



Information Guide for Older Adults



Acknowledgements

This Information Guide for Older Adults has been compiled and distributed by **Age Concern Auckland Inc.**

Its purpose is to provide a guide to services and organisations that will be useful for older people and organizations.

Disclaimer

The information contained in this Information Guide for Older Adults was correct at the time of preparation. Every attempt was made to ensure accuracy of the data conveyed, but some details may be liable to change. Age Concern Auckland does not warrant the service or performance of any of the businesses or organisations listed herein. Please use this directory as a guide only and contact the organisations concerned for the most up-to-date information.

Printed June 2019

**The update of this publication was made possible by the support of
Age Concern Auckland's generous volunteers.**

Thank you!

Table of Contents

Age Concern Auckland	5
Age Concern Auckland Services	5
Areas we cover	6
National helplines	7
Seniorline	7
Healthline	7
Work & Income NZ (WINZ)	8
Citizens Advice Bureau (CAB)	8
Interpreter services	8
Support services for older people	10
Citizens Advice Bureau (CAB)	14
How can a CAB help you?	14
Contact your local CAB	15
Community activities	18
Citizens Advice Bureau	18
Specific Need Groups	18
Community Education	18
Community Centres	18
Financial matters	20
NZ Superannuation	20
Veteran’s Pension	22
KiwiSaver	22
Super Gold Card	23
Community Service Card	23
Rates rebate scheme (Auckland Council)	24
Carer Support Subsidy (District Health Boards)	24
Extra financial help you may need	24
Budgeting Services	27
Gas & Electricity Accounts	29
Water Utility Consumer Assistance Trust	29
Housing	31
Thinking about your options	31
Retirement villages	31
Residential care – Rest homes or hospital	34
Auckland Council Housing for Older People	36

Rental Accommodation for Older People	36
Social Housing – Ministry of Social Development	36
Emergency Housing – Ministry of Social Development	36
Tenancy Services	36
Moving home	37
Legal issues	39
How to choose a lawyer	39
Community Law Centres	39
Making a Will and Estate Administration	42
Enduring Power of Attorney - Protect your future	44
Living wills and advance directives	47
Advance Care Planning	47
Elder Abuse and Neglect	50
What is elder abuse and neglect?	50
What are the warning signs?	50
Risk factors that may increase vulnerability	51
What are the effects of elder abuse?	51
Why don't older people seek help when they are abused?	51
What should you do if you suspect elder abuse and/or neglect?	51
How prevalent is elder abuse?	52
Elder Abuse and Neglect Prevention Service contact details	52
Health matters	54
Access to healthcare in NZ	54
Emergency & after hours services	55
Dental emergency	56
Doctors (GPs)	57
Needs assessment and service co-ordination (NASC)	58
Hospital for people living in Central Auckland – Auckland District Health Board	59
Hospital for people living in West Auckland – Waitemata District Health Board	61
Aids to daily living and mobility	63
Day care for older people & the carer support subsidy	63
Hearing	64
Vision	64
Concerns and complaints – Health & Disability Advocacy	64
Bereavement	66
What do I have to think about when planning a funeral?	66
What can a funeral director do to help me organise a funeral?	66

How much does a funeral cost?	67
What are the legal requirements?	68
What options are there for funeral pre-payment plans?	68
We can't afford to pay for the funeral. What can we do?	70
Bereavement Counselling	71
Home & personal security	72
How to call 111 if you have hearing or speech difficulties	72
Safety at home	72
Book a FREE fire safety visit	75
St John	76
Neighbourhood Support	76
Medical alarms	76
Spark (ex Telecom) telephone hotline	77
Life Tubes	77
Transport	78
Total Mobility Scheme – discounted taxis	78
Public Transport – the AT Hop Card	79
Mobility Parking	80
Driving once you turn 75	81
Transport to doctors/hospitals	82
AA Senior Driver programme	83
Going online	84
Contact your local SeniorNet	85
Employing a tradesperson	86
If English is not your first language	87
Interpreter services	87
Participating agencies	87
Supporting Age Concern Auckland	89

Age Concern Auckland

We all know that we're getting older. And so are the people we love.

Getting older is something we should all celebrate, but it can be tough. With an increasing number of major life changes – a move into retirement, health challenges and the loss of loved ones – it is crucial that we have the support we need within our reach.

At Age Concern Auckland, we are committed to promoting wellbeing, rights, respect and dignity for older people. Our vision is that older people live a valued life in an inclusive society.

We deliver a number of services that aim to achieve the following outcomes:

- Reduce social isolation and loneliness and the significant detrimental impact this can have on physical and mental wellbeing;
- Prevent elder abuse and neglect, and in doing so, move older people from a position of vulnerability to one of resilience;
- Maximise the independence and enhance the ability of older people to meet the challenges of their changing needs.
- Promote positive ageing strategies so all people can age in place and maintain our quality of life as we get older;
- Inform local bodies and organisations on issues of concern for older people so they are represented in their communities.

Age Concern Auckland Services

Accredited Visiting Service (AVS) – provides companionship and support for older people living independently in the community by matching them with a regular, volunteer visitor.

Elder Abuse and Neglect Prevention (EANP) Service – aims to improve the quality of life of older people in abusive situations and to prevent abuse by providing information, education programs, advocacy and support.

Field Social Worker – social workers are available to support and assist people aged 65+ with any social needs and health or wellbeing issues.

Community Education – delivers a range of programs and promotes positive ageing strategies so people can age in place and maintain a quality of life. Workshops include topics such as legal matters, healthy living and modern technology.

Total Mobility Scheme – assesses and provides subsidised taxi cards to eligible people.

If you would like to receive information about any of our services, please contact us today.

Physical Address: Age Concern Auckland, 57 Rosebank Road, Avondale, Auckland 1026

Postal Address: Age Concern Auckland, PO Box 19542, Avondale, Auckland 1746

Phone: 09-820-0184

Website: www.ageconcernauckland.org.nz.

Areas we cover

There are 33 Age Concerns around the country. We cover Central and West Auckland. Please see below which Age Concern you should contact to meet your needs.

Age Concern Auckland 57 Rosebank Road Avondale Auckland 1026	Central & West Auckland	(09) 820 0184 www.ageconcernauckland.org.nz
Age Concern Counties Manukau Cambria Park Homestead, 250 Puhinui Road Papatoetoe	South Auckland	(09) 279 4331 www.ageconcernauckland.org.nz
Age Concern North Shore 177B Shakespeare Road, Milford	North Shore	(09) 489 4975 www.ageconcern.org.nz
Age Concern Rodney Westpac Plaza Orewa	Rodney	(09) 426 0916 www.ageconcern.org.nz
Age Concerns outside of Auckland	Contact Age Concern New Zealand	(04) 801 9338 www.ageconcern.org.nz

National helplines

This Information Guide aims to help the reader navigate their way through the plethora of information that is available on key topics such as health, financial, housing, legal, transport and community services.

Where possible, it will guide the reader to an organisation that has the most up-to-date information to help you with your needs.

There are a number of national helplines that we continue to refer the reader to. These are outlined below:

Seniorline

0800 725 463

An information service that helps older people navigate the health system. Seniorline provides information for older people to make decisions about:

- Services at home: Home care, transport, safety, financial support, equipment, meals and shopping.
- Support for caregivers: Relief care, funding and support.
- Rest homes, private hospitals, retirement villages and rental accommodation.
- Finding local services in your area.
- Positive ageing, social supports and planning the future.

Contact Seniorline on 0800 725 463 or visit www.adhb.govt.nz/seniorline.

Healthline

0800 611 116

Healthline is a free telephone health advice service for all the family, run by the Ministry of Health. It is there to help you 24 hours a day, 7 days a week. Phone calls are free from within New Zealand – this includes calls from a mobile phone.

What can Healthline help you with?

- Healthline's registered nurses ask you questions about the symptoms, condition or illness you're ringing about. From your answers, they'll recommend the best thing to do.
- They can also tell you where to find your nearest GP after-hours service, hospital emergency department, pharmacy, or out-of-hours dental surgery.
- Healthline can also provide general health information on a wide range of topics.

Call Healthline when you are:

- feeling unwell – but not sure whether you need to see a doctor
- needing some urgent advice about a family member or friend who's sick
- on holiday and want to know where the nearest doctor or pharmacy is.

If you need to talk to someone in your own language, Healthline can usually arrange this using an interpreting service.

What happens when I call Healthline?

You'll speak to a friendly registered nurse who will ask you questions about the condition or illness you're ringing about. From your answers, they'll tell you the best thing to do.

- That might be to see a doctor or go to hospital straight away.
- If it's less serious, they can tell you how to take care of yourself – or the person you're ringing about – at home.

How can the nurse tell what's wrong over the phone?

To help them – and you – the nurse will use a world-class, successful clinical decision support tool widely used for telephone consultations. It's like having another clinician by their side. The system uses up-to-date information about many different illnesses and the symptoms of those illnesses.

After working through the questions, the nurse won't tell you what illness you might have – but will be able to tell the best thing to do, and how quickly to do it. (The nurse will also use their professional training and experience when they give you this advice.)

Work & Income NZ (WINZ)

0800 552 002

WINZ has a Senior Services phone line that provides information for people aged 65 and over. They can help with the majority of queries relating to what financial help might be available.

For those who are hearing impaired or find it hard to communicate by telephone, WINZ has a Deaf Link free facsimile service: 0800 621 621 Text 029 286 7170 or email MSD_Deaf_Services@msd.govt.nz

Citizens Advice Bureau (CAB)

0800 367 222

When you contact a CAB, you will receive a free and confidential service of information, advice and support. They aim to help you to deal with your own problems. In summary, they listen, thoroughly research options and explain the information in a way that you can use it. If it's appropriate, they will act on your behalf.

Refer to the CAB section in this guide for more information about how they can assist.

Interpreter services

Language Line 0800 656 656

Language Line provides translation services to 44 different languages to help people with little or no English communicate with agencies (such as WINZ, Community Services Card and

NZ Superannuation), Auckland Council, Doctors & Medical Centre's, Hospitals and other Health Providers.

To get an interpreter, visit or telephone a participating agency.

- Ask for Language Line and the language you want.
- You will be asked to wait (please do not hang up the telephone).
- A professional interpreter will join you on the phone, usually within two minutes to help you talk to the agency.

Support services for older people

The organisations that we refer most queries to are listed below.

Alcoholics Anonymous 0800 229 6757 www.aa.org.nz	A fellowship of people from all walks of life who meet together to attain and maintain sobriety.
Alcohol Drug Helpline (Ministry of Health) 0800 787 797	Advice, information or support from counsellors about drinking or other drug use.
Alzheimer's Auckland Inc (now called Dementia Auckland) 0800 433 636 www.alzheimers.co.nz	Provides dementia support services to people with dementia and their carers, families and whanau.
Arthritis NZ 0800 663 463 www.arthritis.org.nz	Aims to improve the lives of people affected by arthritis.
Auckland City Mission 09 303 9200 www.aucklandcitymission.org.nz	The Mission provides unique and specialized health and social services to marginalized Aucklanders.
Auckland Regional Migrant Services (09) 625 2440 https://settlement.org.nz/	Facilitates the successful settlement and integration of Auckland's newcomers, empowering communities, and promoting intercultural respect.
Blind Foundation 0800 24 33 33 www.blindfoundation.org.nz	Offers a wide range of services and support to help people who are blind or have low vision.
Cancer Society 09 308 0160 www.auckland-northland.cancernz.org.nz/	Provides information, support and services for people and their families living with cancer.
CCS Disability Action 0800 227 2255 www.ccsdisabilityaction.org.nz	Offer a range of support and services for disabled people their family.
Chinese New Settlers Charitable Trust (09) 570 1188 www.cnsst.org.nz	Facilitates the successful integration of Asian new settlers into wider NZ society.
Chinese Positive Ageing Trust (09) 624 1368 www.cpacharitabletrust.wordpress.com	Promote the quality of life for the senior Chinese in NZ by maintaining regular social contacts in the community.
Communicare (09) 631 5968 www.communicare.co.nz	Serves the elderly, lonely and disabled within the Auckland Communities.

<p>Community Alcohol & Drug Services (CADS) (09) 845 1818 www.cads.org.nz</p>	<p>Offers a range of free services to anyone wanting to solve an alcohol or drug related question, issue or problem, or are concerned about or affected by someone else's use</p>
<p>Continnence New Zealand 0800 650 659 www.continnence.org.nz</p>	<p>Provides information and education on continence topics to people with continence problems, caregivers, health professionals and the general public.</p>
<p>Depression Helpline (Ministry of Health) 0800 111 757</p>	<p>Counsellors provide phone support for people seeking advice on issues relating to mental health and wellbeing.</p>
<p>Dementia Auckland (was called Alzheimer's Auckland Inc) 0800 433 636 www.alzheimers.co.nz</p>	<p>Provides dementia support services to people with dementia and their carers, families and whanau.</p>
<p>Diabetes Auckland Inc 0508 342 2387 www.diabetesauckland.org.nz</p>	<p>Provides community health promotion, education and awareness; health professional training; mobile diabetes awareness services; membership services, support groups and diabetes supplies.</p>
<p>Disability Resource Centre (Yes) (09) 414 5360 www.yesdisability.org.nz</p>	<p>Provides community-based resources and services to disabled people, the elderly, family / whanau, support people and health professionals</p>
<p>Enliven Northern Region (09) 520 8600 www.enlivennorthern.org.nz</p>	<p>Maximises the independence of older people and those with disabilities or injuries. Their home support and community services enable people to live in their own homes, stay healthy and engage socially with others.</p>
<p>Gambling Helpline (Ministry of Health) 0800 654 655</p>	<p>Support from counsellors for those worried about their or someone else's gambling.</p>
<p>Grandparents Raising Grandchildren 0800 472 637 www.grg.org.nz</p>	<p>Supporting Grandparent and Whanau carers throughout New Zealand.</p>
<p>Greypower Central Auckland: (09) 846 2525 West Auckland: (09) 838 5207 Waiheke Island: (09) 372 7481 www.greypower.co.nz</p>	<p>Advocacy organization promoting the welfare and well-being of all those citizens in the 50 plus age group.</p>
<p>Healthline 0800 611 116</p>	<p>A free telephone health advice service for all the family, run by the Ministry of Health.</p>

<p>Heart Foundation 0800 863 375 www.heartfoundation.org.nz</p>	<p>Helps those with heart disease to live full and productive lives.</p>
<p>Human Rights Commission 0800 496 877 www.hrc.co.nz</p>	<p>Promotes and protects the human rights of all people in Aotearoa New Zealand.</p>
<p>Kidney Society 0800 235 711 www.kidneysociety.co.nz</p>	<p>Helps people with kidney failure get on with life.</p>
<p>Lifewise (09) 302 5390 www.lifewise.org.nz</p>	<p>Stands up for people of all ages who need a hand in facing significant life challenges, providing timely and practical help wherever possible.</p>
<p>Mental Health Foundation (09) 623 4812 www.mentalhealth.org.nz</p>	<p>Provides information on mental health conditions, where to get help and how to support those you love and care about.</p>
<p>Multiple Sclerosis Auckland (09) 845 5921 www.msakl.org.nz</p>	<p>Supports people affected by MS to lead independent, active and fulfilling lives.</p>
<p>National Foundation of the Deaf 0800 867 446 www.nfd.org.nz</p>	<p>Gives practical support to thousands of people on every kind of hearing issue.</p>
<p>National Heart Foundation 0800 863 375 www.heartfoundation.org.nz</p>	<p>Provides a range of information booklets, pamphlets and posters for people at risk of and affected by heart disease</p>
<p>Parkinson's Auckland 0800 000 480 www.parkinsons.org.nz</p>	<p>Provides information, education and support to people with Parkinson's (and related disorders) and their caregivers.</p>
<p>Salvation Army (09) 639 1103 www.salvationarmy.org.nz</p>	<p>Provides families and individuals in need with budgeting advice, food and clothing assistance, life skills programs and other comfort and support.</p>
<p>Shakti 0800 742 584 www.shakti-international.org/shakti-nz</p>	<p>Provider of culturally competent support services for women, children and families of Asian, African and Middle Eastern origin. Specialized in the area of women's development, empowerment and domestic/family violence intervention, prevention and awareness.</p>

<p>Shanti Niwas (09) 622 1010 www.shantiniwas.org.nz</p>	<p>Provides culturally appropriate social support services to senior citizens of Indian and South Asian origin.</p>
<p>Stroke Foundation 0800 78 76 53 www.stroke.org.nz</p>	<p>Helps and support people and their families/whanau affected by stroke.</p>
<p>St John Caring Caller 0800 780 780 www.stjohn.org.nz</p>	<p>A free telephone friendship service that regularly puts people in touch with someone who cares about them.</p>
<p>Te Whanau O Waipareira 0800 924 942 www.waipareira.com</p>	<p>Provides health, social, justice and education services for you and your whānau/family for Whānau Ora to the wider West Auckland community.</p>
<p>The Fono West (09) 837 1780 www.thefono.org</p>	<p>Offers a range of medical, dental, pharmacy, social and community-based services at the Henderson clinic and through their mobile community team</p>
<p>TOA Pacific (Treasuring Older Adults & Pacific Aiga Carers) (09) 276 4596 www.toapacific.org</p>	<p>Provides culturally appropriate social support services to older Pacific people.</p>
<p>Red Cross 09 262 0942 www.redcross.org.nz</p>	<p>Provides meals on wheels, community transport and other community programs.</p>
<p>Seniorline 0800 725 463</p>	<p>An information service that helps older people navigate the health system.</p>
<p>Shine 0508 744 633 www.2shine.org.nz</p>	<p>Provides a range of effective, practical and innovative services to achieve our mission to stop domestic abuse in NZ.</p>
<p>Victim Support 0800 842 846 www.victimsupport.org.nz</p>	<p>Provides a free 24 / 7 community response to help victims of serious crime and trauma.</p>
<p>Women's Refuge 0800 733 843 or phone 111 www.womensrefuge.org.nz</p>	<p>For women and their children to help prevent and stop family violence in New Zealand.</p>

Citizens Advice Bureau (CAB)

How can a CAB help you?

