Assets assessments for aged care
Telephone: 1800 227 475

Department of Health and Ageing
Aged Care Information Line: 1800 500 853
Websites: <www.health.gov.au> <www.agedcareaustralia.gov.au>

Department of Veterans' Affairs assets assessments for aged care
Telephone: 1300 550 452 or 13 3254
If calling from regional Australia phone 1800 555 254

Carers and respite

Commonwealth Respite and Carelink Centres
Telephone: Freecall™ 1800 059 059

Veterans' Home Care Assessment Agency
Telephone: 13 3254

Continence

National Continence Helpline
Telephone: 1800 330 066

Continence Aids Assistance Scheme Helpline
Telephone: 1300 366 455

National Aged Care Advocacy Line

Telephone: 1800 700 600
Please note this number is not available from mobile phones and in some capital cities. For alternative contact details phone the Department of Health and Ageing Aged Care Information Line on 1800 500 853

Furniture removals

Australian Furniture Removers' Association
Telephone: 1800 671 806

Pharmaceutical benefits

Pharmaceutical Benefits Scheme Information line
Telephone: 1800 020 613

Guardianship Tribunals

Guardianship and Management of Property Tribunal (ACT)
Website: <www.courts.act.gov.au/magistrates/index.html>
Telephone: 02 6207 1740

Guardianship Tribunal (NSW)
Website: <www.gt.nsw.gov.au>
Telephone: 1800 463 928; 02 9556 7600

Guardianship and Administration Tribunal (Queensland)
Website: <www.gaat.qld.gov.au>
Telephone: 1300 780 666 or 07 3234 0666

Office of Adult Guardianship (NT)
Website: <www.health.nt.gov.au/Aged_and_Disability/Adult_Guardianship/index.aspx>
Telephone: 08 8922 7116 (Darwin) and 08 8951 6741 (Alice Springs)

Office of the Public Advocate (SA)
Website: <www.opa.sa.gov.au>
Telephone: 08 8269 7575 (for country South Australia only) 1800 066 969

Guardianship and Administration Board (Tasmania)
Website: <www.guardianship.tas.gov.au>
Telephone: 03 6233 3085

Office of the Public Advocate (Victoria)
Website <www.publicadvocate.vic.gov.au>
Telephone: 1300 309 337

Office of the Public Advocate (Western Australia)
Website: <www.dotag.wa.gov.au>
Telephone: 1300 858 455

Public Trustees

The Public Trustee for the ACT
Website: <www.publictrustee.act.gov.au>
Telephone: 02 6207 9800

The Public Trustee New South Wales
Website: <www.pt.nsw.gov.au>
Telephone: 1300 364 103

State Trustees Victoria
Website: <www.statetrustees.com.au>
Telephone: 03 9667 6444

The Public Trustee South Australia
website: <www.publictrustee.sa.on.net>
Telephone: 08 8226 9200

The Public Trustee of Queensland
Website: <www.pt.qld.gov.au>
Telephone: 07 3213 9288

The Public Trustee for Western Australia
Website: <www.dotag.wa.gov.au>
Telephone: 08 9222 6777

Office of the Public Trustee Northern Territory
Website: <www.nt.gov.au/justice/pubtrust>
Telephone: 08 8999 7271

The Public Trustee for Tasmania
Website: <www.publictrustee.tas.gov.au>
Telephone: 1800 068 784 from anywhere within Tasmania.

Retirement Village information

The Retirement Village Association has offices across Australia.
To contact the office near you, call 1800 240 080.

Reverse mortgages

Senior Australians Equity Release Association of Lenders (SEQUAL)
Website: <www.sequal.com.au>
Email: info@sequal.com.au

Seniors organisations

Council On The Ageing (COTA) Over 50s
Website: <www.cota.org.au/index.html>

Telephone numbers:
ACT Office: 02 6282 3777
NSW: 02 9286 3860
NT: 08 8941 1004
Qld: 07 3316 2999
SA: 08 8232 0422
Tas: 03 6228 1897
Vic: 03 9654 4443
WA: 08 9321 2133

Tenancy advice

Tenants Union of ACT
Telephone: 02 6247 2011

Tenants Union of NSW Co-op Ltd
Telephone Hotline: 02 8117 3750 or 1800 251 101

Tenancy Solicitor, Darwin Community Legal Service
Telephone: 08 8982 1134

Tenants' Union of Queensland
Telephone: (Brisbane) 07 3257 1108; (outside Brisbane) 1800 177 761;
(North Queensland) 07 4031 3194

Tenants' Information and Advocacy Service (South Australia)
Telephone: 08 8305 9459; country callers 1800 060 462

