



# Understanding Your Retirement Living & Aged Care Options

*A Simple Guide*

**LDK**  
SENIORS' LIVING

LDK's founder Paul Browne, has been looking after senior residents in villages around Australia for over 20 years, and we understand that it's difficult to know where to start, when trying to understand your retirement living or aged care options. We've developed this simple booklet to make it a little easier, with a summary of all your options contained within.

## What are your options?

When it comes to downsizing and receiving care and support, there are a few options you can consider:

1

### Help at Home

Receive care and support in your own home.

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2

### Retirement Villages

Offering independence and flexibility, but low or no care on site.

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### Residential Aged Care/Nursing Homes

For residents with high and complex care needs.

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### Seniors' Living Communities

Offering both retirement living and aged care, where you can receive the full spectrum of no care to high care in the one place.

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Our team is also here to help you with information and guidance to assist you if you need help planning your ageing journey.

We're just a phone call away on **1300 535 000** or you can visit us at **LDK.com.au**

# 1

## Help at Home

Care at home can be obtained privately, or can be accessed via Government funding, which requires an assessment of your care needs to see if you're eligible.

Once assessed and deemed eligible, you can access support from one or more of the following:

- A Commonwealth Home Support Programme (CHSP)**  
for entry-level care.
- B Home Care Packages (HCP)**  
for more complex care.
- C Veterans' Home Care Program and Community Nursing**  
funding for eligible veterans and war widows/widowers.

The first step to accessing funding is to register for an assessment through My Aged Care.

Call 1800 200 422 and, with your consent, My Aged Care will match you with a professional aged care assessor who will arrange a time to visit you and talk to you about your situation.

More information on how to register and what happens during an assessment can be found at [www.myagedcare.gov.au/register-to-be-assessed](http://www.myagedcare.gov.au/register-to-be-assessed).



# Help at Home

## COMMONWEALTH HOME SUPPORT PROGRAMME (CHSP)

The CHSP is aimed at helping seniors live as independently as possible, so that you can continue to do things for yourself and live safely at home.

You may be eligible for this type of assistance if you are an older person in the community, having trouble doing everyday activities and need a little extra support to live independently at home.

To find out if you are eligible for CHSP services, call My Aged Care on 1800 200 422.

If your carer (such as a family member caring for you) needs additional support or a short-term break, contact the Carer Gateway on 1800 422 737 to find out more about respite care.

**Depending on your needs, you may be eligible to receive some support for the following:**

- + Domestic assistance — everyday household chores such as cleaning and laundry
- + Personal care — help with bathing, showering or getting dressed
- + Nursing care and medication management
- + Home maintenance and minor repairs
- + Home modifications
- + Transport
- + Social support
- + Aids and equipment, such as mobility aids
- + Meals and food services
- + Allied health support services
- + Respite care
- + Advocacy (someone to help you receive care and services)

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For more about the CHSP, visit [www.myagedcare.gov.au/assessment](http://www.myagedcare.gov.au/assessment)

# 1B

## Help at Home

### HOME CARE PACKAGES

A Home Care Package is designed to support older persons with a co-ordinated package of care and services. Like the Commonwealth Home Support Programme, the services you receive as part of a Home Care Package will help you live independently in your own home for as long as you can but, as your care needs increase, so can your allocated package level.

If you have minimum care needs, you may start to receive services through the Commonwealth Home Support Programme and then be assessed for a Home Care Package, or you may start with a Home Care Package. This will be determined at your aged care assessment, organised through My Aged Care.

To find out if you are eligible for a Home Care Package and to arrange an assessment, call My Aged Care on 1800 200 422.

With a Home Care Package, you can receive up to a certain number of hours per week for home care services. There are four levels of home care packages to help meet the different levels of care needs. Your assessment will determine the package level you receive:

LEVEL 1	Basic Care Needs
LEVEL 2	Low Care Needs
LEVEL 3	Intermediate Care Needs
LEVEL 4	High Care Needs

#### What you can expect to receive as part of a Home Care Package:

- + Domestic support
- + In-home respite
- + Home modifications
- + Community transport
- + Day therapy
- + Allied health
- + Personal care
- + Home Maintenance
- + Assisted transport
- + Meals
- + Nursing care
- + Social support

The benefit of a Home Care Package is that you choose your own Home Care Provider who will work with you to select which care and services suit your needs.