When you contact a CAB, you will receive a free and confidential service of information, advice and support. They aim to help you to deal with your own problems. In summary, they listen, thoroughly research options and explain the information in a way that you can use it. If it's appropriate, they will act on your behalf.

In detail, they:

- Secure language assistance if you need it
- Can help you identify the problems you require assistance with
- Research what information will be of most use to you and locate this information for you
- Work through the information with you, helping you to make sense of it
- Help you to identify the outcome you want
- Help you to understand the options you have for achieving the desired outcome
- Assist you to understand the implications of any options available and to choose the option that will produce the best outcome for you
- Assist you to achieve the best outcome, for example through helping you write a letter
- Depending on your needs, and with your permission, act on your behalf with third parties to help achieve the outcome you want

They help you regardless of your:

- Question, issue or problem
- Demographic profile (age, gender, ethnicity etc.)
- Geographic location
- Mobility
- Language
- Literacy
- Income

They are not experts in any particular subject but they are experts in finding and using information.

They also work to strengthen our communities by identifying and raising issues at a local level and nationally. They use their experience with clients to advocate for socially just policies and services in Aotearoa New Zealand. They do this in two ways:

- Through participation in Government policy processes, the submissions process, lobbying and media activity
- Based on their experience of working with clients, supported by statistics, case-studies, and anecdotal information from bureau, branches and specialist services

The person-to-person service provided by bureau volunteers is unique in NZ, as is our ability to provide a national snapshot of community concerns and issues.

Who provides the CAB service?

The CAB service is provided by trained volunteers from over 85 locations around NZ, from the mid north to the deep south. Their Bureau Interviewers are extensively trained to use their comprehensive national database, their local networks, and experience and skills to respond to just about any request for information and advice.

You can contact the CAB service in a number of different ways:

- Visit one of over 85 locations (details for Central and West Auckland listed below)
- Phone one of their bureau directly or call free on 0800 FOR CAB (0800 367 222) to be put through to someone who can help you.
- Send an email to one of their bureau. The more detail you can give the better they can help you. Visit www.cab.org.nz for email contact details.
- Get advice live online with 'Virtual bureau' at www.cab.org.nz
- Browse or Search our Service Provider database and Topic and Legal Information on this website www.cab.org.nz
- Use the language service CAB Language Link, to get help in 26 different languages
- Send a fax or letter to one of their bureaux.

Contact your local CAB

<p>CAB Avondale C/- Avondale Library (Located behind library) 93 Rosebank Rd Avondale Auckland 1026 (09) 828 7121</p> <p>Mon-Fri 9.30am to 1pm JP's Mon, Wed, Thurs & Fri 10-12noon BUDGETING every Tuesday at 10am LEGAL Clinic every second Saturday morning by appointment only</p>	<p>CAB Central Auckland 1st floor Auckland Central City Library 44-46 Lorne St Auckland 1010 (09) 302 3676</p> <p>Mon-Fri, 9.30-4.30pm; Sat: 10am-12pm. JP Services: weekdays 12-2pm; Sat 10am-12pm noon. Legal Advice Clinic: Mon & Thurs 5.30pm by appointment</p>
<p>CAB Eden /Albert at St Lukes 82 St Lukes Road (adjoining Public Library) Auckland 1025 (09) 846 4023</p>	<p>CAB Glen Eden Library Complex Cnr Glendale Road and Glenmall Place Glen Eden Auckland 0602 (09) 818 8634</p>

Mon – Fri 9am – 4pm
Thurs 5 – 7pm, Sat 10am – 12noon

JP services: Mon – Fri 10am-2.45pm
Thurs 5 – 6:30pm, Sat 10am – 11:30am

Legal Clinic & Immigration, Clinic, Counsellor's
Clinic, Budgeting Clinic: By Appt.

Mon-Fri 9am - 4.30pm

JP Services - Mon to Fri 9am - 12pm

Budgeting Clinic, Personal Counselling, Legal
Clinic & Immigration Clinic: By Appt.

CAB Glen Innes*

100 Line Road
Glen Innes
Auckland 1072
(09) 528 3682

Mon to Fri: 9am to 4pm
Sat: Legal Advice Clinic 9.15am to 1:30am
By Appt

CAB Grey Lynn / Ponsonby

Grey Lynn Community Centre
510 Richmond Road
Grey Lynn
Auckland 1021

(09) 376 0392

Mon-Sat 9am-4pm
JP Services: Mon-Sat 11am-12.30pm
Legal Advice Clinic, Budgeting Clinic: By Appt.

CAB Helensville

27 Commercial Road
Helensville 0800
(09) 420 7162

Mon-Fri 10am to 3pm

CAB Henderson

11 Trading Place
Henderson
Auckland 0612
(09) 836 4118 or (09) 836 4119

Mon-Fri 9am-4.30pm

CAB Massey

Te Manawa
11 Kohuhu Lane
Westgate
Auckland
New Zealand
Mon – Fri 9am until 4.30pm
Closed on Public Holidays

(09) 833 5775

CAB Mt Roskill

Mt Roskill Community Library Building
546 Mt Albert Road
Three Kings
Auckland 1042
(09) 625 4854

Mon - Fri 9:30am - 4pm
Closed Public Holidays

JP Service
Mon - Fri 10am – 3:40pm
Sat 10am – 11:45pm
Legal clinic, counselling clinic and immigration
clinic: By Appt.

CAB New Lynn

New Lynn Library Building
3 Memorial Drive
Auckland 0600

CAB Onehunga

Citizens Advice Bureau, Community Centre &
Library Building
81 Church Street

(09) 827 4731

Mon - Fri 9am - 4.30pm
Sat 10am - 1pm

JP Service

Mon - Fri 1pm-3pm
Sat 10.30am-12:30pm

Free Legal Advice:
Thurs- 6pm-7pm.

Free Budgeting and Immigration advice:
By Appt. on Tues and Wed

Chinses Speaking Service:
Mon, Thurs, Wed- 9am- 12:30pm

Onehunga
Auckland 1061
(09) 634 1613

Mon, Tue, Thu & Fri 9.30-4pm
Wed 9.30-7pm
Sat 10-12pm.

JP Services:

Mon, Tue, Thu & Fri 10-3.30pm
Wed 10-5.45pm & Sat 10-11.30am.

Free, confidential Budgeting & Counselling
please phone to make an appointment
Legal Clinic Wed evening by appt only.

Closed Public Holidays & long weekends.

CAB Panmure-Ellerslie

Panmure Community Centre Building
7 - 13 Pilkington Road
Panmure
Auckland 1072
(09) 573 5707

Mon-Fri: 9am-12.45pm

JP's Available – By Appt.

CAB Remuera/Eastern Bays

4 Victoria Avenue
Remuera
Auckland 1050
(09) 524 0298

Mon-Fri: 9am to 5pm. Except Public Holidays.

JP's available

Weds: 1pm-3:30pm, Thurs: 9.30am-12.30pm
1:00:3:30

No appointment necessary

Free Legal Advice:

Thurs- 6pm-7pm.

CAB Sylvia Park

Shop N230, Level 1
Sylvia Park Mall
286 Mt Wellington Highway
Auckland 1060
(09) 573 5707

Mon-Fri: 9am-4.30pm
Sat: 10am-12pm

JP's available

Tues- 1:30, Wed 10-12:30, Fri1-4pm,
Sat 10-12

CAB Waiheke Island

141 Ocean View Road
Oneroa
Waiheke Island 1081
(09) 372 8640

Mon - Fri 9.30am - 3.30pm
Sat 9.00am – 12pm

JP's available

Mon-Fri: 10am-3pm
Sat: 10-12pm

Community activities

There are a huge range of activities available for relatively independent older people living in Central and West Auckland. To find out what's happening in your local area, try contacting the following:

Citizens Advice Bureau

0800 367 222

Local bureaus keep a large database of information on senior citizen's clubs, societies, walking groups, exercise classes and special interest groups. Check out the "Citizens Advice Bureau" section in this directory the contact details of your local bureau.

Specific Need Groups

Communities often establish recreation groups and leisure activities to meet specific needs. Examples of these are the Stroke Foundation, Foundation for the Blind, Arthritis NZ, and Diabetes NZ. If you have a specific need, contact the appropriate agency for more information.

Community Education

Classes are held in a number of Auckland secondary schools offering a wide range of topics. Information on classes is published regularly in community newspapers, or contact your local school to see if they offer Community Education programmers.

Community Centres

Community Centre's are great places that offer a variety of activities such as coffee groups, art classes, writing clubs, tai chi classes, mah-jong, knitting clubs, U3A and workshops on topics such as troubleshooting your phone, iPad and computer.

We have checked these community Centre's and they all have something to offer for seniors. More information on what's offered is available on their website. If you don't have access to the internet, either pop in or give them a call.

Blockhouse Bay Community Centre 524 Blockhouse Bay Road, Blockhouse Bay (09) 626 4980 blockhousebaycentre.co.nz	Ranui Community House 474 Swanson Road, Ranui (09) 833 6280 ranuicommunityhouse.co.nz
Glen Eden Community House 13 Pisces Road, Glen Eden (09) 818 2194 glenedencommunityhouse.co.nz	Massey Community Hub 385 Don Buck Road, Massey (09) 833 6650 www.masseymatters.org.nz
Green Bay Community House 1 Barron Drive, Green Bay	Te Atatu Peninsula Community Centre 595 Te Atatu Rd, Te Atatu Peninsula

(09) 827 3300 greenbaycommunityhouse.co.nz	(09) 379 2030
Sturges West Community House 58 Summerland Drive, Henderson (09) 837 1938 sturgeswestcommunityhouse.co.nz	Titirangi Community House 500 South Titirangi Road, Memorial Park (09) 817 7448 titirangihouse.co.nz
The Community of Saint Luke 130 Remuera Road, Remuera (09) 520 0740 stlukes.org.nz	Epsom Community Centre 200-202 Gillies Avenue, Epsom (09) 638 7444 epsomcommunitycentre.org.nz
Glen Innes Family Centre 96 Line Road, Glen Innes, Auckland 1072 (09) 570 6250 gifc.co.nz	St Heliers Centre 100 St Heliers Bay Road, St Heliers (09) 575 6098 sthelierscentre.org.nz
Grey Lynn Community Centre 510 Richmond Road, Grey Lynn (09) 378 4908 greylynn.org.nz	Kelston Community Hub 126 Awaroa Road, Sunnyvale, (09) 813 9670 kelstonhub.org.nz
McLaren Park & Henderson South 57 Corban Avenue, Henderson South (09) 838 4820 mphscommunity.org.nz	Mt Eden Village Centre 449 Mt Eden Road, Mt Eden (09) 631 0678 mtedenvillagecentre.co.nz
Onehunga Community Centre 83 Church Street, Onehunga (09) 634 9253 onehungacentre.org.nz	Parnell Community Centre Jubilee Community Centre, 545 Parnell Road, Parnell (09) 555 5164 parnell.org.nz
Ponsonby Community Centre 20 Ponsonby Terrace, Ponsonby (09) 378 1752 ponsonbycommunity.org.nz	Wesley Community Centre 740 Sandringham Road Extension, Mt Roskill (09) 620 5935 wesleycentre.org.nz

Financial matters

The following information is a general guide only. Please contact the relevant organisation, such as Work and Income New Zealand, for the latest information.

NZ Superannuation

WINZ – 0800 552 002

If you are 65+ you may be able to get fortnightly NZ Superannuation payments. To qualify:

- Must be 65 years or older *and*
- Be a NZ Citizen or Permanent Resident, *and*
- Should normally be living in NZ at the time you apply, *and*
- Must have lived in New Zealand for at least 10 years since you turned 20, and five of those years must be since you turned 50.

You may qualify for NZ Super with less than 10 years residence if you have migrated to NZ from a country that NZ has a social security agreement with.

Note: You don't have to be retired from work to get NZ Super as it's not income tested. Other income you earn can affect other payments you get from WINZ (over and above NZ Super/Veteran's Pension)

There are several situations where absences from NZ can count towards your period of presence in NZ if you can show you were still ordinarily resident in NZ such as:

- medical treatment or vocational training.
- serving on a ship registered or owned, and trading to or from, New Zealand.
- overseas military service of personnel of any commonwealth country.
- service in connection with any war in which New Zealand forces were involved as a member.
- of any organisation attached to any armed forces.
- service as an accredited Volunteer Services Abroad volunteer.
- missionary work (you do not need to show ordinary residence in New Zealand).

Periods of employment overseas where you were liable to pay income tax in New Zealand, or where you were with your spouse or partner while they were so employed, can count towards periods spent resident in New Zealand.

How to apply for New Zealand Superannuation

The date people apply affects when payment starts. Applicants need to apply for New Zealand Superannuation at least two weeks before they reach the qualifying age, because payments cannot be backdated. Those wishing to 'include' their partner in payments should bring their partner to the meeting too.

How much you get

How much you get depends on your current circumstances, such as:

- whether you are single, married or in a relationship
- your living situation if you are single (e.g. live alone, live with dependent children, share accommodation with others)
- whether your partner is included in your NZ Super payments or not
- any overseas benefit or pension you or your partner (if you have one) may get.

Contact WINZ to discuss your personal circumstances and they may give you an indicator of how much you may be eligible to receive.

Payments from accident insurance or Accident Compensation Corporation (ACC) may affect your pension. If you get these payments, you'll need to talk to WINZ.

Payment of NZ Super is made directly to your bank account every two weeks.

Including your partner

If you have a partner WINZ need to ask you about them as this affects the amount you're paid, even if you're not including them in your payments.

NZ Super is not income tested. WINZ will only ask about you and your partner's income if:

- you want to include your partner in your payments and they don't qualify for NZ Superannuation in their own right.
- you apply for other assistance as part of your application for NZ Superannuation.
- if you include your partner, any other income either of you earn could affect how much you get.

If you include your partner in your payments:

- You can earn up to \$100 a week, or \$5200 a year (before tax) between you before your NZ Super is affected.
- If you earn more than \$100 (before tax) a week your payments are reduced by 70 cents for every dollar of income over \$100 (before tax).

WINZ can help you work out whether it is to your financial advantage to include your partner or not.

Overseas pensions

WINZ also need to know whether you or your partner get, or may get, an overseas benefit or pension. Overseas benefits or pensions will generally be directly deducted from NZ Super. In some cases, they will be treated as income.

Going overseas

It is very important that Work and Income NZ are advised if you are going overseas because your payments could be affected. Your entitlement, if you intend to travel overseas for more than 26 weeks, will depend upon the number of months you have resided in New Zealand between the ages of 20 and 65 years.

In some cases, people going overseas temporarily to do voluntary aid work may be able to receive superannuation for up to 52 weeks. People going to live overseas may also qualify for payments from the country they move to – but should talk to WINZ about this before they go.

Income tax

New Zealand Superannuation is taxed before it is received. People still have to pay tax on any other income received. Those who receive other income including an overseas pension need to talk to Inland Revenue about their tax rate – so that they don't get a bill at the end of the year. Any income also affects extra help received. The deductions may vary depending on the type of extra help.

Those who don't qualify for New Zealand Superannuation

These individuals may qualify for one of the other main types of income support. Take a look at what other income support on the next page, under *"Extra financial support you may need,"* and contact WINZ for advice.

Veteran's Pension

Veteran's Pension Centre 0800 650 656

Veteran's Pension is a fortnightly payment for veterans who have served in a war or other emergency, and have a disability.

KiwiSaver

KiwiSaver 0800 549 472

KiwiSaver is a voluntary, savings initiative with a range of membership benefits. It's possible to join if you are not a wage or salary earner.

If you have been in KiwiSaver since it started, you will be aware that KiwiSaver savings are made up of your contributions, plus your employer's contributions and Government contributions.

This is invested in a scheme of your choice. You become eligible to withdraw all your savings as a lump sum when you qualify for NZ Super at age 65, or when you have been in the scheme for five years, whichever is later.

You may also be able to withdraw all or part of your savings early if you're buying your first home, emigrating or suffering financial hardship or serious illness.

The 'Sorted' website www.sorted.org.nz has a calculator that estimates what your savings may be worth when you become eligible to withdraw them.

You can find more information about KiwiSaver on www.kiwisaver.govt.nz.

SuperGold Card

SuperGold Card – 0800 254 565

Your SuperGold Card will be sent to you automatically once you have been granted New Zealand Superannuation. It gives you discounts and offers from a range of businesses, government concessions (such as free off-peak public transport) and discounted services from your local council. If you don't get one sent automatically, contact the SuperGold Card services.

