

## 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 and Community Care

The Home and Community Care (HACC) program 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 HACC if you:

- are older and frail or have a disability; and
- have difficulty with everyday tasks; or
- are the carer of a frail older person or someone with a disability.

A HACC team member will meet with you to determine your eligibility and discuss your needs. The HACC worker will be able to recommend which services are most appropriate to meet your needs, and assist you in getting those services.

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

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.

To receive these services, you must be assessed by an Aged Care Assessment Team (ACAT) as requiring a level 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 pay a fee towards the costs of these services.

To find out more about HACC or care packages, contact Commonwealth Respite and Carelink Centres on 1800 052 222. 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 HACC 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](http://www.dva.gov.au).

### 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. On the following page are some of the housing related concessions or rebates that are available if you have a WA Seniors Card.

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### Concession or rebate

#### Cost of Living Rebate

Annual payment until 2012 to assist with rising living expenses for eligible seniors.

#### Seniors Safety and Security Rebate

Rebate for eligible home security devices and installation of electrical and fire safety items.

#### Energy rebates

Account establishment fee rebate, supply charge rebate, reduced meter test fee. 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](http://www.communities.wa.gov.au)

Contact your energy retailer  
or the Office of Energy on  
(08) 9420 5600,  
[www.energy.wa.gov.au](http://www.energy.wa.gov.au)

Contact your local  
government

Water Corporation  
1300 659 951

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, ring (08) 9227 7012, or visit [www.ruah.com.au/page/General](http://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 over-due charges.**