Your Home Care Provider will help you coordinate these services to get the most from your package.

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For more information on Home Care Packages and how to apply, visit [www.myagedcare.gov.au/help-at-home/home-care-packages](http://www.myagedcare.gov.au/help-at-home/home-care-packages)

# Help at Home

## VETERANS' HOME CARE PROGRAM AND COMMUNITY NURSING



### **Veterans' Home Care Program and Community Nursing Program**

If you are a senior veteran, or if you are a war widow or widower (Gold Card or White Card holder), you may be eligible for additional support through specific programs of the Department of Veterans' Affairs (DVA).

### **Veterans' Home Care (VHC) Program**

Like CHSP, the VHC Program provides low levels of practical help at home, so you can continue to enjoy living at home while maintaining your health, wellbeing and independence. Services you can access as part of VHC include:

- + Domestic Assistance
- + Personal Care
- + Safety-related Home and Garden Maintenance
- + Respite Care

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For more information on the VHC Program, visit [www.dva.gov.au/health-and-wellbeing/home-and-care/veterans-home-care-vhc](http://www.dva.gov.au/health-and-wellbeing/home-and-care/veterans-home-care-vhc)



The Community Nursing Program allows eligible DVA card holders access to nursing services at home to meet higher personal care and clinical needs.

These services are delivered by registered nurses, enrolled nurses and nursing support staff. This care at home improves health outcomes and aims to prevent early admission to hospital and residential care.

**Services you can receive through the Community Nursing Program include:**

- + Medication assistance
- + Wound care
- + Hygiene assistance (such as help with showering or dressing)

These programs can only be accessed through the DVA, and you will need to be assessed separately to qualify. To arrange an assessment, call the VHC Assessment Agency on 1300 550 450. They will arrange an assessor to speak with you, to help work out your needs, and which services and program are right for you.

Note: As a DVA card holder, you may be eligible to claim support from both the DVA and My Aged Care at the same time, provided the services you receive from each program are different. For example, low-level personal care could be organised through the Veterans' Home Care Program, while you may receive domestic assistance and meals through the Commonwealth Home Support Programme or a Home Care Package.

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For more information on the Community Nursing Program, visit [www.dva.gov.au/providers/community-nursing](http://www.dva.gov.au/providers/community-nursing)

# 2

## Retirement Villages and Supported Living



Retirement Villages and Supported Living are ideal options for active retirees who are looking to downsize, remain independent, have no or low-care needs and want to enjoy a range of lifestyle benefits in a supportive community.

A Retirement Village is a residential village with multiple units or apartments, generally intended for seniors 55 years and over, with additional facilities, communal activities and, often, provision for residents to have small pets.

Supported Living includes independent units or apartments within a community where some support services are provided — such as meals, cleaning and other assistance, as required.

It's possible to receive home care services through your allocated funding within a retirement village environment, however not all are equipped to support residents with higher care needs, meaning you may be asked to move at some point to ensure your wellbeing and safety.

While remaining in your own home, or having independence in a retirement village for as long as possible, are the preferred choices, many Australians will face a move to residential aged care — also known as nursing homes — to meet higher care needs in their advancing years.

# 3

## Residential Aged Care

Nursing homes typically care for residents with high care and palliative needs. Residential Aged Care facilities receive their funding from the Government.

Our ageing population and increased demand on these services means there are ongoing challenges such as bed shortages and quality of care issues in residential aged care.

One thing to keep in mind is often a move to a residential aged care facility can happen quickly due to a life-changing event, such as a fall or sudden health event, which may mean remaining in the family home is no longer a viable and safe option. In these situations, many seniors and

their families may need to make quick decisions in relation to moving from home and finding the right care, with little time to plan. Residential aged care may be the most suitable option. However, it's important to plan in advance to ensure you aren't caught by surprise and are able to move into your desired option — one which allows you to continue to have the quality of life and control you want.





# 4

## Seniors' Living Communities that offer both Retirement Living and Aged Care

Seniors' Living Communities, such as LDK Seniors' Living, are an alternative to traditional retirement living and residential aged care options. They provide the best of both worlds: independence; privacy; and, high quality of lifestyle, together with continuum of care right through to 24/7 end-of-life care.