Community Service Card

0800 999 999

The Community Services Card can help you and your family with the costs of health care. You'll pay less on some health services and prescriptions.

How the Community Services Card works with the SuperGold card

If you have a current Community Services Card at the time, you're granted NZ Super, your current Community Services Card can be used to its expiry date. You'll need to reapply when it expires. This is because NZ Super is counted as income and we need you to update your income details.

If you're successful when you reapply for a Community Services Card, WINZ will send you a new 'combo card'. The card will have the initials 'CSC' on the back. The expiry date on the back of your card can range from one to three years, depending on your personal financial circumstances.

Your new 'combo card' replaces your Community Services Card and can be used for both health subsidies and SuperGold Card discounts.

When your 'combo card' is due to expire, WINZ will automatically reissue a new card in most cases. If you're on NZ Super and your income is close to the limit to receive a Community Services Card, WINZ will send you a renewal application before your current card expires. You'll need to complete and return the application so WINZ can send you the correct new card.

If you receive a Veteran's Pension you receive a new 'combo card' automatically.

Rates rebate scheme (Auckland Council)

09 301 0101

The rates rebate scheme helps people whose rates are high in relation to their income. Contact Auckland Council to see if you qualify.

Carer Support Subsidy (District Health Boards)

Caregivers who require a day care for a dependent older person may be eligible for a Carer Support Subsidy. This can be used to help with fees where the day stay is used to provide a rest for a caregiver. Eligibility for this subsidy is assessed by the Needs Assessment and Service Coordination Service (NASC).

NASC is available through your District Health Boards. Direct contact details are:

Auckland District Health Board – Central Auckland: (09) 307 4949 ext.27852

Waitemata District Health Board – West Auckland: (09) 442 7171

Extra financial help you may need

Contact WINZ – 0800 552

002

A quick guide to extra financial help you may be able to get from WINZ is listed here. Please note that most extra help is income tested and some is also asset tested. Also, if you receive payments from ACC, you need to let WINZ know, as the amount and type of payment you get may affect your benefit.

Housing and living costs (Accommodation supplement)

If you're struggling financially to meet the costs of running your home or get an unexpected bill, WINZ might be able to help you.

Health costs – medical alarms, house modifications

If you are on a low income WINZ may be able to help with things like medical alarms and bracelets, house modifications, car modifications, doctor and prescription costs.

Disability Allowance

A Disability Allowance is a weekly payment for people who have regular, ongoing costs because of a disability, such as visits to the doctor or hospital, medicines, extra clothing or travel. You may get a Disability Allowance if you:

- Have a disability or personal health need that is likely to last at least six months
- Have regular, ongoing costs because of this which are not fully covered by another agency
- Are a NZ citizen or permanent resident
- Normally live in NZ and intend to stay here

Your doctor or specialist will need to complete the Disability Certificate before you apply for

the Disability Allowance.

Travel and Accommodation Costs

Support may be available to help with health-related travel and accommodation costs for a one-off appointment, e.g. day surgery or consultations.

Help with emergency or unforeseen costs – Special Needs Grant

If you have to pay for something urgently, get an unexpected bill or have a personal emergency, WINZ might be able to help.

Recoverable Assistance Payment Grant or Advance Payment of Benefit

This is a payment which helps people pay for something they need urgently when they have no other way of paying for it. This grant is generally paid for items such as appliances or rent arrears. It has to be paid back but may be paid back in instalments.

Caring for someone ill or disabled

You may be able to get a **Supported Living Payment** if you're caring for a person at home who would otherwise need hospital-level, rest home or residential care (or the equivalent). This includes caring for your own child but not your husband, wife or partner.

The person you're caring for can also apply for a Supported Living Payment.

WINZ will need to see a medical certificate for the person you're caring for. It needs to be completed by their doctor.

Caring for your husband, wife or partner

If you're caring for your husband, wife or partner at home and they would otherwise need hospital-level care or residential care (or the equivalent), they may be able to get a **Supported Living Payment**. They will need to apply for this benefit and you can be included in it. WINZ will need to see a medical certificate from their doctor.

If you're getting a benefit and your partner is in residential care, or has been in a public hospital for over 13 weeks, you may be able to get a **Special Disability Allowance**. This is a weekly payment that helps with the extra costs of having your partner in care.

Caring for your parent or other family member

You may be able to get **Funded Family Care** from the Ministry of Health if you're:

- over 18
- caring for a parent and/or other family member who's disabled
- that parent and/or other family member lives with you.

If you get Funded Family Care, you may not be able to get a benefit from WINZ.

Caring for grandchildren

0800 472 637

Grandparents receiving only super payments and raising grandchildren full time, will also receive an additional Work and Income payment for each child called the Unsupported Childs Benefit. For further information on this please phone Grandparents Raising Grandchildren on 0800 472 637.

High User Health Card (via Ministry of Health)

A High Use Health Card entitles frequent health service users to reduced costs for some doctor visits and some prescriptions. Only a medical/general practitioner can submit an application, so talk to your GP about this option.

Prescription Subsidy Card (via Ministry of Health)

People may qualify for a Prescription Subsidy Card if their family needs a lot of prescriptions each year. If you go to a regular pharmacy, they'll keep a prescription count for you and give you your card as soon as you reach 20 items. If you go to a different pharmacy from your usual one, or you go to a different pharmacy each time, keep all your receipts and take them to your regular pharmacy so they can add them to your records.

Residential Care Subsidy

Seniorline – 0800 725 463

People who need help to pay for long term residential care in a rest home or hospital may be eligible for a Residential Care Subsidy.

WINZ's role is to work out if people are eligible by doing an income and asset test. Everything else to do with care, the needs assessment and payment of the subsidy, is the responsibility of the District Health Board.

If you want to speak with someone to help through this process, contact Seniorline on 0800 725 463. They help older people navigate the health system.

What you need to do

1. Contact your local Needs Assessment Service Co-ordination agency to arrange a needs assessment.
 - Central Auckland: A+ Links Needs Assessment and Service Coordination (09) 307 4949 ext.27852
 - West Auckland: Waitemata DHB Needs Assessment & Service Co-ordination (09) 442 7171.
2. An assessor will determine what level of care you require and complete the Needs Assessment Certificate.
3. If you require long term residential care, and you need help to pay the rest home or

hospital fees, you can request the Residential Care Subsidy Application for Financial Means Assessment form from the needs assessor.

4. You need to return the signed application form to WINZ within 90 days of the date you want the Residential Care Subsidy to start.
5. WINZ will complete a financial means assessment of your assets to see if you're within the threshold.
 - If your assets are above the threshold because you own your own home, you may apply for the Residential Care Loan to assist with the cost of your care (there is an additional form for this).
6. WINZ will complete a financial means assessment of your income. This is to determine the amount that you'll need to contribute to the cost of your care.

WINZ will notify you, the Ministry of Health, the funder (DHB) and your rest home or hospital of the outcome of the financial means assessment.

Long-term disability support

A Needs Assessment is the first step towards getting the support or services you and your family require if you have a long-term disability. A Needs Assessment is a process of determining your strengths, needs and goals and identifying the services required to support you to be as independent as possible.

These services are provided by Health Care for the Older Person based at Auckland and Waitakere Hospitals. For more information contact your local hospital.

Contact your local Needs Assessment Service Co-ordination agency to arrange a needs assessment.

- Central Auckland: A+ Links Needs Assessment and Service Coordination (09) 307 4949 ext.27852.
- West Auckland: Waitemata DHB Needs Assessment & Service Co-ordination (09) 442 7171.

Services that may be available include:

- Domestic Help – housework, laundry, shopping. A Community Services Card is required for Domestic Help.
- Personal Cares – showers/bathing, dressing/undressing, getting up and putting to bed.
- Social Support – befriending visitors, craft and activity groups.
- Caregiver Support – relief care, daycare, dementia daycare, support groups.
- Provision of Information – regarding care in the community, information on disability support groups, e.g. Stroke/Arthritis Foundations, etc.

Budgeting Services

There are several agencies available who have qualified and supportive staff who can provide you with assistance.

Presbyterian Support Northern Budget Service (NZ Federation of Family Budgeting Services) Davids Church Complex 70 Khyber Pass Rd, Newmarket	(09) 838 1426
Henderson Budgeting Service 1/2 Hulme Place McLaren Park, Henderson	(09) 836 4141
Care Waitakere Budgeting Service 64 Waipani Road, Te Atatu Peninsula, <i>And</i> Point Chevalier Library, Friday mornings between 10:30am - 12:30pm 1221 Great North Road, Auckland	(09) 834 6480
West Auckland Budget Service (NZ Federation of Family Budgeting Services) 3 Memorial Drive, New Lynn	(09) 416 4727
Helensville Waimauku Family Budgeting Service 42 Commercial Road (Beneath Community Hall) Helensville	(09) 420 7740
Waiheke Island Budgeting Service 6 Putiki Road Ostend Waiheke Island (Closed on Mondays)	(09) 372 6300
Royal Oak Community Ministries- (Salvation Army) (NZ Federation of Family Budgeting Services) 691a Mount Albert Rd, Royal Oak Mt Roskill 1023 royaloak.cm@salvationarmy.org.nz	(09) 639 1181
Auckland Central Budget Consultants Shop 6, Rocklands Shopping Centre, Balmoral	(09) 631 5572

Bus, Train & Ferry Concessions

Auckland Transport (09) 355 3553

Please refer to the transport section in this Information Guide for more information regarding public transport.

Total Mobility Scheme – discounted taxis

Age Concern (09) 820 0184

Please refer to the transport section in this Information Guide for more information regarding the Total Mobility Scheme.

Foodbanks

Citizens Advice Bureau 0800 367 222

There are a number of Foodbanks located in Auckland. Contact Citizens Advice Bureau for the number of your nearest foodbank.

Gas & Electricity Accounts

If you have any enquiries regarding gas or electricity supplied to homes contact your gas or power supplier.

To compare pricing, you may click on the following website: www.powerswitch.org.nz

To make a complaint, contact the Electricity and Gas Complaints Commission: 0800 223 340.

Water Utility Consumer Assistance Trust

(09) 625 8176

The Water Utility Consumer Assistance Trust provides financial support to customers of Watercare Services Limited (Watercare) who are struggling to manage their water and/or wastewater costs. Phone them on (09) 625 8176 or visit their website at www.waterassistance.org.nz.

Investments and Insurance

Investments

The choice of investment is very personal and depends on the state of the economy at the time. It is very wise to discuss the matter with a variety of people to get a clear picture of what is best for you. As with any major decision involving money it is best to shop around for the best deal.

If you have surplus funds and want investment advice, consult:

- Your bank manager
- Accountant
- Solicitor
- Insurance companies
- Trust companies

Home Equity Release (or Reverse Mortgages):

If you own a house or other property, and need to free up some money to pay for emergencies or a major expense, you might consider 'equity release.'

The most common type of equity release is a 'reverse mortgage' where you borrow an amount against your property either in a lump sum or by drawing down on the loan as and when you need the money. In the meantime, the interest payments accumulate.

When you die or the property is sold, the full load plus interest has to be repaid – so you will leave behind a smaller legacy.

If you are considering a reverse mortgage, talk about it with your family and get independent financial and legal advice.

Insurances

As with any type of purchase the insurance cover you choose is a matter of personal preference. Before you sign up for a policy be clear as to what is covered and what sort of claims and deprecation penalties apply. Be clear as to what kind of cover you require.

Insurance and Savings Ombudsman

0800 888 202

Provides free assistance to resolve disputes between clients and insurers or savings organizations. A detailed brochure is available by phoning:

Inland Revenue enquiries

0800 775 247

For inquiries regarding taxation, contact the Inland Revenue Department.

Housing

Thinking about your options

Many of us find that as we get older, we start to think more about where we live.

You might want to stay in your own home, but need it adapted so that it's easier to get around. Or perhaps you want to maintain your independence but could do with some support to make life easier.

You may find you're able to manage better if you downsize to a smaller property. This can release equity which can supplement your pension if you're a homeowner, and reduce running costs, housework and maintenance.

Think about what you might need in the future, as well as what you want now. Talk through the possibilities with family or friends but remember that choosing where and how you live should be your decision; no one should try to persuade you to do something you're not sure about.

Retirement villages

This information has been extracted from www.sorted.org.nz. Sorted is led the Commission for Financial Capability which is a government-funded, independent agency dedicated to helping New Zealanders get ahead financially.

Tips for choosing a retirement village

Don't rush it! You are more likely to choose the right retirement village if you don't make a quick decision:

- Think ahead and consider what you might need in the future – will you be able to continue to live there if your health or mobility declines?
- Imagine the ideal lifestyle in a retirement village, and make a list of the things that are most important.
- Visit different villages and find out about the lifestyles they offer, including housing options, facilities and services.
- Talk to the residents – they know better than anyone what life is like in the village they live in.
- Take time to read the documentation associated with buying into, living and leaving the village, including the disclosure statement and occupation right agreement.
- Find out the total costs. How much is payable on entry? What are the ongoing expenses? Will you share in any capital gain when you leave? Will you have to pay for

any capital loss? How will these affect your future and the choices you have?

- Get independent financial advice from a financial planner or accountant with experience in retirement villages.
- Get independent legal advice from a lawyer with experience in retirement villages. Ask them about the different legal titles and what they mean.
- Involve family or friends in the decision.

Costs with retirement villages

There are usually significant costs when entering and leaving a village or transferring within it, as well as ongoing expenses while living there. It's important to know what the charges cover and exactly how much they will be. These will vary from village to village, so comparing the 'deals' will help find the potential upside and downsides of different offers.

Your needs may change in the future, so keep this in mind when working out the financial details of moving to a retirement village.

You will need to know about the costs involved in leaving a village in case you decide you want to live elsewhere, or you want to leave money in your will. Be aware that you may come out with significantly less money than when you entered the village, particularly if there are deductions from the price you originally paid for the unit and if you do not get any share in the 'capital gain'.

Legal matters

Buying into a retirement village is different from buying other residential property. The financial structures and legal titles can vary from village to village, so it's important to talk to a lawyer to understand their implications.

Get independent legal advice before signing up with a retirement village. You are required to do this by the Retirement Villages Act. Find a lawyer with experience in retirement villages, who is independent of the village we're thinking about. If a lawyer doesn't have this experience, ask them for a recommendation or go to the Law Society to find a lawyer who can help.

Legal titles

There are four basic legal titles commonly used for retirement villages:

- License to occupy
- Unit title
- Cross lease
- Lease for life

Some villages combine the features of 'license to occupy' with 'unit title' to create their own type of title.

The Retirement Villages Act requires all legal titles to include a 'memorial' that protects a resident's interest in their unit and helps to ensure the villages continued operation.

License to occupy

About three-quarters of New Zealand's retirement villages offer licenses to occupy. A license to occupy gives you the right to live in the unit, but it doesn't mean you own the unit. This usually means that you can't borrow against the value of the unit, though some villages may offer this option.

Unit title

In a village based on a unit title structure, you own our own unit. You also become a member of a body corporate that is responsible for the upkeep and maintenance of communal areas. Often the body corporate has a management agreement with the village manager (who is responsible for looking after the day-to-day operation of the village) to administer and look after the affairs of the body corporate.

Cross lease

If you have a cross lease, you share ownership of the land and its units, and grant leases to one another to live there. The leases include agreement about the length of the lease, the use of the land and the residents' rights to live there.

Lease for life

In this case, you have a lease for a unit or property in the village, which remains in place until you die or leave the village. Some villages also offer rental units.

Retirement Villages Act

The Retirement Villages Act 2003 protects people entering into and living in retirement villages. It introduces a Code of Residents' Rights and Code of Practice as well as dispute resolution.

The Act requires all retirement villages:

- To be registered
- To appoint a statutory supervisor
- To provide intending residents with a disclosure statement, occupation right agreement and other important documents before buying into the village
- To provide a process for communicating with and involving residents in the village
- To provide a process for handling complaints and disputes

The Act also requires all intending residents:

- To get an independent lawyer to explain their occupation right agreement and its

implications before signing the agreement

The Ministry of Business, Innovation and Employment is responsible for administering and implementing the Retirement Villages Act.

The Retirement Villages Register is operated by the Companies Office. Use it to check a village is registered and to search their required registration documents.

Retirement village information – free phone 0800 268 269

For general information about retirement villages and to request a free booklet “Thinking of living in a retirement village”, free phone the Commission for Financial Capability on 0800 268 269.

There's also more information on the Commission for Financial Capability website. Make sure it is a retirement village registered under the Retirement Villages Act 2003 at www.retirementvillages.govt.nz

Residential care – Rest homes or hospital

This information has been extracted from the New Zealand Government website www.govt.nz.

About residential care

When you can no longer manage in your own home, you can move into a rest home or hospital. Your doctor, other health professionals, your family or whānau often help you decide where to move to and when.

Steps to moving into residential care

The first step is to get a Needs Assessment through your local District Health Board (DHB) to work out what level of care you need. You don't have to do this, but if you don't you:

- can't apply for financial help from the government
- may have to pay more than the weekly amount set by the government for residential care in your region
- can have difficulty finding a place in a rest home — many homes won't let you move in unless you've had a needs assessment first.