Tenants' Union of Tasmania
Telephone: 03 6223 2641 or 1300 652 641

Tenants Union of Victoria
Telephone: 03 9416 2577

Tenants Advice Service Western Australia
Telephone: Perth Metropolitan Area 08 9221 0088;
WA country 1800 621 888

Consumer protection

Australian Government
Australian Competition and Consumer Commission
Website: <www.accc.gov.au>
Telephone: 1300 302 502

Australian Securities and Investments Commission
Website: <www.asic.gov.au
Consumer website: <www.fido.gov.au>
Telephone: 1300 300 630

Australian Capital Territory
ACT Office of Fair Trading
Website: <www.fairtrading.act.gov.au>
Telephone: 02 6207 0400

New South Wales
New South Wales Department of Fair Trading
Website: <www.fairtrading.nsw.gov.au>
Telephone: 02 9895 0111

Northern Territory
Northern Territory Office of Consumer and Business Affairs
Website: <www.caba.nt.gov.au/justice/consaffairs/index.shtml>
Telephone: 08 8999 1999

Queensland
Queensland Office of Fair Trading
Website: <www.fairtrading.qld.gov.au>
Telephone: 13 1304

South Australia
Office of Consumer and Business Affairs
Website: <www.ocba.sa.gov.au>
Telephone: 08 8204 9777; South Australian country callers telephone 13 1882

Tasmania
Tasmanian Office of Consumer Affairs & Fair Trading
Hobart TAS 7001
Website: <www.consumer.tas.gov.au>
Telephone: 1300 654 499

Victoria
Consumer Affairs Victoria
Website: <www.consumer.vic.gov.au>
Telephone: 1300 558 181

Western Australia
Department of Consumer & Employment Protection
Website: <www.docep.wa.gov.au>
Telephone: 1300 304 054

Dementia

Dementia helpline:
Telephone: 1800 100 500

Alzheimer's Australia
Website: <www.alzheimers.org.au/index.cfm>
Telephone: 02 6254 4233

Government departments and agencies

Australian Government

Centrelink
Website: <www.centrelink.gov.au>
Telephone: 13 2300

Department of Families, Housing, Community Services and Indigenous Affairs
Website: <www.fahcsia.gov.au>
Telephone: 1300 653 227

Department of Health and Ageing
Website: <www.health.gov.au>
Telephone: 1800 020 103

Department of Veterans' Affairs
Website: <www.dva.gov.au>
Telephone: 13 3254

State and territory government housing agencies

Australian Capital Territory
Disability Housing and Community Services ACT
Website: <www.dhcs.act.gov.au/hcs>
Telephone: 13 3427

New South Wales
Department of Housing
Website: <www.housing.nsw.gov.au>
Telephone: 1300 468 746

Northern Territory
Territory Housing
Website: <www.territoryhousing.nt.gov.au>
Telephone: 08 8999 8344

Queensland
Department of Housing
Website: <www.housing.qld.gov.au>
Telephone: 1300 880 882

South Australia
Housing SA
Website: <www.housing.sa.gov.au>
Telephone: 13 1299 (SA residents only); 08 8207 0211 interstate callers

Tasmania
Housing Tasmania
Website: <www.dhhs.tas.gov.au/housing>
Telephone: 1300 135 513

Victoria
Department of Human Services, Office of Housing
Website: <www.housing.vic.gov.au>
Telephone: 1300 650 172

Western Australia
Department of Housing and Works
Website: <www.dhw.wa.gov.au>
Telephone: 1800 093 325

Information in languages other than English

This message about *Accommodation choices for older Australians and their families: what older Australians and their families need to know* is translated into various languages on the next pages.

This book is about improving your lifestyle in retirement through choices about your housing, and about the ways you can receive help at home if your health and care needs change. It tells you about what is involved financially and in other ways if you move into an aged care home. It also explains about how moving into a smaller and more convenient house, a retirement village unit, or moving in with family (perhaps into a granny flat) can affect your pension.

For information in your own language call Centrelink on 13 1202 from anywhere in Australia for the cost of a local phone call. Calls from mobile phones are charged at mobile rates.

List of shortened forms

ACAS	Aged Care Assessment Services
ACAT	Aged Care Assessment Team
CAAS	Continence Aids Assistance Scheme
CACP	Community Aged Care Package
COTA	Council On The Ageing
DSH	Defence Service Homes
DVA	Department of Veterans' Affairs
EACH	Extended Aged Care at Home
EACHD	EACH Dementia – Extended Aged Care at Home Dementia
ESTHR	Emergency Short Term Home Relief
HACC	Home and Community Care
RAP	Rehabilitation Appliances Program
SEQUAL	Senior Australians Equity Release Association of Lenders
VAN	Veterans' Affairs Network
VHC	Veterans' Home Care