Residents can also still access government funding via My Aged Care, which can be used toward care and services provided at their Seniors' Living Community.

# Options Comparison Table

	Help at Home	Supported Living	Retirement Villages	Residential Aged Care Nursing Homes	Seniors' Living Communities E.g. LDK Seniors' Living Villages
<b>Suitability for</b>	70+ Still active, living within their own home.	70+ Residents with different care requirements.	55+ Active retirees, downsizing from family home.	84+ Older people who can no longer live at home or in a retirement village.	75+ Residents who want the lifestyle benefits of a Retirement Village, but only want to move once.
<b>Lifestyle</b>	<ul style="list-style-type: none"> <li>- Freedom to remain in your own home or with family, however social interaction may be limited.</li> </ul>	<ul style="list-style-type: none"> <li>- Private, self-contained and independent units or apartments.</li> </ul>	<ul style="list-style-type: none"> <li>- Private, self-contained and independent units, villas or apartments.</li> <li>- Broader lifestyle options e.g. swimming pool, exercise gyms, bowls.</li> <li>- Friendship and companionship.</li> </ul>	<ul style="list-style-type: none"> <li>- No privacy, flexibility, no pets allowed, couples separated, limited companionship and lifestyle benefits.</li> </ul>	<ul style="list-style-type: none"> <li>- Residents live in a vibrant community in their own self-contained apartment.</li> <li>- Transparent capped costs — residents own their apartment.</li> <li>- Active social calendar — couples stay together and pets are welcome.</li> </ul>
<b>Care provided</b>	<ul style="list-style-type: none"> <li>- Scheduled visits from nursing provider, as required.</li> <li>- No 24/7 care, or immediate response care.</li> </ul>	<ul style="list-style-type: none"> <li>- User pays for all care services as needed, unknown costs.</li> <li>- External care providers may be a partnered nursing provider, as required. No 24/7 care onsite or immediate response care.</li> </ul>	<ul style="list-style-type: none"> <li>- Limited, low support provided onsite.</li> <li>- No 24/7 care or wellness checks provided due to independent living agreement.</li> <li>- May be asked to move if care needs increase.</li> </ul>	<ul style="list-style-type: none"> <li>- 24/7 nursing care provided.</li> <li>- ACAT / Means tested for government funding.</li> </ul>	<ul style="list-style-type: none"> <li>- 24/7 nursing care provided on site, within the privacy of their apartment.</li> <li>- Home Care Package management.</li> <li>- Regular wellness checks and immediate response care.</li> <li>- Meals provided.</li> </ul>

# How much will it cost?

Cost for your retirement and aged care will depend on which option you choose, and whether it is a private or government-funded option.

For example, residential aged care costs vary depending on a person's income and assets to make it more sustainable and affordable. The Commonwealth Government is the major funder of care for most recipients who enter residential aged care and will ensure that no one is denied access to care because of an inability to pay. Some fees are the same for everyone, and some are based on your care needs, income and assets.

Whatever choice you are considering, at a very high level, costs can be broken down simply into Ingoing, Ongoing and Outgoing costs.\*

## Ingoing

A lump sum, such as apartment purchase price (ingoining contribution), at a Retirement Village or Senior Living Community, or refundable accommodation deposit (RAD) for Residential Aged Care (a nursing home that offers high care).

## Ongoing

The ongoing costs to receive care and services, such as daily accommodation payments (DAP) in Residential Aged Care, membership fees, weekly service charges in Retirement Villages, meals and care fees which vary from provider to provider. Government funding, such as a Home Care Package, may be used to subsidise care costs with some Retirement Village providers or Senior Living Communities such as LDK Seniors' Living.

On top of the everyday costs, there may also be additional service fees for optional little luxuries such as wine with dinner, beauty services, and special outings.

## Outgoing

Costs incurred when exiting, such as a deferred management fee (DMF), and other moving out or exit fees, such as refurbishment or sales and marketing fees, which vary from provider to provider.