You need to make decisions about:

- the kind of care and services you need
- which rest home or hospital you would prefer to live in
- how you'll pay for it.

Who can move into residential care?

There are 2 main groups of people who move into residential care:

- people aged 65 and older who can no longer manage in their own homes — some people call this ‘aged care’
- people aged between 50 and 64 who have a disability or illness which means they need 24-hour care.

Getting help with decisions

Often you need to make these decisions at a time when you’re not well. Getting good information and involving those close to you can make the move easier. Once you’ve moved into a rest home or hospital, you may not be able to return to your home.

You can get information and help from:

- the team from your DHB’s Needs Assessment Coordination Service (NASC)
- Senior line.

Many people also get independent legal or financial advice before they make the move.

Urgent admissions

You can only move into your preferred rest home or hospital if it has a suitable vacancy. If your need is urgent and there is no room available you may have to move into another home instead.

You can transfer later to your preferred home, but make sure you tell your doctor, the rest home and your family that you intend to move.

Types of residential care

There are 4 types of full-time residential care. Providers sometimes offer more than one type of care within the same property.

- **Rest homes** — care for older people who can manage some daily tasks, but need help with personal care and who would find it difficult to live safely in their own homes.
- **Long-stay hospitals** — care for people who have significant medical problems or disability. They need healthcare from registered nurses and support from others to move about.
- **Dementia units** — care for people suffering from dementia or other mental illnesses, and who could be a risk to themselves or others.
- **Psycho-geriatric units** — are secure, and care for people who have difficult behavioral problems, including severe dementia or addictions, and need a high level of specialist nursing care.

Auckland Council Housing for Older People

Auckland Council provides housing to older people who are eligible. Currently there are limited housing options available in West, North and South Auckland. Contact Auckland Council directly on 09 301 0101 for more information.

Rental Accommodation for Older People Contact Seniorline 0800 725 463

Senior line has a listing of rental accommodation provided specifically for older people. It includes assisted living, cottages and serviced apartments. There is a shortage of this type of housing in Auckland and most places have a waiting list. Retirement village accommodation may offer care facilities on the same site.

Social Housing – Ministry of Social Development

Social housing is provided for people who are most in need of housing for as long as they need it. To be considered for social housing you must have a serious housing need and be able to show that you've done everything you can to find somewhere to live.

You can bring someone with you when you come to talk about your housing need.

If you can't speak English you can bring someone to interpret for you. They can find someone for you, but please give us time to organise this.

The first step is to talk to WINZ on 0800 552 002 to talk about your housing needs. They'll discuss your situation and look at the best way to help you. If this includes social housing, they'll arrange a housing assessment interview for you

Emergency Housing – Ministry of Social Development 0800 559 009

If you urgently need somewhere to stay tonight or in the next seven days please call 0800 559 009 or go into your nearest Ministry of Social Development (MSD) Service Centre from 8am to 6pm on weekdays, and 8am to 12pm (midday) on Saturday.

Tenancy Services 0800 836 262

Tenancy Services provides information on your rights and responsibilities as a landlord or tenant. They also provide guidance on dealing with common tenancy issues. The website is www.tenancy.govt.nz.

If English isn't your first language, you can use a free telephone interpreting service called Language Line. Interpreters are available for 43 different languages. Call Tenancy Services after 9.00am, ask for Language Line and tell them which language you speak. Hold the line and they'll get an interpreter within a couple of minutes.

Moving home

Even at the best of times, moving home can be a stressful experience. For an older person, it can be especially difficult, so check through the lists below for help with the planning stage. It won't reduce the total amount of effort required, but dividing the tasks into groups can make things more manageable.

Do not underestimate the difference enlisting help from friends and family can make when moving house. However, you may also want to consider enlisting the services of a company that specialises in helping older people downsize or move home – there are a number of companies who provide 'downsizing' services and can assist with all aspects of moving.

1. Do plenty of advance planning

This is the key to reducing stress.

- Draw up a floor plan of the new home, as accurately as possible. This will help you plan where things will go. Start with big items, such as furniture, and work your way down the list. This will also help later with the packing and de-cluttering.
- Make a priority packing list of the things that you'll want or need to unpack first in the new home (make the kettle top of the list).
- Contact a number of local removal firms and talk to them about their business. Do they have experience of helping older people to move? Price is probably not the priority here – having drivers and removal men who are careful and sensitive to the situation is more important.
- Make sure your chosen removal firm has adequate insurance to cover damage or loss to any possessions, and get a detailed breakdown of costs, including overtime rates if things run late. Brief the firm on any items needing special packing or treatment, such as valuables or fragile antiques, large items that may need to be dismantled and reassembled, or which could be difficult to manoeuvre, and on any items that you will be moving personally.
- Estimate how many boxes you think you'll need, and which sizes. Think also about packaging for items that may not fit neatly or safely into boxes – what sort of packaging will be best? Bubble-wrap is surprisingly versatile for smaller, odd-shaped items.
- It may help to plan the move over two or more days, rather than trying to get everything done in one day. This will allow you time to adjust as you go. For example, if you underestimated the number of boxes required, you will have time to buy some more before everything needs to be moved.

2. Sort and de-clutter

Sorting through possessions and de-cluttering may be the most difficult part of the whole moving process. Many possessions will be of sentimental value, and even the idea of moving them may trigger strong emotions.

- **Be realistic about what is needed** in the new home, and go for quality over quantity. It may be tempting to put things into storage, but if things are really needed, take them to the new home. Otherwise, sell them or give them away.
- **Arrange sale of any items of value**, such as antique or vintage furniture, rugs, paintings or other collectables, which cannot be taken to the new home. It may be worth obtaining a professional valuation.
- **Recycle as much as possible.** It is much easier to let go of things if we feel they are going to benefit someone else, so recycle as much as possible, for example through charity shops, or by donating items to someone who will use or appreciate them.
- **Use up any frozen food remaining in the freezer** in advance of the move, and defrost the freezer. If your relative is moving to accommodation with catering and will no longer be cooking for themselves, consider donating any surplus tins and in-date packaged food - pasta and rice, for example - to a local food bank if it cannot be distributed among friends, family or neighbors.

3. Transfer services and inform them of a change of address

You will need to inform all utility services of the move ten days beforehand, and arrange any meter readings so final bills can be issued.

- Inform the post office, and arrange for mail to be redirected to the new address.
- Contact all the household's utility suppliers - for gas, electricity, water, telephone and any internet or pay-tv providers.
- Inform the local council; WINZ and any other agency.
- Inform your bank(s), as well as any credit card, investment or savings providers, and insurers - for home and contents, their car or any other policies they may hold.
- Vehicle owners will need to tell NZ Transport Authority.
- Your GP and any other healthcare provider will also need to be informed.

4. On the day itself

Allow more time for the move than you think you'll need. Moving can be both physically and emotionally tiring, so also allow time for regular breaks – keep that kettle close at hand. You can also make life easier for yourselves in the days leading up to the move.

- Pack one room at a time and keep these boxes together, so that they're loaded and unloaded from the removal van at the same time.
- Mark boxes clearly to indicate their contents, which will make unpacking easier and lessen stress over finding certain items.
- Put different-coloured stickers on furniture and let the movers know which colour goes into which room.
- Take down any curtains, light fittings or other fixtures that are going to the new home.

Legal issues

How to choose a lawyer

This information is extracted from the New Zealand Law Society website www.lawsociety.org.nz.

Lawyers deal with many personal, family, business and property matter and transactions. No one else has the training and experience to advise you on matters relating to the law. If your lawyer can't help you with a particular matter, they can refer you to another specialist. Seeing a lawyer before a problem gets too big can save you anxiety and money.

Like other professional people, your lawyer charges for time, experience and skill in looking after your affairs. Ask at the beginning about the likely cost or tell your lawyer that you don't want to spend more than a certain sum without the lawyer checking with you. If you are on a low income and there is the possibility of court proceedings, ask whether you might qualify for legal aid.

Choose your own lawyer for independent advice. You do not have to use the same lawyer as your partner or anyone else involved in the same legal matter. In fact, sometimes you must each get independent legal advice.

Lawyers must follow certain standards of professional behaviour. These are set out in the Rules of Conduct and Client Care, and came into effect with the Lawyers and Conveyancers Act 2006.

Search for a lawyer

- Ask friends or relatives to recommend one to you
- Look in the Yellow Pages under 'lawyers' or 'barristers and solicitors'
- Ask at a Citizens' Advice Bureau or Community Law Centre
- Check the Register of Lawyers (www.lawsociety.org.nz). Lawyers must have a practicing certificate issued by the New Zealand Law Society. You can check if the person you plan to consult holds a current practicing certificate by searching the Society's Register of Lawyers.

Community Law Centres

This information is extracted from the Community Law website www.communitylaw.org.nz.

Community Law Centres direct their resources to people in our community who are vulnerable in some way.

They give one-on-one legal help to people who don't have much money. They'll ask you some questions about your financial situation. If you're a beneficiary, unemployed or on a low income, it's likely that they can give you initial one-on-one legal help.

They help people facing particular kinds of serious legal issues, such as Child, Youth and Family or Work and Income matters, debt or credit problems, or criminal charges.

They also help people who are vulnerable in other ways, for example if you have trouble reading, if you're homeless, transient or in a crisis living situation, if you come from a refugee background, if you're adversely affected by disability, mobility issues or mental illness, or if you're experiencing violence.

What legal problems can they help with?

Community Law can help with all kinds of legal problems, including:

- Money trouble (Work and Income, credit and debt, fines and court fines, problems with goods and services)
- Tenancy and housing issues
- Employment problems
- Māori land
- Issues for young people (family matters, problems at school, youth justice)
- Health-related matters (ACC, health and disability, mental health)
- Legal issues for community organisations (legal entities, leases, employment matters)
- Human, civil and privacy rights
- Family matters (caring for children, Child, Youth and Family)
- Domestic violence and other forms of violence
- Criminal matters

What legal problems can't they help with?

They can't help with problems that are about increasing your wealth.

This means, most Community Law Centres:

- don't give legal advice on property or business issues
- don't give legal advice to landlords or employers

Many Community Law Centres:

- don't give legal advice about wills or trusts
- can't witness relationship property agreements or enduring powers of attorney, but can give you initial legal information about these areas of the law.

There may be another reason they have to refer you to other help, for example, if the Community Law Centre has a conflict of interest.

Where else can I find a lawyer?

Community Law Centres can refer you to a lawyer who has the right skills for your kind of legal problem.

If you need a lawyer, be aware that they specialize in different areas of law. Some lawyers will charge for an initial meeting so ask about their charges first.

<p>Waitemata Law Centre 0800 529 463 Monday to Friday 9.30am – 4.30pm 1 Trading Place, Henderson <i>No appointment necessary</i></p>	<p>Glen Eden Outreach Clinic Wednesdays 12pm – 2pm VisionWest 97 Glendale Road, Glen Eden (09) 818 0700</p>
<p>Massey Outreach Clinic Fortnightly Thursdays 9am – 11am Colwill School Kintara Drive, Massey (09) 833 6081</p>	<p>Ranui Outreach Clinic Thursdays 1pm – 3pm Ranui House Community Centre 476 Swanson Road, Ranui (09) 833 6280</p>
<p>Waitakere – The Fono West Clinic Wednesdays 9am - 11am The Fono West 411 Great North Rd, Henderson (09) 837 1780</p>	<p>Kaupapa Maori Clinic Waipareira Outreach Clinic Thursdays 1pm – 3pm Level 2, Whanau House 6-8 Pioneer Street, Henderson (09) 836 6683</p>
<p>Kaupapa Maori Clinic Hoani Waititi Marae Clinic Thursdays 9.00 am – 11 am 451 West Coast Road, Glen Eden (09) 818 2323</p>	<p>Kaupapa Maori Clinic Helensville Outreach Clinic (Te Awaroa) Fortnightly Tuesdays 10am - 12pm Te Ha Oranga - Te Awaroa Office 98 Commercial Road, Helensville (09) 420 8523</p>

Auckland Community Law Centre

Auckland Community Law Centre	Glen Innes Legal Clinic
--------------------------------------	--------------------------------

<p>Level 1, Tasman Building 16-22 Anzac Avenue Auckland Central (09) 377 9449</p>	<p>Glen Innes Community Centre 100 Line Rd Glen Innes Wednesdays, 9am-12pm By appointment – call (09) 377 9449</p>
<p>Orakei Legal Clinic Tumanoko House (access from Ōrākei Marae), 59c Kitemoana St, Ōrākei Thursdays, 9:30am-11:30am By appointment – call (09) 377 9449</p>	<p>Sylvia Park Legal Clinic Citizens Advice Bureau Sylvia Park, Shop N230, L1, Sylvia Park Mall Thursdays, 1pm-4pm By appointment – call (09) 377 9449</p>
<p>Mt Roskill Legal Clinic Fridays, 9am-12pm By appointment – call (09) 377 9449</p>	<p>Family Legal Advice Clinic Auckland Community Law Centre Level 1, Tasman Building 16-22 Anzac Ave, Auckland Central Wednesdays 2pm-4pm By appointment – call (09) 377 9449</p>
<p>Evening Legal Advice Clinic Auckland Community Law Centre Level 1, Tasman Building 16-22 Anzac Ave, Auckland Central Thursdays 6pm-8pm By appointment – call (09) 377 9449</p>	<p>Immigration Legal Advice Clinic Auckland Community Law Centre Level 1, Tasman Building 16-22 Anzac Ave, Auckland Central Fridays 10am-12pm By appointment – call (09) 377 9449</p>

Making a Will and Estate Administration

This information is extracted from the NZ Law Society website www.lawsociety.org.nz.

A will lets you say how you want your property dealt with when you die. Once you die, everything you own, and everything you owe, is called your estate.

What is a will?

Your will contains your instructions about what you want done with your property when you die and how you want your dependents (spouse, civil union partner, de facto partner, children, etc.) to be looked after. As far as you and your family are concerned, it could be the most important paper you ever sign. A will can relieve financial and emotional strain on your family after your death and help minimize the likelihood of dispute about your estate. Remember, it is not just money you have to think of, but all your possessions and debts.

Who can make a will?

Anyone of sound mind who is at least 18 years old can make a will. A person under 18 may

make a will if they are (or have been) married or in a civil union or de facto relationship. Others under the age of 18 can make a will if given approval by the Family Court or if they are in the military or are a seagoing person.

When should I make a will?

Now.

Even if you don't own major assets, you can quite quickly build up possessions that can have monetary or sentimental value to you and to others. You may have some money in a savings account, a car, furniture and household items, a good stereo or home entertainment system, a life insurance policy, some jewellery and so on. A will allows you to decide what will go to whom, even if your possessions have sentimental rather than financial value.

In particular, you should make a will when you marry or enter into a civil union or de facto relationship, or when you have children. If you marry or enter a civil union, any will made before that is automatically revoked (cancelled) unless it was made in contemplation of that particular marriage or civil union (which is best explicitly stated in the will itself). This applies even if you marry or enter into a civil union with someone who is a beneficiary under your existing will.

And you should revise your will if a relationship ends. If you separate from your spouse or civil union partner with the intention of ending the marriage or civil union, provisions in your will relating to your spouse or partner will remain valid until formal separation orders are made by the court or the marriage or civil union is legally dissolved (that is, you are "divorced"). A separation agreement or relationship property agreement does not revoke your will. So, you will have to change your will if you want to exclude your spouse or partner before a separation or dissolution order is made.

When you separate legally or "divorce", any provisions made for your ex-spouse or civil union partner will be void unless you, as the will-maker, have made it clear in your will that you want them to remain valid.

The situation is different for de facto partners. Entering a de facto relationship does not revoke an earlier will. This means an existing will benefiting someone other than your current partner remains valid and may disadvantage your current partner. The ending of a de facto relationship does not revoke provisions in your will relating to your former partner. So, if you don't want that person to administer your estate or to inherit, you must change your will.

What if I die without a will? (Known as dying "intestate")

If you die intestate, the Administration Act specifies how your property will be distributed – usually to a surviving spouse/ partner and immediate family, or to near living relatives, in set proportions. This may not be what you would have wished or what your family wants, and it could involve them and your estate in the cost and effort of making a claim under one or more of the above Acts. If there are no relatives in the categories listed in the Administration Act, then your estate goes to the State. Your lawyer or a family member can still administer your estate if you have not made a will, but only according to the Administration Act.

How do I make a will?

Because of the importance of your will, the law says it must be made in a prescribed manner. Do-it-yourself kits do not always cover all the aspects you need to consider and the technicalities are outside the scope of this guide, so you should get legal advice about how to make your will.

How much will it cost?

Whoever you consult about making your will, do check their charges beforehand. Take into account any charges that might apply if that person is going to administer your estate when you die. Call different firms to compare costs and don't be afraid to discuss cost with your lawyer before you start. At the end of the day, having an expert prepare your will could save your relatives the grief and expense of you having an invalid will or none at all.

Enduring Power of Attorney - Protect your future

This information has been extracted from the Office for Senior Citizens website www.superseniors.msd.govt.nz.

Life can be fragile and you never know when the ability to make your own decisions could be taken from you through sickness or injury.

Having an Enduring Power of Attorney (EPA) means you can have peace of mind that you have decided, ahead of time, who you trust to make decisions for you if you can't decide for yourself.

It's important for every adult, whatever their age, to take steps to create an EPA.

