# WELLELDER

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A community trust providing specialist counselling for older people from Wellington through to Kāpiti

### Home is where the heart is

There is no 'one-size fits all' when it comes to housing for older people.

Deciding where we want to live as we age is a central decision to our wellbeing, and it is wise to consider issues and options. Just as our financial situations, health and mobility vary from person to person, so do our preferences for having people and activities nearby and our needs for privacy. What is important is matching our own needs and preferences to our choice of living arrangements.

As we age, and our needs and situations change problems with access, isolation, heating, maintenance, home design/size, and section size can arise. When we think about solutions we need to consider our current and projected needs and the financial implications.

Thinking about the future is complex. Options for older people can include staying in their own home, moving to another independent home or a village, and sharing a home with family or friends.

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Many people want to stay in their own home and community for as long as possible, where they are known and may have relationships with local GPs, churches and neighbours. Paying for assistance with household chores or gardening can be an option, or



Image courtesy of Michael Leunig

you may be able to pay a private agency for companionship or transport. Sometimes making changes or dividing up an existing property can be possible, as can getting in a flatmate or boarder to share costs and provide company.

The Capital and Coast District Health Board provides practical home-based assistance for people who need additional assistance at home – access is through specific criteria assessed by the Care Coordination Service (For Wellington, Porirua and Kapiti residents, phone 0800 282 200 or 04 238 2020). "Packages of care" are given to those with the highest needs and these may include Rest Home or Hospital care, if this is most appropriate.

### WellElder provides low cost counselling for older people

In 2018 we held 989 individual counselling sessions and ran 47 group sessions for 317 clients.

- We rely on a DHB contract to help fund our counselling services.
- We ask clients to contribute towards the cost of counselling as they can, from \$10.
- Donations and additional funding are necessary to cover the full cost.

Some people free up capital by selling their home, and buying or building elsewhere, and while this may a good option for some, the income generated from the sale of an older family home, may not be great. Deciding to move to a new neighbourhood or city involves a careful weighing up of pros and cons – how important is the environment, for example, and how often are you likely to see family who live locally? Public transport options may be important to consider, as we plan ahead.

## What is important is matching our own needs and preferences to our choice of living arrangements.

Retirement villages may suit some people well – again, checking out the facilities and thinking carefully about your own personality and needs and how you like to connect with others, is important. Most villages operate on a "licence to occupy" basis and any additional services provided by the village incur a cost. It is important to get legal advice before committing yourself to a contract.

For renters, the options are not so wide. However, renting with a group of like-minded people, may be an option. For those on low incomes, Housing New Zealand and Wellington City Council provide secure housing for older renters.

Sometimes family offer accommodation, either in a family home, or in a "granny flat". Checking any financial agreements with a lawyer first, is wise, and being clear about expectations and costs. Sometimes these arrangements work well; at times things may turn sour or even abusive.

Seeking out information and resources to support decision making is a good place to start:

- A useful website for looking at home and house related research in New Zealand is <u>www.goodhomes.co.nz</u>
- They also provide a practical decision support tool My Home, My Choices which can also be used free of charge as an interactive webpage <a href="http://mychoices.goodhomes.co.nz/">http://mychoices.goodhomes.co.nz/</a>
- The booklet "Where from here", published by Care Publications Ltd, is a useful summary of housing options and consideration and is available free from many agencies catering for older people.

Considering housing options is often stressful and preparing for a transition can be physically and emotionally demanding. If you would like support in a confidential and caring environment, WellElder counsellors are available from Tuesday to Thursday (Phone 380 2440).

#### Become part of the WellElder community in Wellington....

Signup for information and invitations to events to support WellElder

Name: \_\_\_\_\_

\_\_\_\_\_Email: \_\_\_\_

Donate to us at 94 Riddiford Street Newtown, or by direct debit to bank account 06-0574-0223422-00 (ANZ Kilbirnie)

We are a registered charity (CC31682) – Your donations are tax deductible

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