\* Ingoing, Ongoing, Outgoing model adapted from 'Aged Care Who Cares?' publication by Rachel Lane and Noel Whittaker, available from: [www.agedcaregurus.com.au](http://www.agedcaregurus.com.au)



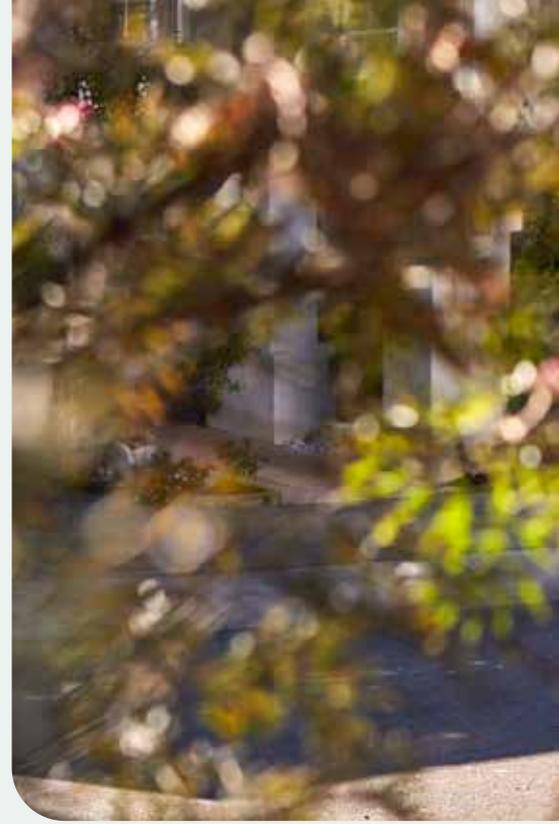
We recommend to everyone that they obtain a copy of the contract and any paperwork to review prior to signing anything. You should seek professional legal and financial advice to navigate the costs and the impact your decision will have on your pension entitlement and your ongoing ability to afford care in the long term, in addition to the amount of money left to your estate.

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**Useful website links:**

- + [www.myagedcare.gov.au/costs/finances-and-financial-advice](http://www.myagedcare.gov.au/costs/finances-and-financial-advice)
- + [www.dva.gov.au/health-and-treatment/care-home-or-aged-care/aged-care/moving-residential-aged-care](http://www.dva.gov.au/health-and-treatment/care-home-or-aged-care/aged-care/moving-residential-aged-care)

# The top 5 considerations when deciding on the right option for you



1

## Lifestyle vs investment choice

A move to retirement living or aged care is not an investment choice, it is a lifestyle and wellbeing decision. Consider the impact your decision will have on your family, and your quality of life.

2

## Accommodation suitability

Consider the type of accommodation you want to live in, including how much privacy and independence you wish to have, security and safety features, and whether you will want to have a garden, an extra room for visitors and whether the facility will allow pets and couples to stay together.

Moving in to a granny flat can be an attractive option for some, where you can still have a lot of flexibility in your lifestyle and be close to your family as you age — even be cared for by them. Having the company of your family,

security, and potentially lower living costs are just some of the benefits that make this a great option for some families. It's still important to plan long term, and both parties are advised to seek financial and legal advice before entering such an arrangement to ensure this option is viable long term. While it's not pleasant to think about, it's also wise to plan for the eventuality of things changing, which may mean your existing arrangement is no longer suitable — for example if a family member falls ill or you suddenly need around-the-clock care.



3

### **Your care needs – now and in the future**

Does the option you're considering meet all your care needs? Do your research. Even if you don't have care needs now, but may have in the future, does it offer full care support as you age? For example, if you have high care needs, you will require 24/7 care, wellness checks, domestic assistance, and meals. Make sure you know what level of care is offered around the clock. If you're considering making a move, perhaps talk to residents who are there already, so that you know exactly what your option is like.

4

### **Rights, responsibility and cost**

Have you read and understood the contract? Does it clearly outline what you are getting and are all the costs explained upfront? Seek professional legal advice before you sign.

5

### **Affordability and value**

Could you afford the ongoing costs in 2, 5 and 10 years? Are all the features, care and services that will be provided good value for money, giving you the best quality lifestyle and care that is within your means?

**We encourage everyone to discuss their decision with family and loved ones prior to finalising a decision.**

We hope we've helped you understand your senior living options a little better, so that you are able to make the best decision for you.

If you have any questions about LDK Seniors' Living, please find our contact details below for you.

LDK.com.au  
hello@ldk.com.au  
1300 535 000

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