What is an Enduring Power of Attorney

An Enduring Power of Attorney (EPA) is a legal document that can protect you and what is precious to you.

There are two types of EPAs:

- Property – covers your money and assets and can come into effect before you lose

mental capacity. You may have more than one attorney for this EPA.

- Personal care and welfare – cover your health, accommodation and associated care decisions, and comes into effect only if a medical professional or the Family Court decides you have become ‘mentally incapable’. You may have only one attorney for this EPA.

An EPA means only the people you trust – your ‘attorney/s’ – can make decisions about your life and/or your treasured possessions, such as your house, money and belongings. You are referred to as the ‘donor’.

An EPA can protect you from financial abuse because you have chosen that person or people yourself. That means your wishes are more likely to be respected, and that decisions should be made in your best interest.

An EPA can also save your family the cost and stress of having to get a court order to make decisions about you and your property and finances should something happen to you.

What does an attorney do?

Once an EPA comes into effect – either at your request (for a property EPA) or when a medical professional considers you mentally incapable (for a property or a personal care and welfare EPA) – your attorney (or attorneys) can make most decisions about your care and welfare, your property and finances.

You decide if that power applies to everything or only to parts of your care. There are some areas – such as marriage, divorce, adoption or refusing life-saving medical treatment – where an attorney has no power to decide.

Your attorney’s (or attorneys’) main responsibility is to act in your best interests, and they must involve you in decisions as much as you are able. If you or your family have concerns about their behaviour, applications for help can be made to the Family Court.

Who can be an attorney?

Your attorney can be anyone you trust to understand and respect your wishes and feelings. Usually they are a friend or family member, a colleague, or even a trustee corporation like the Public Trust (for property EPAs only).

They must, however, be over 20 years of age, not bankrupt and not mentally incapable themselves.

You may choose the same person for both EPAs. While you may have only one attorney for your personal care and welfare EPA, you may have more than one for your property EPA as

you might want people with different skills to look after specific areas. You may also name other people you want your attorneys to consult with on EPA decisions. Whoever your attorney/s are, it's important you choose them carefully.

Can I change my EPA?

You can change or end your EPA at any time you are mentally capable. If you or your family have concerns about an attorney's behaviour, applications for help can be made to the Family Court for help.

An attorney loses their power if they become bankrupt, mentally incapable, subject to a personal or property court order, or the Family Court revokes their appointment. An EPA stops if you, or they, die. You may name other attorneys to take over if your attorney dies.

Your attorney can also opt out of their role by giving notice in writing if you are still mentally capable, or go to the Family Court if you are no longer mentally capable.

How do I get an EPA?

When you've decided who you'd like as your attorney and what you want them to do, you need to arrange a lawyer, a qualified legal executive or a representative of a trustee corporation (like Public Trust) to be your witness. They will make sure you understand all your options, what the EPA document means, and that it meets all legal requirements.

Creating an EPA does cost money but there are ways to bring down the cost – most importantly being organized will mean the process takes less time and can therefore be cheaper.

Some lawyers and other legal professionals offer a SuperGold Card discount so make sure you ask. They may also let you pay the cost off over time. Making an EPA when you make your Will or need to see your lawyer about another matter can also help you save on costs.

What should I prepare when setting up an EPA?

There are standard forms you must fill out to set up an EPA. Before you see your legal advisor, think about:

- Who you want your attorney/s to be and what you do and don't want them to do on your behalf.
- How your attorney/s might be supported – could you name other people, such as family/whānau, friends, an accountant or solicitor, to be consulted or provide your attorney with advice?
- Making a list of the main things you own, any money owed to you, and any debts.
- Who else could you give a copy of the EPA to – your doctor, your bank, family members?

- When you want your property EPA to come into effect – a date, a period in time, or when you are determined ‘mentally incapable’.
- How your attorney/s might be monitored, such as by appointing a second person to oversee your financial records, get copies of bank statements, or be informed of certain decisions. Remember, you can also appoint a second attorney for your property EPA, which may help with monitoring.
- Whether you want to appoint other people to step in as attorneys if something happens to your first choice.

More information, advice and EPA resources can be found on the Office for Senior Citizens website www.superseniors.msd.govt.nz, or at your local Citizens Advice Bureau, public library, Community Law Centre, Age Concern or by contacting your legal professional.

Living wills and advance directives

This information is extracted from the NZ Law Society website www.lawsociety.org.nz.

A living will or advance directive is a written or oral instruction made while you are in good health and of sound mind. It explains what you would want to happen should you suffer an illness or accident that leaves you incompetent to make decisions about your health care. It can also be called a “statement of wishes regarding health treatment”.

A living will or advance directive is not an alternative to an enduring power of attorney. Enduring powers of attorney give people the legal power to act for you in whatever way they think fit while you are alive but incapacitated.

The living will or advance directive may not be legally effective but can give your family and the medical profession an indication of your wishes. If it covers the particular circumstances that have arisen and expresses your true wishes, then it would be lawful to rely on the directive and possibly unlawful to ignore it. The Code of Health & Disability Services Consumers’ Rights (Rights 7(5) and 7(7)) refer to advance directives and, if you are drawing up a living will, advance directive or statement of wishes, it is advisable to discuss it with your lawyer and doctor.

Advance Care Planning

This information is extracted from the Advance Care Planning website <http://www.advancecareplanning.org.nz/>

Advance care planning is the process of exploring what matters to you and sharing that information with your loved ones and your health care team so treatment and care plans can support what is important to you.

An advance care plan includes what is meaningful to you, such as people and pets, your values and the ways you would like those caring for you to look after your spiritual and emotional needs. It will also tell your loved ones and medical staff about the treatment and care you want if you are no longer able to tell them yourself.

It can also cover what sort of funeral you would like, whether you want to donate your organs, whether you want to be buried or cremated, where your important papers are and whether you have in place an enduring power of attorney or advance directive.

How to - 5 Steps

Advance Care Planning can be approached a step at a time. The important first steps are thinking about and talking about - because it's the conversations and the shared understanding of what matters that makes the biggest difference. Once you have done that it is very helpful to write down the key points and any specific wishes in a plan so that others can refer to it.

The value of Advance Care Planning is in the conversations and the shared understanding that is developed.

1. What do you need to think about?

- What is important to you and gives your life meaning?
- Are there any treatments or types of care that you would or wouldn't want?
- Who would you want to make decisions on your behalf if you weren't able to?
- If there was a choice, how and where would you like to spend your last days?

2. Who do you need to talk to about it?

- Once you have thought through some of the issues, it's a good idea to talk about them. Then others will know what is important to you and what you would like to happen, especially if you're not able to speak for yourself.
- Who would it be good to share your thoughts with?
- Family/whanau?
- Friends and loved ones?
- Doctors, specialists and healthcare team?
- Enduring Power of Attorney?

3. What do you need to write down?

- When you know what's important to you, and what you want others to be clear about, it's a good idea to write it down. Then they can refer to it when you can't speak for yourself.
- Having it in writing can save families/whanau (and healthcare teams) a lot of worry and concern if and when they have to make a decision on your behalf.

4. Who will you give it to?

Once you have written down what is important to you and what you want to happen, make sure you give a copy to:

- Key family members/whanau
- Your GP
- All members of your healthcare team
- Your Enduring Power of Attorney (if you have one)

5. When will you review it?

It's great to have your plan written down and to have shared that with key people.

It's also a good idea to review it regularly to make sure nothing has changed for you.

People find it useful to decide on a day to review it every year, like their birthday, Labor Day or at the time they do their tax return. When would be a good time for you to review it each year?

Contact Age Concern Auckland for brochures on Advance Care Planning, or visit the website www.advancecareplanning.org.nz for more information.

Elder Abuse and Neglect

What is elder abuse and neglect?

Elder Abuse and Neglect is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older people.

What does elder abuse look like?

Elder Abuse can look like one or more of the following:

- **Physical Abuse:** Infliction of pain, injury or use of force. For example: hitting, pushing, rough handling, over-medication, inappropriate use of restraints or confinement.
- **Psychological Abuse:** Behaviour causing mental anguish, stress or fear. For example: ridicule or threats, harassment or humiliation, preventing choice or decision-making, withholding affection.
- **Financial Abuse:** Illegal or improper use of money, property or other assets. For example: unauthorised taking of money or possessions, misuse of power of attorney, failure to repay loans, use of home and/or utilities without contributing to costs, scams that rely on establishing a relationship with the older person with the intention of exploiting their savings and/or assets, e.g. romance scams.
- **Neglect:** Not providing for physical, emotional or social needs. For example: inadequate food, clothing, shelter, lack of social contact, support, health needs not attended to.
- **Sexual Abuse:** Non-consensual sexual acts or exploitive behaviours. For example: inappropriate touching, sexual acts with someone unable to give consent.
- **Institutional Abuse:** A policy or accepted practice within an organisation that disregards a person's rights or causes harm. For example: lack of respect for a person's culture or customs, inappropriate rationing of continence products, inflexible routines e.g. breakfast at 8 am in the dining room.

What are the warning signs?

The following signs may indicate an older person is being abused:

- unexplained behaviour, sleeping or eating habits
- withdrawal and/or edginess
- fear of a particular person
- confusion
- unexplained injuries
- drowsiness (due to over-medication)
- recoiling from touch
- unusual withdrawals from bank accounts
- unpaid bills, lack of money for necessities.

Risk factors that may increase vulnerability

- Inadequate support
- Cognitive impairment
- Family violence, dynamic or dependency
- Social isolation
- Poor physical and mental health
- Financial stress or dependency
- Grief, loss or depression
- Challenging behaviour or substance abuse

What are the effects of elder abuse?

The personal losses associated with abuse can be devastating and include the loss of independence, homes, lifesavings, health, dignity, and security.

Abuse can reduce a person's independence by undermining their self-esteem and confidence. It also damages family/whānau relationships, financial security, and mental and physical health, increasing dependency on health and support agencies which may result in the need for residential care.

Why don't older people seek help when they are abused?

Some of the reasons why an older person/kaumātua does not tell anyone about the abuse are:

- They depend on the abuser for support
- They have low self-confidence and self-esteem
- They don't want to make a fuss
- They are afraid that if they complain the abuse will get worse
- They are isolated, so that it is difficult for them to tell anyone
- They do not know who to tell or how to get help
- They have dementia or an illness prevents them from telling anyone
- They blame themselves for the abuse
- They are ashamed that the abuser is a family/whānau member

What should you do if you suspect elder abuse and/or neglect?

If you suspect that elder abuse and/or neglect is happening to someone you know, either contact the Police or your local Age Concern for advice.

The Age Concern Elder Abuse and Neglect Prevention (EANP) Service aims to improve the quality of life of older people in abusive situations and aims to prevent abuse by providing information, education programmes, advocacy and support.

Our qualified EANP Social Workers have a wide knowledge of the needs of older people and their carers and they work closely with relevant organisations. They are available to talk with groups to help promote public awareness. Seminars and presentations on elder abuse and neglect prevention can also be arranged.

How prevalent is elder abuse?

Elder abuse is a global problem. An analysis of data from the New Zealand Longitudinal Study of Ageing concluded that 10% of the population aged over 65 years who are living in the community experience abuse – that’s more than 16,000 people living in Auckland and 60,000 people living in Aotearoa New Zealand. International studies report that 3% - 10% of older people experience abuse or neglect each year. It happens to men and women of every religious, cultural, ethnic and socio-economic group.

However, much abuse goes unreported. It has been estimated that only 16% of all abuse incidents come to the attention of a service agency that can intervene to help stop the abuse.

Each year, Age Concern’s Elder Abuse and Neglect Prevention (EANP) services receive more than 2,000 referrals of older people who may be facing elder abuse or neglect. That’s eight referrals every working day. About three quarters of these situations are confirmed to involve elder abuse or neglect.

The older person and the abuser are generally people who know each other. Statistics from services in Aotearoa New Zealand show that the majority of abusers are members of the older person's family (partners, sons, daughters, in laws, siblings and grandchildren). Other abusers include people employed in positions of trust - residential facility staff or paid carers.

Elder Abuse and Neglect Prevention Service contact details

In an emergency, call the Police on 111.

Age Concern Auckland 57 Rosebank Road Avondale, Auckland	Central & West Auckland	(09) 820 0184 www.ageconcernauckland.org.nz
Age Concern Counties Manukau Cambria Park Homestead, 250 Puhinui Road Papatoetoe, Auckland	South Auckland	(09) 279 4331 www.accm.org.nz

Age Concern North Shore 177B Shakespeare Road, Milford, Auckland	North Shore	(09) 489 4975 www.ageconcern.org.nz
Shanti Niwas 14 Spring Street, Onehunga		(09) 622 1010 www.shantiniwas.org.nz
Te Oranga Kaumatua Kuia Services Trust 64 Mascot Ave Manurewa, Auckland	EANP Service for Maori	(09) 255 5470
TOA Pacific 214 Great South Rd Otahuhu, Auckland	EANP Service for Pacifica	(09) 276 4596 www.toapacific.org.nz

Health matters

In case of an emergency dial 111

If you have an emergency and are not sure what to do - you should never hesitate to ring 111 for Police, Ambulance, Fire brigade

Access to healthcare in NZ

Government funding of health and disability services means that eligible people may receive free inpatient and outpatient public hospital services, subsidies on prescription items and a range of support services for people with disabilities in the community.

If you are not eligible for publicly funded health and disability services, you can still get the services, but you will have to pay for them, and should get health insurance.

The Government recommends that people who are not eligible for publicly funded services, or those who only have cover under the Reciprocal health agreements with Australia and the United Kingdom, also have health insurance, because the reciprocal agreements only cover immediate and necessary treatment on the same basis as New Zealanders. Visits to a general practitioner, non-urgent or discretionary services, rehabilitation, and repatriation are not funded within the reciprocal agreement.

Being eligible gives a person a right to be considered for publicly funded health or disability services (i.e., free or subsidized).

Checking the eligibility of patients is the responsibility of all health providers who administer government-funded care. People can expect to be asked to prove their eligibility, especially if the provider is seeing them for the first time.

The following people are eligible for publicly funded services:

- NZ Citizens.
- NZ Residents – must hold a resident visa or a permanent resident visa.
- Australian citizens and permanent residents who live, or are intending to live in NZ for two years or more are eligible for publicly funded health services. The two years is a consecutive period, counted from your first day in New Zealand.
- Work visa holder eligible to be in NZ for two years or more.
- Interim visa holders are eligible if, immediately prior to their interim visa, they were eligible for publicly funded health and disability services (i.e. under other criteria).

- Refugees and protected persons, applicants for refugee and protection status, and people appealing against refusal of refugee or protection status are eligible for publicly funded health and disability services.

What happens if you are not eligible?

You will be treated if the condition is acute (for example, burst appendix, heart attack). However, be aware that you will be charged for the services you receive if you are not eligible for publicly funded services.

The Government strongly recommends you get comprehensive travel insurance if you are not eligible for publicly funded health and disability services.

Emergency & after-hours services

Emergency & after-hours services – Central Auckland			
Accident and Emergency Auckland Hospital	2 Park Road Grafton	(09) 367 0000	24 hours
Ascot Integrated Hospital Remuera	Ground Floor 90 Greenlane Rd East Remuera	(09) 520 9555	Mon–Sun: 8am–8pm
Ponsonby Whitecross Ponsonby	202 Ponsonby Rd Ponsonby	(09) 376 5555	Mon-Sun: 7.30am-8pm NB: Open hours may differ on public holidays – phone the clinic for information
St Lukes Whitecross St. Lukes	52 St. Lukes Rd Mt. Albert	(09) 815 3111	Mon-Sun: 8am-8pm NB: Open hours may differ on public holidays – phone the clinic for information
Three Kings Accident & Medical Centre Three Kings	536 Mt. Albert Rd Three Kings	(09) 625 2999	Mon-Sun: 8am-9pm Public holidays - 9am to 9pm. Please ring clinic to confirm.

Onehunga Accident & Medical Onehunga	Corner Church & Selwyn Streets Onehunga	(09) 634 5184	Mon-Sun: 8am-8pm (Open on Public Holidays)
Lunn Ave Whitecross Mt Wellington	110 Lunn Ave Mt Wellington	(09) 570 8899	Mon-Sun: 8am-8pm

Emergency & after-hours services – Waiheke Island

Ostend Medical Centre	9 Belgium Street Ostend	(09) 372 5005	Mon: 8.30am-7:30pm Tue-Fri: 8.30am-5pm
Oneroa Accident & Medical Centre	132 Ocean View Rd Oneroa	(09) 372 3111	Mon, Tue, Thu, Fri: 9am-5pm Wed: 9am-7pm Sat: By Appointment

NB Waiheke Island emergencies: Ostend Medical Centre or Oneroa A&M – if not open, contact details for the on-call doctor will be left on the answer phone.

