



8 Help to stay in your home

Many people prefer to stay in their home and maintain their independence as they age. Staying at home in the environment you know, with familiar neighbours, shops and other facilities, is often the best option, but sometimes you may need assistance to remain at home.

Home support

The Commonwealth Home Support Program (CHSP) can help you stay in your home.

Assistance can include such things as:

- home help like cleaning and shopping;
- delivered meals;
- gardening, home maintenance and home modifications;
- assistance with transport;
- personal or nursing care; and
- social support.

You may be eligible for CHSP if you:

- are having trouble doing everyday activities without help; and
- need support to live independently in the community and are:
 - 65 years or older (50 years or older and identify as an Aboriginal or Torres Strait Islander person); or
 - 50 years or older (45 years or older for Aboriginal and Torres Strait Islander people) and on a low income, homeless or at risk of being homeless.

If you have been injured or hospitalised you may be eligible for extra services through the program for a short time to help you get back on your feet after you return home.

To find out if you need an assessment and if you are eligible for help at home services, you should call My Aged Care on 1800 200 422. The My Aged Care staff will ask you questions about your current needs and circumstances so they can refer you to appropriate aged care services. You will need to have a home support assessment

with a Regional Assessment Service (RAS) before you can be approved for care.

You will be asked to pay a contribution toward the cost of the support services provided, based upon your income and the level of support that you receive.

A person receiving an age pension contributes a maximum fee per week. No person will be denied a service because they cannot afford to pay.

Higher care needs

A Home Care Package can help people with complex care needs to stay at home. Your home care provider coordinates care and services to support you at home.

To receive these services, you must be assessed by an Aged Care Assessment Team (ACAT) as requiring a level of residential care but able to live at home with the support of a care package, if that is your choice. You may be asked to contribute to the costs of your care.

You can find out more about CHSP on 1300 785 415, respite care from Commonwealth Respite and Carelink Centres on 1800 052 222 or home care packages from My Aged Care on 1800 200 422. These centres provide information and guidance about community care services, health services and aged care homes available in your local area and how to contact them.

Help for veterans

The Veterans' Home Care program helps eligible veterans and war widows/widowers with low level care needs to remain in their homes for longer. Available services are similar to CHSP services such as personal care, home help and home modifications.

For more information or to arrange an assessment, ask your doctor or ring the Veterans' Home Care agency on 1300 550 450. Information is available on the Department of Veterans' Affairs' website at: www.dva.gov.au

Concession or rebate

Cost of Living Rebate

Annual payment to assist with rising living expenses for eligible seniors.

Energy rebates

The Energy Concession Extension Scheme provides payments to assist people to meet their energy consumption costs in certain circumstances. Subsidies for life support equipment, air conditioning (in hottest parts of the state) and cooling/heating costs for people with thermoregulatory dysfunction. Hardship Utility Grant Scheme (HUGS) assistance for electricity, gas or water bills.

Local government rates

Rebates or deferment on annual property rates for eligible seniors.

Water

Water Corporation discounts

Who to contact

Department for Communities
Seniors Card Centre
(08) 6551 8800 or
1800 671 233 (country)
www.communities.wa.gov.au

Contact your energy retailer
or the Department of Finance
on (08) 9262 1373
www.finance.wa.gov.au

Contact your local
government

Water Corporation
1300 659 951

Assistive technology

Assistive technology and equipment can help with modifying your home to meet your changing needs. The above services can assist you with looking at these options.

You can also contact the Independent Living Centre of Western Australia on 1300 885 886.

Assistance with living costs

You may be eligible for assistance to help with living costs. The table above shows some housing related concessions or rebates that are available if you have a WA Seniors Card.

You may also be eligible to receive assistance with licence fees, public transport, tourist attractions and intrastate travel. To find out more about what is available contact the Seniors Card Hotline on (08) 6551 8800 or 1800 671 233.

Ruah Community Services has a booklet, *Getting By... Getting Ahead. A guide to concessions and other ways of keeping costs down*, which covers non-government as well as government assistance. For a copy call (08) 9485 3939, or visit www.ruah.com.au/page/General

Payment difficulties

Whether a pensioner or self-funded retiree, there are times when you may experience financial difficulties. Financial counsellors can often help at these times. They can assist with budgets, debt and negotiate on your behalf, if you give your consent.

Financial counsellors are employed by local community organisations and sometimes by local councils. To find one close to where you live contact the Financial Counselling Hotline on 1800 007 007.

If you need more time to pay a bill, always contact the company as early as possible. Arrangements may be available to accept instalments. Ringing early can prevent overdue charges.