

PLANNING TO MEET ELDER CARE NEEDS

Most responsible people realise the need for a will to order their affairs. It is equally important to make arrangements for your affairs to be managed, if by accident, illness or the ageing process, you become incapable of doing so.

In the absence of proper arrangements those left to deal with the administration of the personal affairs of an incapacitated relative/family member/friend face a distressing task often more difficult than dealing with the affairs of someone who dies without a will.

Time to talk

It is important that you speak with your family and/or significant other people in your life about what will happen if you, or an older person in your family, needs care and assistance. This may not be an easy talk to initiate; its hard to discuss the possibility of your own declining health or that of someone you are close to. But it is important for family to think about what might happen and consider the best way to handle change before it is forced upon them.

Money matters

If you are concerned that you, or someone in your care, will become unable to manage property and finances, it's advisable to appoint a trusted person to protect their personal and property rights. We can assist you in making an enduring power of attorney which appoints a trusted person to act on your behalf. Those people who are not able to make enduring powers of attorney because of existing incapacity can have orders made under the Protection of Personal and Property Rights Act 1988 ("PPPR Act") on application to the Family Court appointing a welfare guardian and/or a property manager.

Of course, making an enduring power of attorney while you are still competent gives you the **choice** and removes the hassle and expense of family or friends having to make relatively expensive applications to the Family Court when mental capacity is lost.

Practical matters

A third of all elderly people in the community live alone with some outside help from their family and friends. For everyone, the biggest issue is often safety of the elder person and peace of mind for family and friends.

As an elder person becomes increasingly frail, accommodation and day-to-day management of affairs is an important matter to discuss together. There may need to be a change in living arrangements or in the level of assistance required to maintain independence. Options include support networks, social workers, aged care agencies, local hospital and private home care agencies, caregivers, resthomes, retirement villages, pensioner flats, long term residential and private hospitals. We would be happy to discuss the issues and the options and help you to sort the wood from the trees.

Currently, of more than the 30,000 elderly in rest homes and private hospitals, 10,000 are paying from their own funds. There are a number of subsidies available but many are income and asset tested, and if you own a house and/or have funds invested or in the Bank you may be disqualified from receiving a subsidy. We are experienced in this area and in dealing with the Work & Income New Zealand with respect to residential care subsidies and other related matters.

There are many organisations and groups available to help. We can put you into contact with an appropriate organisation or group to help you sort through the options.