Emergency & after-hours services – West Auckland

Westcare Whitecross New Lynn	2140 Great North Rd New Lynn	(09) 828 8912 0800 611111	Mon-Fri: 8am-8pm
Henderson Whitecross Henderson	131 Lincoln Road Henderson	(09) 836 3336	24 hours

Dental emergency

Dental Emergency – Central Auckland

White Cross Dentist St Lukes	52 Saint Lukes Road Mount Albert	(09) 849 2262	Mon-Sat: 8am-8pm Sun: 8pm-6pm
Ponsonby Accident and Emergency Dental Unit Ponsonby	202 Ponsonby Road Ponsonby	(09) 376 9222	Mon-Fri: 8am-8pm Sat-Sun: 8:30am-5pm

Dentist Onehunga Onehunga	281B Onehunga Mall Onehunga	(09) 634 1100	Mon–Fri: 9am–8pm Sat–Sun: 9am–5pm
Lunn Dental Spa Remuera	110 Lunn Avenue Remuera	(09) 570 6979	Mon–Thurs: 8am–8pm Fri: 9am–5pm Sat–Sun: 8am–8pm

Dental Emergency – West Auckland

White Cross Dental Henderson	131 Lincoln Road Henderson	(09) 837 2915	Mon – Thu: 8am–7pm Fri – Sun: 8am–5pm
White Cross Dental New Lynn	2140 Great North Road Avondale	(09) 820 4443	Mon–Fri: 8am–8:00pm Sat–Sun: 8am–5pm

Dental Emergency – Waiheke Island

Oneroa Dental Surgery Oneroa	Upstairs Pendragon Mall, 118 Ocean View Road, Oneroa	(09) 372 6849	Phone for hours
Waiheke Dental Centre Ostend	2 Putiki Rd Ostend	(09) 372 7422 After hours: (0274) 804 220	Mon: 9:15am–7:30pm Tues: 8:30am - 7:30pm Weds: 8:30am - 4:30pm Thurs: 8:00am - 4:30pm Fri: 8:00am - 2:00pm Weekends, after hours and emergencies available

Doctors (GPs)

Doctors are the starting point for most health problems. A regular checkup can keep you in good health. A home visit can often be arranged if you cannot get to the surgery. Nurses employed by the GPs are also a good source of information and advice.

A doctor might refer you on to a specialist or other medical services. If this referral is to a hospital clinic it is free. If it is to a private specialist then you will have to pay a fee but a small subsidy may be available. The amount of this subsidy will vary according to the type of specialist concerned and your own circumstances. Specialists a doctor might refer you to could include:

Geriatrician (physician specialising in older people's health)	Radiologist (for an x-ray)
Ophthalmologist (an eye specialist)	Podiatrist (for foot care)
Audiologist (a hearing specialist)	Osteopath (for body aches and pains)
Orthodontist (for dental care)	Dermatologist (a skin specialist)
Cardiologist (a heart specialist)	Oncologist (a cancer specialist)
Otolaryngologist (an Ear, Nose and Throat specialist)	Physician (general medical specialist)
Orthopaedic Surgeon (bone specialist)	Vascular Surgeon (blood vessel specialist)
Dietician (healthy eating specialist)	Diabetes Specialist
Occupational Therapist (assist people to do everyday activities)	Physiotherapist (for body aches and pains)
Social workers	Speech Language Therapists

Doctors are listed under 'D' in the Yellow Pages. You can also find a Doctor by phoning Healthline on 0800 611 116 or by visiting www.healthpoint.co.nz and searching 'GPs.'

Needs assessment and service co-ordination (NASC)

NASC helps older adults and their caregivers access support services in the community. It enables older adults to stay at home as safely and independently as possible as their needs change or following an admission to hospital.

They work with patients and their families/ whanau to assess and plan their support needs. NASC then coordinates support services for as long as they are applicable.

Some of the support services that may be available are:

- Assistance with personal cares such as showering, dressing, meal preparation, Meals on Wheels, medication, transfers and mobility.
- Assistance with household management.

- Aged Related Residential Care and in-home respite to allow the carer some "time out".

NASC can also advise on services which are income or asset-tested and have an entry criteria.

NASC is available through your District Health Boards. Direct contact details are:

Auckland District Health Board – Central Auckland: (09) 307 4949 ext.27852

Waitemata District Health Board – West Auckland: (09) 442 7171

Talk to your GP about a referral to NASC if you believe that you would benefit from some of the support services that may be available.

Hospital for people living in Central Auckland – Auckland District Health Board

Older People's Health (OPH) Service

Older People's Health looks after the over 65-year-old population of Central Auckland and offers assessment, treatment and rehabilitation services. OPH provides inpatient and outpatient care and is spread over two sites:

- Inpatient services are based at Auckland City Hospital, 2 Park Road, Grafton
- Outpatient and community services are based at Greenlane Clinical Centre.

Auckland District Health Board – Older People’s Health Services

Inpatient Services	Auckland City Hospital 2 Park Road Grafton Auckland 1023	(09) 367 0000	Inpatient Enquiries (enquiries about a planned admission to the OPH ward in the hospital): Ph: (09) 307 4949 ext. 22879 (Referrals Administrator)
Outpatient Services	Greenlane Clinical Centre 214 Green Lane West One Tree Hill Auckland 1051	(09) 367 0000	Outpatient Clinics Contact Centre (confirmation or enquiries about an outpatient clinic appointment): Ph: (09) 638 0400

Older People's Health - Inpatient Services

There are four wards at Auckland City Hospital that form part of the A+ Links Home and Older People's Health Service. The four wards are located in the Support Building. Awatea Ward and Marino Ward are on level 14. Rangitoto Ward and Remuera Ward are on Level 13.

These wards work very closely as a team and a unit. There is a strong Interdisciplinary team (IDT) focus on all four wards. This team is made up of nurses, doctors, physiotherapists, occupational therapists, social workers, dietitians, speech language therapists, pharmacists and others, who all make contributions to the patient's care. Each person within the Interdisciplinary team contributes their own knowledge and skills directly to the plan of care.

Older People's Health - Outpatient Services (including Needs Assessment & Service Coordination – NASC)

The outpatient clinics are held in the A+ Links Home Health and Older People's Health Building (Building 17) at Greenlane Clinical Centre.

Your GP will refer you to this service if they think you would benefit from seeing a doctor who specialises in care of older people to assist with any difficulties related to illnesses affecting you or if they feel you would benefit from a specialist doctor's advice regarding your medical condition.

They commonly see people who have multiple medical problems and medications who are at risk of losing their independence e.g. people with falls, memory problems, continence issues, stroke or mobility problems.

They also see people for assessment for going into a rest home or private hospital. There are two parts to this:

1. an assessment by a doctor in the outpatient clinic to make sure there are no reversible health issues that are affecting your ability to live at home
2. an assessment by a needs assessor at your own home to look at the options to assist you at home or to help with the financial implications and choice of rest home when requested by a doctor

The waiting times for clinics range from 1 week to 3 months, depending on the urgency of the condition described in your GP's referral letter.

Older People's Health – Domiciliary Assessment Services

Your GP may request a home visit by one of the team members who specialises in the care of older people. This occurs if you are unable to come into hospital or your problems would be best assessed in your own home. The waiting times for home visits are usually 1-2 weeks.

Day Assessment – Stroke Clinic

The Stroke Clinic is held in the A+ Links Home Health and Older Peoples Health Building (Building 17) at Greenlane Clinical Centre.

Day Assessment – Parkinson’s Clinic

The Parkinson’s Clinic is held in the A+ Links Home Health and Older Peoples Health Building (Building 17) at Greenlane Clinical Centre.

Day Assessment – Auckland City Memory Service

The Auckland City Memory Service is held in the A+ Links Home Health and Older Peoples Health Building (Building 17) at Greenlane Clinical Centre. The Memory Service offers an in-depth screening and problem-solving service to people who have mild memory problems.

Community Rehabilitation Team

This is a home-based intensive therapy program for people who need help to recover from illness or help with a transition back to home from hospital.

Hospital for people living in West Auckland – Waitemata District Health Board

The Waitemata District Health Board supports people who live in West Auckland, North Shore and Rodney. At Waitakere Hospital there are two wards specialising in the assessment, treatment, and rehabilitation of patients over 65 years of age. Specialist outpatient clinics are also provided for older adults.

The locations for the Waitakere and North Shore Hospitals are as follows:

Waitemata District Health Board – Older People’s Health Services			
Waitakere Hospital Henderson	Lower Ground Floor Waitakere Hospital 55-75 Lincoln Road Henderson	(09) 839 0000	Please phone the Referral Screener for all requests, information and advice: Tel: (09) 486 8945 ext. 3222 (8am-4.30pm; Mon-Fri)
North Shore Hospital Takapuna	Shakespeare Road Takapuna Auckland 0620	(09) 486 8900	Please phone the Referral Screener for all requests, information and advice: Tel: (09) 486 8945 ext.

Older Adults & Home Health at Waitakere Hospital offers the following services:

Assessment Treatment & Rehabilitation Service (AT&R)

AT&R provides a specialist inpatient service for older people with a mix of geriatric medicine and rehabilitation which is aimed at improving and maintaining the health and independence of older people.

Continence Service

This service is part of District Nursing. Continence Nursing Specialist Service works with the patient to help manage continence issues linking with other healthcare professionals such as geriatricians, physiotherapists and dietitians, as indicated.

District Nursing

District Nursing provides home based nursing care including specialist wound care, palliative care and home-based treatments such as the management of IV medication. District nurses also provide ACC nursing care for patients with both short- and long-term needs.

Gerontology Nurse Specialist Service (GNS) - Nga Kaitiaki Kaumatua

Gerontology Nurse Specialists provide gerontology nursing assessment, follow up and care coordination for older adults in the community who are at high risk due to increased frailty and complex situations.

Mental Health Services for Older Adults (MHSA)

Mental Health Services for Older Adults is a service for service users aged 65 years and over and is provided in both an inpatient and community setting.

Needs Assessment and Service Co-ordination (NASC)

NASC helps older adults identify and access support services in the community to enable them to stay at home as safely and independently as possible.

Ostomy Service

This service is part of District Nursing and links with other clinicians such as colorectal surgeons and clinical nurse specialists and other members of the community multidisciplinary team. Ostomy Nursing Specialist Service provides assessment, care and management of stomas including home visits and provision of supplies. Advice and counselling, both pre and post operatively, is also available.

Palliative Care Team

Palliative care supports people, and their families, who are dealing with a serious condition which cannot be cured. The aim of the palliative care team is to maintain the highest quality of life possible by relieving distressing physical symptoms and addressing emotional or spiritual needs identified by the patient or their family/ whanau, while respecting their wishes and choices.

Allied Health Services

Allied Health services are provided both in an inpatient and community setting. Allied Health disciplines include: Dietetics, Occupational Therapy, Physiotherapy, Social Work and Speech Language Therapy.

Acute Stroke Services

The Acute Stroke team includes stroke physicians, neurologists and stroke nurse specialists. This team provides specialised stroke care to all patients with a confident diagnosis of ischaemic or haemorrhagic stroke. The Acute Stroke Service has 10 allocated beds on Ward 2 and links with Assessment Treatment & Rehabilitation wards when a patient is likely to need a hospital stay of more than 5 days and rehabilitation is indicated.

Residential Aged Care Integration Project (RACIP)

The Residential Aged Care Integration Program (RACIP) is an innovative system to integrate care for older people living in aged care facilities and to support Residential Aged Care (RAC) staff. The program employs a team of Gerontology Nurse Specialists and Wound Care Specialists.

Aids to daily living and mobility

Sometimes a little extra support is all you need to remain living healthily and independently in your own home.

There are a wide range of aids for daily living that can help make life easier and safer. Products include reachers, dressing aids, cleaning aids, pill boxes and openers. You can also access modified appliances, handrails, wheelchairs, commodes and beds.

Talk to your GP if you need a bit of extra support. Aids such as walking frames may be available on short-term loan. If you have a disability you may get assistance to cover the costs of buying equipment such as wheelchairs, walking frames and hoists.

Day care for older people & the carer support subsidy

Day care is available for caregivers requiring day care for a dependent older person. Many rest homes and long-term care hospitals will accept a day stay client on an informal basis.

Carer Support Subsidy can be used to help with fees where they day stay is used to provide a rest for a caregiver. Eligibility for this subsidy is assessed by the Needs Assessment and Service Coordination service (NASC).

Free day care may be available for people with a diagnosis of dementia or Alzheimer's. Day programs contracted for this type of service are limited. The Needs Assessment and Service Coordination assess and authorize the subsidy.

Phone Senior line on 0800 725 463 for more information.

Hearing

National Foundation of the Deaf 0800 867

446

The National Foundation of the Deaf gives practical support to thousands of people on every kind of hearing issue – from how to get financial help for hearing aids to problems requiring diagnosis, letters and referrals. They also put people in contact with their member organisations (including the Hearing Association), government departments, and agencies. Contact them on 0800 867 446 or visit their website www.nfd.org.nz.

Vision

Blind Foundation 0800 24 33 33

The Blind Foundation has a wide range of services and support to help people who are blind or have low vision. If you, a family member or friend, is blind or experiencing sight loss, they can provide the support needed to help you face your future with confidence.

Whether you want to learn how to have confidence around the home, get more skills in computers and other technology, or keep your job, the Blind Foundation can help. And there are many other ways we can assist you to live a life without limits

Contact the Blind Foundation on 0800 24 33 33 or visit their website www.blindfoundation.org.nz.

Concerns and complaints – Health & Disability Advocacy

This is a free, independent and confidential service to assist you to resolve your complaint about a health or disability service. An advocate assists by listening to your complaint, giving you information about your rights and options for resolution - then supporting your option.

Contact an Advocate when:

- you need questions answered about your rights
- you want the matter dealt with quickly and at an early stage of the problem - this is referred to as resolving the matter at a low or local level
- you're confused about what's happening with your care, or by what your provider has

told you

- you feel uninformed and not sure what to do or who to talk to
- you have concerns about the standard of your care, the attitude and manner of your provider, or feel that you have been treated disrespectfully.

An advocate is on the side of consumers. This means the advocate will:

- listen to your concerns
- give you information about your rights
- help you to explore the options available, including ways to make a complaint
- support you in the actions you decide to take to resolve your concerns
- give you practical support, such as helping to write a letter or accompanying you to a resolution meeting with the provider
- give you guidance and information on self-advocacy, if you wish to deal with the matter yourself.

Advocates operate independently of government agencies, the Health and Disability Commissioner, and the funders of health and disability services. They aren't investigators or mediators, nor do they make decisions on whether there has been a breach of the Code - they're there to support you, encourage you to take action (including making a complaint) and to help you resolve your concerns.

Complaints and enquiries can be made directly to an advocate whenever you need assistance. An advocate can help your complaint to be resolved successfully and quickly, and can also aid in rebuilding damaged relationships.

To speak with an Advocate phone:

Health & Disability Advocacy www.advocacy.hdc.org.nz	0800 555 050
West Auckland – Local Advocate	(09) 838 8068
Central Auckland – Local Advocate	(09) 525 2700

NB. The Health & Disability Advocacy Service does not deal with financial, transport service or housing complaints. ACC and Work and Income NZ have their own complaints procedures.

Contact Age Concern if you're not sure where to start for complaints relating to a 'contracted' Rest Home or Hospital. (09) 820 0184

Bereavement

This information has been extracted from the Citizens Advice Bureau website www.cab.org.nz.

What do I have to think about when planning a funeral?

It will be easier to plan a funeral if you have an idea of what the deceased might have wanted. Things to think about might include:

- whether the body is to be buried or cremated
- which outfit the deceased should be dressed in (it could be one that was their favorite)
- whether to hold a funeral service (in which the casket or coffin is present) or memorial service (in which the casket or coffin is not present, which can take place at a suitable time after the body has been interred or cremated) - or neither
- where to hold the funeral and/or memorial service
- what should happen at the service, e.g. who will speak or perform, what symbols of the person's life will be displayed, what music should be played or hymns should be sung
- who will be the celebrant or spiritual leader for the ceremony
- which friends and family can contribute mementos and photos for the service
- how you will notify friends and family about the venue, date and time of the service

What can a funeral director do to help me organise a funeral?

Most people contact a funeral director to arrange a funeral. They can reduce the stress involved in making the necessary arrangements. Before making the arrangements, it is important, they discuss your individual requirements with you. It is important that you feel comfortable with your funeral director and that you feel your wishes are being met.

The usual services a funeral director offer is:

- transport of the body
- registering the death
- ensuring the legal requirements for burial or cremation (including bookings for a cemetery or crematorium, and filing the necessary forms for cremation) are met
- the embalming, care and presentation of the deceased's body
- placement of death notices and/or funeral notices in the paper
- organizing the funeral service
- providing a venue for the service
- recommending and arranging the minister or celebrant and the organist
- flowers
- catering facilities for after the funeral
- support services for bereaved families and friends

- applications to government agencies for funeral grants

You can choose to perform some of the tasks yourself, or ask the funeral director to take care of everything. They may charge a flat fee per funeral, or a fee only based on the specific tasks they perform for you.

It's good to check what you are paying for first, by getting an itemised quote. Ask about payment options available. There may be some variation in the final account usually related to the newspaper notices.

In choosing a funeral director, consult family, friends or maybe your doctor or minister. If you find out what you have to do before you need the service it can make a very stressful time somewhat less so. Make sure you choose a member of the Funeral Directors Association of New Zealand (FDANZ) as the Association sets clear standards and will then handle any complaints. The Yellow Pages lists funeral directors and will indicate if they belong to the FDANZ.

How much does a funeral cost?

The average cost for a funeral is around \$8,000 - \$10,000 but can vary widely. It is worth shopping around and getting some quotes - preferably itemised so you know exactly what you would be paying for. Be clear with the funeral director about your financial limits.

