



# Housing Options. 'To move or not to move' – Lifestyle housing choices

Are you considering moving from your present home into a retirement village or other housing? It is important to take the time to consider carefully your reasons for moving and weigh up the available options before making a decision. Some of the more common reasons that people give for wanting to move into retirement housing include:

- House size and maintenance/garden upkeep
- Loneliness
- Death of a partner
- Health
- Financial
- Security and safety
- Transport

Retirement housing may be ideal for your situation and desired lifestyle. However, staying put may be preferable if you can find ways to address your reasons for moving.

## What can I do to stay at home?

If you would prefer to stay at home, there may be ways that you can achieve the lifestyle you want without moving. Consider the following suggestions for addressing the various reasons for moving.

**House size and related maintenance/garden upkeep** – Have you considered sharing your home with another person or perhaps closing off some rooms? For maintenance you could consider handyperson/garden services.

Your local council or other organisations may assist with minor home maintenance that is aimed at improving safety. These services are usually funded by the Australian Government; specific eligibility criteria apply and a referral from My Aged Care (tel. 1800 200 422) is required.

Could changes to your present home make it possible to stay where you are? You could consider modifying your home to suit your changing lifestyle. COTA Home Maintenance Service (tel. 1300 658 842) can assist with a list of qualified tradespeople who provide free quotes, are insured and have a police check.

**Loneliness** – Contact your local council or community information service to find out about clubs or activities of interest in your area. If transport is a problem the council may have a community bus or other transport service.

**Death of a partner** – If you are recently bereaved ask yourself whether your desire to move is a carefully reasoned decision based on your long term needs, or whether it is a reaction to your changed circumstances. It is advisable that you do not make major financial or lifestyle decisions for at least 12 months and especially in the first few months.

**Health** – There is a range of subsidised services which provide support in the home and therapy services. These services are usually funded by the Australian Government; specific eligibility criteria apply and a referral from My Aged Care (tel. 1800 200 422) is required.

Also consider the impact of the moving process. Moving is physically and emotionally demanding, which could further affect your health. Have you discussed with your doctor how your health might affect your lifestyle in the future? If you are likely to need residential aged care in a year or two, moving into a retirement village unit or other independent living option may not be a wise choice as full time care services are not usually provided (or if they are you will be charged extra). You may be faced with another move to a government-subsidised aged care facility within a short space of time.

**Financial** – It can be costly to maintain your own home but will you be better off moving into a retirement village unit? You will need to take into account the sale price of your current home, costs associated with selling and moving, possible new furnishings for the unit, ongoing maintenance or service fees in the retirement village.

What are the costs of leaving the unit? Check the retirement village contract for maintenance and service fees payable after you vacate the unit until it is resold. If you need to purchase personal care services or meals these will be an additional cost.

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Make sure you are currently receiving all your entitlements from Centrelink or Veterans' Affairs and that you are aware of the various concessions to which you are entitled. If you are having financial difficulty, make an appointment to see a Centrelink Financial Information Service officer (tel. 13 23 00) or social worker (tel. 13 28 50).

**Security and safety** – The SA Police provides a home safety advice and assessment service. Help is available for the frail aged from the SAPOL Home Assist Scheme, tel. 7322 3211. A personal alarm system may help you feel more secure. Contact Catalyst Foundation (formerly Seniors Information Service, tel. 8168 8776, Country SA 1800 636 368) or Independent Living Centre (tel. 1300 885 886) for free information about systems and providers.

**Transport** – If you are no longer able to drive a car safely you may be feeling distressed and isolated. If unable to use public transport consider subsidised transport to attend medical appointments and community services and/or taxi vouchers. For services subsidised by the Australian Government for people aged 65 and over a referral from Contact My Aged Care (tel. 1800 200 422 is required. Contact Catalyst Foundation for information on other options including taxi vouchers. You may also consider a self-propelled scooter or wheelchair as a means of transport within a local area.

### What types of retirement housing are there?

After considering the suggestions above, you may decide to simply downsize (moving to a smaller, lower maintenance place) or to move into retirement housing. Below is a list of retirement housing options available. There are two broad types – independent living and supported housing.

#### Independent living housing

**Retirement villages** provide housing for people aged 55 years and over who have retired from full-time work and are able to live independently. They may include stand-alone, semi-detached or attached units. This type of housing appeals to people wanting a lifestyle that offers company, some security and no maintenance. The resident is usually required to pay a maintenance fee. There are 2 types:

- **Resident-funded independent living units** – A lease or licence to occupy these units is sold at market prices. Personal support or care is not always offered but in some villages this can be purchased for an extra fee.
- **Entry contribution independent living units** – These units are usually offered by non-profit organisations. The organisation asks for an entry contribution in exchange for the right to occupy the unit. Although this contribution is usually not refundable, some organisations may refund all, or a proportion if the resident leaves the unit after a short time.

**Residential parks** – Although not strictly retirement housing as such, these are usually lower cost than resident-funded units. The resident owns a relocatable home and leases the site. Some parks cater exclusively for people aged 50 or 55 years and over; some may also rent units.

**Rental independent living units** – Church and community organisations offer one- and two-bedroom units specifically for older people who do not own their homes. A low rental is charged and an income and assets test may be required.

**Housing SA** (formerly the SA Housing Trust) provides cottage housing for older people for a low rental. Tel. 13 12 99

**Housing co-operatives and associations** are non-profit community organisations that provide secure long term affordable rental housing to people on low incomes who do not own property. Tenants become members of their co-operative or association and can be involved in its management and participate in a variety of activities and groups.

#### Supported accommodation

This type of housing usually provides basic services such as laundering of linen, meals and/or cleaning and is generally suitable for people who wish to live in a supported environment and do not have high care needs. Residents may still be entitled to Government-funded home help services. People with higher care needs should consider government subsidised aged care facilities.

**Serviced apartments** operate under the Retirement Village Act and charge market prices for a licence to occupy. Residents pay a regular service fee. Extra services such as help with showering and personal laundry may be provided at an additional cost.

Some retirement villages may also offer independent living unit residents the option to access additional services on a user-pays basis.

**Community houses** offer low cost bed-sitter housing for people who would prefer to live in close proximity to other people and need limited services, such as meals.

#### Further information

Catalyst Foundation (formerly Seniors Information Service) maintains an online housing directory and publishes a Rental and Community Housing Directory and a list of residential parks in South Australia. It also holds monthly seminars on retirement villages. Its staff can also assist with information on the various housing options available. Tel. 8168 8776 (country callers 1800 636 368).