Some of the normal costs associated with a funeral are: newspaper notices to inform friends of the deceased, the burial plot or cremation fees, the coffin or urn, embalming, transporting the body, venue fees for the church or funeral home, the celebrant's or minister's fee, the organist's (or other musician's) fee, catering for the reception afterwards, printing costs for service programs, flowers, portrait of the deceased to be displayed during the service, thank you cards to send to attendees after the service, death certificate.

If you are using a funeral director to arrange to have the above tasks completed by a third party (e.g. printing service programs), the funeral director will usually pay for the associated costs on your behalf at the time and pass them on to you in their invoice.

You can also choose to organise the funeral yourself. Whether you do it yourself or with the help of a funeral director, you can consider the following options for saving money:

Caskets – The cheapest type of casket is made of plain, untreated pine or plywood. A cardboard casket is cheaper still, if you can source one. A casket is not mandatory.

Embalming – You can ask that the body is not to be embalmed.

Funeral service – Use flowers from your garden or ask people to bring flowers. Organise the

catering yourself or ask people to bring a plate. Conduct the service in your own home. Transport the body in your own vehicle, as long as the body is in a coffin and you comply with the relevant health and safety regulations. Opt to not have the funeral recorded, or ask a family member or friend to do it. You can choose not to have a funeral service at all.

Burial or cremation – It costs more to buy a burial plot near a large city than in a rural area. Cremations are less expensive than burials because you don't have to worry about the cost of a burial plot (if you can choose to bury the ashes in a plot you won't need as large a plot). If the deceased is to be cremated you can make the necessary arrangements directly with a council crematorium.

What are the legal requirements?

- Register the Death with the Department of Internal Affairs, Births, Deaths and Marriages Office within three working days of the body being buried or cremated. This doesn't cost anything. You need to fill out a "Notification of Death for Registration". If the funeral arrangements are being organised by a funeral director then they can do this for you.
- A doctor's certificate or coroner's order has been issued before burial or cremation. For cremation, you will need a cremation certificate from a doctor and to file this with the cremation authority before the body can be cremated. A cremation authority is someone who has permission from the local council to perform cremations. For burials, there are rules about where a body can be buried. In general, a body must only be buried in a cemetery, denominational burial ground, private burial ground or Maori burial ground - and there are restrictions as to who can be buried in a denominational, private or Maori burial ground. You'll need to get permission from your local council to conduct a burial or cremation, as they look after the public burial and cremation facilities.

What options are there for funeral pre-payment plans?

Funerals can be paid for in full or in part:

- from the estate of the deceased (if grant of probate is not required)
- from an insurance policy claim, for instance life insurance or funeral insurance
- by the person organising and authorising the funeral, or other family members
- with a grant from Work and Income, ACC or the Veterans' Association (if you meet the eligibility criteria) or
- by the deceased's pre-paid funeral plan if there is one.

The main types of funeral pre-payment plans include:

Funeral Insurance

This is a type of life insurance; if you already have life insurance, it may be enough to meet your funeral costs.

The conditions of a funeral insurance policy will vary depending on the provider, so be sure to ask a lot of questions:

- How much cover you can get?
- What will happen to the policy if you miss a payment?
- Under what conditions will you be able to cancel your policy? What fees would apply, and what will happen to your payments?
- Is there a stand-down period during which you can't make a claim?
- Can the value of the policy be adjusted according to inflation i.e. to keep up with the rising cost of a funeral?
- What will happen if, when you die, the value of your policy is not enough to cover the cost of the funeral?
- What happens to the excess money if you end up paying more than the amount of the insurance cover?
- Will your payments be held in a trust, or by the insurance company (if it's held in a trust then your money is more secure if the insurance company goes under)?
- What proportion of your payments will go towards the funeral costs, as opposed to administration fees?

Funeral Trusts

If you have a funeral trust, you can make payments into the trust whenever you want to and the money (plus any interest earned) is made available on your death. There may be a minimum amount you have to pay at the beginning. You'll probably also be charged an establishment fee plus annual management fees, but this will vary depending on the provider.

Prepayment plan with a funeral director

The Funeral Directors Association of New Zealand has a prepayment plan, as do some individual funeral directors. Depending on the scheme, you 'll either have to pay a lump sum in advance or be able to pay instalments over a period of time. There will probably be a start-up fee, as well as annual administration fees.

If you are thinking of starting up a funeral trust or a prepayment plan with a funeral director, ask them:

- is there a minimum amount you have to pay?
- what start-up and management fees will you have to pay?
- does the scheme account for increasing funeral costs due to inflation? What happens to the excess money if the amount is more than the amount of the funeral costs?

- under what circumstances (if any) can you withdraw money from the fund? What fees will you be charged if you do?
- is the money paid into a trust (this means your funds are secure if the organisation goes bust)
- can the fund be transferred, e.g. if you change location?

Funeral insurance, funeral trusts and prepayment plans generally come with various fees and restrictions, so it's worth seeking independent financial advice if you are thinking about doing this.

It is also worth considering a pre-payment plan if you think you might need long term residential care in the future. This is because if you need to apply for the means-tested Residential Care Subsidy, up to \$10,000 of a funeral plan is exempt from the asset assessment. If you want your funeral payment funds to be exempt from the Residential Care Subsidy means test, check with the plan provider that it is recognised as such by Work and Income.

We can't afford to pay for the funeral. What can we do?

If you or your family do not have enough money to cover the funeral expenses, you may be eligible for financial assistance from one of the following agencies:

Assistance from Work and Income – phone 0800 552 002

Financial assistance from Work and Income (WINZ) is means tested (the assessment is made on the assets of the deceased, and the income and assets of the family if the funeral is being arranged by a family member) and is not intended to cover the full cost of a funeral. The maximum amount as at June 2016 is \$2,008.76.

To qualify for a funeral grant you must be the partner, child, parent or guardian of the person who has died or be responsible for arranging the funeral of a person who has no surviving spouse, partner or children.

If you need help applying for a Work and Income funeral grant, you can ask your local Citizens Advice Bureau for assistance.

Assistance from ACC – phone 0800 101 996

For the funeral of someone who has died as a result of an accident, a work-related disease or infection, or medical treatment, ACC provides a funeral grant up to around \$6000 (as at June 2016).

The family of a homicide victim can receive up to \$10,000.

Assistance from Veterans' Affairs – phone 0800 483 8372

New Zealand Veterans' Affairs also provides a funeral grant, for the funeral costs of a veteran (eligibility criteria apply). More about this is on their website.

If a person dies and no-one is able (or willing) to pay for a funeral, the local council may waive or discount the cremation or burial fees. The funeral directory or the deceased's family can apply to the council for this.

Bereavement Counselling

Your local CAB will also have the names of the counselling services in your area. Bereavement counselling is also available from many of the local counselling services and from your local church.

Home & personal security

How to call 111 if you have hearing or speech difficulties

This information has been extracted from the NZ Police website <http://www.police.govt.nz/>.

If you have difficulty hearing or talking on the phone, register now for the 111 TXT service so you can contact Fire, Ambulance or Police in an emergency.

To register, go online at www.police.govt.nz/111-txt/how-register-111-txt.

Safety at home

This information has been extracted from the NZ Police website <http://www.police.govt.nz/>.

There are a number of things you can do to keep yourself secure at home. Remember that NZ is a relatively safe place to live and it is unlikely that you will ever have an intruder. If you have crime or safety concerns about your neighborhood then you should get in touch with your local Police, who will be happy to discuss these with you.

One of the best actions you can take to make your place safer is to get to know your neighbours.

If you think something is not right, but you are not sure, call 111 and let Police decide.

Think ahead

- Don't open the door to strangers. Install a wide-angle door viewer so you can see who is at your door. If you don't know someone, keep the door closed.
- Have a phone by your bed.
- Keep your doors and windows secure and close your curtains at night.
- Invest in good quality, secure locks.
- Have a personal or medical alarm that you can press in an emergency.
- Never tell someone that you are alone in the house. If you live alone, don't advertise the fact. Keep your answerphone message generic – say "No one is available to take your call" rather than "I can't take your call".
- Get a Life Tube from Age Concern. In an emergency the red Life Tube sticker on your fridge will alert Police, ambulance or fire service that vital information about you is available inside the refrigerator.
- Arrange with a neighbour to phone or visit you if your curtains are still drawn after a certain time in the morning.

Don't be tricked

- If someone you don't know asks to make a phone call from your home, get the phone number and offer to make the call yourself. Then they don't need to enter your home and you don't need to open the door.
- Never do business with strangers who come to the door, phone you or contact you via email.
- Never talk to strangers about your financial affairs.
- Never give out your name and address or chat if you receive a wrong number phone call.
- Use tried and trusted tradespeople. Get several quotes. Ask your family or friends to recommend someone.

If you suspect that you or someone you know has been cheated or abused, contact Age Concern, your community constable or local Police for advice. You could help Police catch the criminal and stop other people from being cheated.

Know your neighbours

The most important action you can take to make your place safer is to know your neighbours.

Neighbour checklist

	Exchange contact details, discuss your crime and safety concerns and decide what you would do in an emergency.
	Let neighbours know when you are going to be away. Swap holiday addresses and phone numbers.
	Let each other know if visitors or tradespeople will be in your house while you are away.
	Help your neighbour's house look 'lived in' when they're away. Ideas include: <ul style="list-style-type: none">• Clear mail, especially junk mail and newspapers.• Use their clothesline or driveway.• Keep an eye on their house and walk around it once a day to check it is secure.• Report anything suspicious to your local police station.

If you have an intruder, prowler or burglar

You will probably never have a prowler on your property or face an intruder in your house, but you should have a plan just in case:

If you wake and find an intruder in your home:	If you suspect there is a prowler outside:	If you arrive home and think there's a burglar inside your house:
<ol style="list-style-type: none">1. get out if you can2. dial 111 and ask for Police3. listen to what Police tell you4. don't try and catch the intruder or block their escape5. if you have to act – yell or scream, blow a whistle.	<ol style="list-style-type: none">1. dial 111 and ask for Police2. listen to what Police tell you3. turn on all outside lights if you are able to4. turn off all inside lights5. make a loud noise to frighten the prowler away and alert your neighbours.	<ol style="list-style-type: none">1. dial 111 and ask for Police2. don't go inside3. go to a safe place and wait for Police.

If you think a crime is being committed or someone is in serious danger, call Police immediately on 111.

Use 105 for police non-emergencies

105 is the number for Police non-emergencies. 111 is the emergency number for Police, Fire and Ambulance.

What's the best way or what's the best number to contact Police on?

Use 105.police.govt.nz for things like:

- Your bike has been stolen from the park
- Someone has graffitied your wall
- You've lost your wallet or phone
- Your handbag was stolen at the library
- Someone broke your car window
- If you are a retailer and someone has shoplifted
- If someone has done a petrol drive off
- If you want to add information to your existing Police report

Call 105 if:

- Your car has been stolen

- You suspect a scam
- You suspect drug dealing
- Your shop has been broken into
- Your house has been burgled (if you think the burglar may still be in your home, do not go inside - contact Police immediately by calling 111)

Call 0800 105 105

- If you can't get through on your landline or mobile to 105 for any reason.

Call 111 if

- There is a fire of any sort
- You need an ambulance because someone is seriously hurt
- Someone is breaking into your house right now
- There is car accident where people might be hurt, or cars are blocking the road
- Someone has been assaulted and the offender is still there
- You are afraid for your safety and or for those around you
- You need an emergency Police response

Call *555 (mobile phone only)

- For urgent but not life-threatening traffic matters that don't need an emergency Police response
- Continuous poor driving
- Traffic congestion, breakdowns and obstructions on the highway

*555 is not intended to take the place of the 111 emergency number. Always call 111 in an emergency. *555 calls are answered with less priority than 111 calls.

Book a FREE fire safety visit 0800 693 473 (or 111 in an emergency)

This information was provided by the NZ Fire Service.

As we get older, the chances of having a fire in our home, and being injured, increases dramatically. The Fire Service has a few key safety tips to ensure you and your loved ones are prepared should the worst happen.

1. Make sure you have working smoke alarms fitted. The Fire Service recommends the long-life photo electric type.
2. Have an escape plan, ensuring you have two ways out of your home.
3. If you discover a fire, get out, stay out and phone 111.
4. Make sure keys are left in deadlocks so that you can get out quickly in an emergency.

The Fire Service offers FREE Home Fire Safety Visits to every household in the county. As part of this service, firefighters will visit your home to install and check smoke alarms and help you ensure that you are 'fire safe' in your home. If you or someone you know would benefit from this service, contact them today by phoning 0800 NZ FIRE (0800 693 473)

‘;

St John

0800 785 646 (or 111 in an emergency)

Providing Ambulance Services throughout New Zealand will always be a core activity for St John, however they're also playing an increasing role in meeting the broader health needs of New Zealand communities.

St John provide a medical alarm service to help people live safely, for longer, in their own homes. This is complemented by their Caring Caller service, which provides a friendly phone call to check on someone's wellbeing. They have also established Health Shuttles in a number of areas to help people with impaired mobility attend essential appointments – currently available to people living in Waitakere.

Neighbourhood Support

Neighbourhood Support is a non-profit organization affiliated with Neighbourhood Support New Zealand. They work closely with NZ Police, NZ Fire Service, Civil Defence & Emergency Management, Auckland Council and other strategic partners to make our homes, streets, neighbourhoods and communities safer and more caring places in which to live.

Join your local Neighbourhood Support group by giving them a call:

Neighbourhood Support Waitakere (West Auckland)

Te Atatu Police Station

492 Te Atatu Road

Te Atatu Peninsula

Ph: (09) 834 5815

Monday - Wednesday - Friday 9am - 2pm

If you would like to visit the office or have a request, we ask that you phone the office prior to make sure we are available to help you with your request.

Neighbourhood Support Auckland Region (Central Auckland)

869 New North Road

Mt Albert

Auckland 1025

Phone: 09 8159605

Medical alarms

Medical alarms help seniors and people with disabilities to continue enjoying their independence for longer. They also provide reassurance for families and friends. Personal alarms are usually worn as necklaces, bracelets, pendants, or brooches and activate an emergency unit which makes contact with the emergency service or other contact pre-

arranged with the client.

The Ministry of Social Development has a list of accredited medical alarm suppliers. These are:

ADT Security	0800 111 238
Chubb New Zealand Limited	0800 203040
Freedom Medical Alarms	0800 380 280
St John	0800 502 323

These suppliers are required to comply with a Ministry of Social Development Service Level Agreement for Accredited Suppliers of Monitored Medical Alarms. Each supplier will have agreed service standards, including a complaints process.

If you need help with the ongoing costs of rental and monitoring for a medical alarm WINZ may be able to help you pay for this as part of a Disability Allowance.

Spark (ex Telecom)

Call 123 from a Spark landline to set up

This is a service that can be especially helpful to those living alone. The telephone number of the NZ Police is programmed into your phone. If you require assistance urgently all you have to do is remove the handset from your phone and within 8 seconds the predetermined number will be called automatically.

Life Tubes

A Life tube is a plastic cylinder containing a completed medical and information sheet which is kept in the household refrigerator.

The red sticker provided should be placed on the outside of the refrigerator.

In the event of an emergency Police, Ambulance, Fire Service or Doctors are called and are alerted by the red sticker to the fact that vital information is available inside the refrigerator. This could be a life saver!

Life tubes are available at Age Concern Auckland for \$5

Transport

Total Mobility Scheme – discounted taxis

Total Mobility is a nationwide scheme designed to help people with impairments to access appropriate transport. Eligible clients receive a 50% discount (up to a maximum subsidy of \$40 in Auckland) on fares charged by contracted transport providers.

Age Concern Auckland charges for a Total Mobility Card - this charge is made up of: an assessment fee (one off), Age Concern Auckland membership and the Total Mobility Card fee.

Total Mobility is administered by Auckland Transport, with partial funding provided by the NZ Transport Agency (NZTA). Age Concern is a provider and will conduct an assessment and organise your card to be issued.

Eligibility:

You must have an impairment that prevents you from undertaking any one or more of the following five components of a journey unaccompanied, on a bus, train or ferry in a safe and dignified manner:

- getting to the place from where the transport departs (assumed to be approx. 500m)
- getting on the transport
- riding securely
- getting off the transport
- getting to the destination

Examples of mobility impairment that may qualify:

The impairment may be physical, sensory, neurological, intellectual, psychiatric or psychological. It may be permanent, fluctuating or temporary, but must have lasted, or be expected to last, for a minimum of six months.

It must be your impairment, not the absence of a bus, train or ferry service in the area, which prevents you from using conventional public transport.

The following are situations that may qualify for a TM Card:

- Inability to walk or wheel 500m or get on/off a bus, train or ferry due to physical impairments (e.g. chronic pain, respiratory condition, reliance on crutches/walking sticks/walking frame/wheelchair).

- Inability to independently find one’s way due to sensory, neurological or intellectual impairments (e.g. loss of sight, loss of hearing, dementia)
- Inability to independently interact with a bus driver, ticket seller or other passengers due to intellectual, psychiatric or psychological impairments (e.g. inability to community intentions or handle money, lack of social skills, schizophrenia, phobia).

Joining Total Mobility

Age Concern Auckland is a provider of Total Mobility cards. You will need an eligibility assessment to ensure you meet the national eligibility requirements set by the NZTA. There is a one-off charge for this.

If you think you qualify for a Total Mobility Card, please contact our office on 09 820 0184 to discuss the fees and the process for the Total Mobility Scheme.

Public Transport – the AT Hop Card

In Auckland, SuperGold cardholders who want to use free public transport – including cardholders visiting the region – need to have an AT HOP card with a SuperGold Card concession loaded on it.

It will cost you \$15 and we recommend that you visit an Auckland Transport Customer Service Centre to help you with getting this set up.

What you need to do is:

- Take two forms of identification – one must be a photo I.D; and
- Purchase an AT Hop Card for \$10; and
- Load \$5 on to the card, which is the minimum amount required to put on this card (this can then be used to pay for peak time travel); and
- Add your SuperGold Card details to your AT Hop Card.

Please note that many Auckland Transport Customer Service Centre’s do not have the facilities to accept cash – you need to take along a bank card for payment.

An Auckland Transport Customer Service Centre can be found at:

<p>Britomart Transport Centre Ground floor Britomart Transport Centre, 8-10 Queen St, Auckland CBD. Hours: Monday to Saturday: 7:30am - 8pm. Sunday and public holidays: 8:30am - 5pm.</p>	<p>AUT City Campus WA building, Hikuwai Plaza, Wellesley St East. Hours: Monday to Friday: 8:30am - 5pm. Saturday, Sunday and public holidays:</p>
---	---

Good Friday and Christmas Day: Closed.	Closed.
New Lynn interchange 2 Clark St, New Lynn. Hours: Monday to Friday: 7am - 6pm. Saturday: 8am - 4:30pm. Sunday: Closed. Public holidays: 8am - 4.30pm.	Newmarket train station 48 Remuera Rd (opposite Nuffield St). Hours: Monday to Friday: 7am - 6pm. Saturday: 8am - 4:30pm. Sunday: Closed. Public holidays: 8am - 4.30pm
Botany Town Centre Drive, corner of Te Irirangi Drive and Ti Rakau Drive (opposite bus stops). Hours: Monday to Friday: 7am - 6pm. Saturday: 8am - 4:30pm. Sunday: Closed. Public holidays: 8am to 4.30pm	Manukau Ground Floor, MIT Building, Manukau Train Station, 57 Manukau Station Rd, Manukau. Hours: Monday to Friday: 7am - 6pm. Saturday, Sunday and public holidays: Closed.
Papakura train station Platform 3, Railway Street West, Papakura. Hours: Monday to Friday: 7:30am - 6pm (Closed 2pm to 2.30pm daily). Saturday, Sunday and Public holidays: Closed.	Albany Northern Busway, corner of Elliot Rose Ave and Cornerstone Drive, Albany. Hours: Monday to Friday: 6:30am - 7pm. Alternate Saturdays: 8am - 4.30pm (2 April, 16 April, 30 April, 14 May, 28 May, 11 June). Sunday: Closed. Public holidays: 8am- 4.30pm
Constellation Park and Ride Northern Busway, 62 Parkway Drive, Mairangi Bay. Hours: Monday to Friday: 6:30am - 7pm. Saturday, Sunday and Public holidays: Closed.	Smales Farm Northern Busway, Smales Farm, 150 Shakespeare Road, Takapuna. Hours: Monday to Friday: 7am - 6pm. Alternate Saturdays: 8am - 4.30pm (13 February, 27 February, 12 March, 26 March, 9 April, 23 April, 7 May, 21 May, 4 June, 18 June). Click here for the calendar. Sunday and public holidays: Closed.

Mobility Parking

CCS Disability Action: 0800 227 2255

Mobility parking permit holders can use mobility parking spaces, which are wider than standard parks and closer to venues. These spaces are marked with the disability symbol, and in many areas are now painted blue.

The permit also allows you to park in some regular parking spaces for longer than the designated time - this varies from region to region.

There are clear criteria around who is eligible for a permit and the responsibilities of permit holders. This ensures that the mobility parking spaces are available for people who really need them.

Your local branch of CCS Disability Action knows about mobility parking. They can talk about the eligibility criteria, costs and application process.

You can call your local branch on 0800 227 2255.

Driving once you turn 75

This information is extracted from the NZ Transport Agency website www.nzta.govt.nz.

Once you turn 75 there are a few changes to the process for renewing your driver licence:

- Your new licence will be valid for only two to five years.
- The renewal fees are lower – because you're renewing your licence more often.
- You need to present a medical certificate each time you apply.
- If recommended by your doctor, you will have to sit a 30-minute On-road Safety Test.

When do you have to renew

Drivers must renew their driver licence at age 75, 80 and every two years after that.

How to renew your licence

You must renew your driver licence on or before its expiry date if you wish to continue driving – but you cannot renew it more than six months in advance.

NZTA will send you a driver licence renewal pack about six weeks before your licence is due to expire. If you haven't received your pack, you can get this from any driver licensing agent. To apply to renew your licence you need to visit a driver licensing agent in person.

You need to take:

- a completed driver licence application form
- a current medical certificate issued by your doctor within the last 60 days
- your current photo driver licence or other acceptable evidence of your identity
- a cheque, cash or EFTPOS card to pay for your new licence. Some agents also accept credit cards. If you pay by cheque, there may be a delay while it clears.

Once your application is complete, you'll receive a temporary licence which is valid for 21 days. Keep this on you whenever you're driving until your new driver licence arrives in the mail – within two to three weeks.

Getting a medical certificate

To renew your licence past your 75th birthday you will need to visit your doctor to get a Medical certificate for driver licence.

Tell your doctor the certificate is for your driver licence. You will have to pay for the appointment yourself.

During your appointment your doctor will discuss your present state of health with you and test your eyesight. They will then recommend whether you are:

- medically fit to drive
- medically fit to drive with conditions (e.g. correcting lenses, time-of-day restriction, distance restriction)
- medically fit to drive subject to an on-road safety test
- to be referred to a specialist (e.g. optometrist or occupational therapist driving assessor – your doctor will advise you of the results)
- not medically fit to drive. Your doctor must advise the NZ Transport Agency and your licence will expire on your birthday.

If your doctor decides you are medically fit to drive, he or she will provide you with a Medical certificate for driver licence.

Contact NZTA if you have any questions about your driver licence on 0800 822 422.

Transport to doctors/hospitals

We recommend you talk to your doctor about what funding might be available to help you get to your appointments. If they can't help and you are struggling to pay for transport, phone WINZ on 0800 552 002.

Waitemata District Health Board (for people living in West Auckland)

National Travel Assistance (NTA) Policy NTA helps with travel costs for people who need to travel often or for long distances to get to specialist health or disability services.

To receive this service, you need to be referred by your specialist (not your family doctor) to see another specialist or to receive specialist services. Both the specialists must be part of a service funded by the government.

For example, this could be a renal dialysis center, a specialist cancer service or a child development service. The rules are different for children and adults, and for those holding

a Community Services Card. Sometimes, a support person can receive assistance too.

Talk to your specialist about qualifying for this grant.

St John Health Shuttle – Waitakere (for people living in West Auckland)

The St John Health Shuttle provides safe, reliable transport for Waitakere City residents to and from appointments with family doctors, treatment at Waitakere Hospital outpatient clinics, visits to specialists, and transport to and from minor day surgery. The vehicle is wheelchair accessible. The service operates Monday to Friday for appointments between 9.30am and 2pm.

Bookings are essential. To ensure that a vehicle is available, 24-hours' notice of the appointment time is required. Bookings can be made by calling 0800 000 606.

Those using the St John Health Shuttle service are invited to make a donation for their journey

Community to Hospital Shuttle Service (for people living in West Auckland)

Any West Auckland resident attending outpatient appointments at North Shore or Auckland City Hospital or Greenlane Clinical Centre.

Any carer/support person required to travel with a patient is welcome to use this service (standard fare applies). People visiting patients are welcome to use this service subject to seating availability, however priority is given to patients with appointments.

This service is not available for transport to general practitioners (GPs) or private specialists.

For fares please call 0800 809 342 or 09 426 0918.

AA Senior Driver programme

0800 223 748

This information is extracted from the AA website www.aa.co.nz.

If you are an AA Member over 74 years old, the AA offers a FREE coaching session, designed to help keep you confident and safe behind the wheel. This coaching session is a great way of checking up on your safe driving skills and road rule knowledge.

To be eligible for our AA Senior Driver offer, you need to:

- Be at least 74 years old
- Be an AA Member
- Hold a valid driver licence

Going online

This article was provided to us by Grant Sidaway – Executive Officer SeniorNet Federation.

The Internet got started in a commercial way around 1995 and within that year just 0.4% of the world's population had experienced the so-called new craze. At the beginning of 2016 46.4% of the entire population of our planet connect to it at least three times a day.

Arguably no other technology has had such a rapid acceptance – well.... maybe not? Mobile phones appear to take that spot. Today there are 6.9 Billion mobile phone connections in the world. In fact, now more people in the world have mobile phones than toilets.

The internet has become the primary way we connect with one another be it by simple email, social media, websites or blogging. For some these terms may still be foreign, we may have shied away from learning just the basics – like sending an email and searching for something on Google. There is of course more to the internet than that. Older people (50 plus, apparently categorises us!) are less brave to try new concepts, yet I have always said the older we get the more technology we need, or to be more precise – the more useful it becomes.

Senior Net has been going for 24 years now. At first it was “just show me how to turn it on” – “it” being the computer. We still teach the basics and I guess we always will, but the enthusiasm for our age group to learn new things has blossomed. It's the creative things people are wanting to learn, like digital photography, card making, genealogy and writing life stories. At last count we had 210 different topics being learnt at 80 locations around New Zealand and the fabulous thing is the teaching is being done by volunteers of about the same age as their students. It's a concept that has worked well for us right from the get go, getting your kids and grandkids to show you technology is a recipe for disaster!

Aside from learning how to email and browse the internet the three most valuable other things I would suggest to learn:

1. How to Skype or Facetime. This one application has allowed families and friends to talk and see each other in real time wherever in the world each may be, for next to no cost (just an internet usage fee, in the scheme of things just a few cents!)
2. Confidence with using Internet Banking. All the banks have this facility and once learnt – most people pick it up in one of our 2-hour workshops. The ability to pay bills on line, transfer money and keep you finger on the pulse of your hard-earned savings in the comfort of your own home makes this application a must in my view.
3. Shopping online – understanding the basic concepts of searching and purchasing, again from the comfort of your own home is so empowering. Buying birthday presents for

grandchildren having them gift wrapped and sent to them without leaving home – now that’s participating in the age in which you live!

Contact your local SeniorNet

<https://seniornet.co.nz/>

<p>West Auckland Henderson RSA 66-70 Railside Ave Henderson, Auckland 0612 Contact: June Lay Phone Number: 09 837 7600 Email: snwestakl@gmail.com Website: www.seniornet-west-auckland.org.nz</p>	<p>Eastern Bays Seventh Day Adventist Church 118 Apirana Ave , Glen Innes Auckland 1072 Phone Number: 09 528 2751 Website: www.sneb.org.nz</p>
<p>Eden-Roskill Mt Eden Senior Citizens Club Rooms 487 Dominion Rd Mt Eden, Auckland Contact: Janet Lee Phone Number: 09 828 3098 Email: hetty.goodwin@xtra.co.nz Website: www.seniornet-eden-roskill.org.nz</p>	<p>Mac SeniorNet Auckland Community of St Luke 130 Remuera Rd, Remuera, Auckland Contact: Marion Moffat Email: macseniorauckland@mail.com Website: http://www.macsnrs.org.nz</p>
<p>Kumeu 22 Rheingold Place Huapai Contact: Brian Lacey Phone Number: 09 282 8238 Email: seniornetkumeuinc@gmail.com</p>	

Employing a tradesperson

Finding a tradesman

Age Concern Auckland may be able to suggest a tradesperson from our Skills Bank List. Call 820 0184.

You can also find a recommended tradesman online. Two websites that can be of help is www.builderscrack.co.nz and www.nocowboys.co.nz.

Getting a Quotation

A quotation is a definite price for a job, including labour, materials and GST. This is the price you should pay for the job once completed unless any amendments to the work have been agreed to and the price revised accordingly.

An estimate is a rough guideline as to how much a job could cost. Unlike a quote it is not binding. This just gives you an approximate idea of the final cost. It is usual practice to get at least 3 quotations when getting work done. Remember do not pay a tradesman for the work before it is satisfactorily completed.

Disputes

Citizens Advice Bureau 0800 367 222

If a dispute over the payment of a bill arises you could contact the Citizens Advice Bureau. They can offer free legal advice and refer you to other organizations that may be able to help you with your problem.

Disputes Tribunal - Claims for any amount up to \$15,000-\$20,000 if both parties agree can be dealt with through the Disputes Tribunal. You have to represent yourself but you can appoint someone to assist you (not a solicitor). Charges are as listed.

Less than \$2,000	\$45.00
Between \$2,001 - \$5,000	\$90.00
\$5,001 or more	\$180.00

You can contact the Disputes Tribunal through your nearest District Court.

If English is not your first language

Interpreter services

Language Line 0800 656 656

Language Line provides translation services to 44 different languages to help people with little or no English communicate with agencies (such as WINZ, Community Services Card and NZ Superannuation), Auckland Council, Doctors & Medical Centre's, Hospitals and other Health Providers.

Mon – Fri 9am to 6pm
 Sat 9am to 2pm

To get an interpreter, visit or telephone a participating agency.

- Ask for Language Line and the language you want.
- You will be asked to wait (please do not hang up the telephone).
- A professional interpreter will join you on the phone, usually within two minutes to help you talk to the agency.

44 Languages available

Participating agencies

For a full list of participating agencies, please call 0800 656 656 or visit www.language-line.org.nz. We have highlighted some agencies that we have referred to in this Information Guide:

Agency	Business Unit	Phone number
ACC		0800 101 996
Alcohol Drug Helpline		0800 787 797
Ambulance		111
Auckland Council		09 301 0101
Depression Helpline		0800 111 757
Family Violence Line		0800 456 450
Gambling Helpline		0800 654 655
Genesis Energy		0800 300 400
Healthline		0800 611 116
Health and Disability Commissioner		0800 112 233
Housing New Zealand Corporation		0800 801 601
Human Rights Commission		0800 496 877
Immigration Advisers Authority		0508 422 422
Inland Revenue	Child Support	0800 221 221
	Kiwisaver	0800 549 472

	General Enquiries	0800 227 774
Internal Affairs <i>*Press 0 for an operator</i>	Births, Deaths and Marriages*	0800 225 252
	Citizenship*	0800 225 151
	Passports*	0800 225 050
	Office of Ethnic Communities	04 494 5784
	Language Line	0800 656 656
	The Translation Service	0800 872 675
Mercury Energy		0800 101 810
Meridian Energy		0800 496 496
Ministry of Business, Innovation and Employment	Bond Advice Line	0800 737 666
	Tenancy Services	0800 836 262
	Immigration New Zealand	0508 558 855
	Employment New Zealand	0800 209 020
Ministry of Justice	District Court, Employment Court, Environment Court, High Court, Collections, Tribunals, Court of Appeal and Supreme Court	04 918 8800
	Fines	0800 434 637
Ministry of Social Development	Community Services Card	0800 999 999
	New Zealand Superannuation	0800 552 002
	Super Gold Cards	0800 254 565
	Work and Income	0800 559 009
Police	Contact your local Police Station	
Quitline		0800 778 778
Shine Domestic Violence Line		0508 744 633
Victims Information		0800 650 654
Watercare Services Limited		09 442 2222
Waitemata Community Law Service		09 835 2130
West Fono Health Trust		09 837 1780

Supporting Age Concern Auckland

Age Concern Auckland has been supporting and valuing older people for over 65 years.

We are committed to promoting wellbeing, rights, respect and dignity for older people. Our vision is that older people live a valued life in an inclusive society.

We deliver a number of services that aim to achieve the following outcomes:

- Reduce social isolation and loneliness and the significant detrimental impact this can have on physical and mental wellbeing;
- Prevent elder abuse and neglect, and in doing so, move older people from a position of vulnerability to one of resilience;
- Maximize the independence and enhance the ability of older people to meet the challenges of their changing needs.
- Promote positive ageing strategies so all people can age in place and maintain our quality of life as we get older;
- Inform local bodies and organisations on issues of concern for older people so they are represented in their communities.

Supporting Age Concern is the most effective way that you can help ensure there will always be someone there for older people. You can support in the following ways:

Become a volunteer	Volunteering opportunities vary, from visiting older people in their homes once a week to helping us out at one of our events or in our office.
Become a member	Members have a unique opportunity to be part of an organization that is working to promote the well-being and quality of life for older people.
Make a donation	Age Concern relies on the generosity of its supporters to ensure that we can support thousands of older people who need our services each year.
Leave a gift in your will	Leaving a gift in your will ensures that your legacy lives on and helps ensure support for older people is available to future generations.

If you would like more information about supporting Age Concern, contact our office on 09 820 0184.

Thank you!



Contact details

Age Concern Auckland

57 Rosebank Road, Avondale,
Auckland 1026

PO Box 19542, Avondale,
Auckland 1746

Phone: 09 820 0184

www.ageconcernauckland.org.nz