



CARE FOR YOUR ASSETS: Money, Ageing and Family



IF YOU DON'T SPEAK ENGLISH...



TRANSLATING AND INTERPRETING SERVICE (TIS) NATIONAL

131 450

To access an interpreter immediately, call TIS. Tell the operator the language you wish to speak and the name and phone number of the organisation you wish to contact. Telephone interpreting is a free service that operates 24 hours a day/7 days a week.

www.tisnational.com.au

CENTRELINK MULTILINGUAL CALL

131 202

Centrelink's multilingual phone service lets you speak to someone in your own language. Service in some languages is available by return call. If Centrelink is unable to speak your language, they will use a telephone interpreter service to help you.

Will This Guide Help Someone You Know?

Older people often don't seek advice when they are considering a change to their living or housing arrangements. Sometimes this is because they don't know who to ask, and because their issues are so personal.

Please help your older friend, neighbour, client or family member to access the information in this guide and to contact support agencies such as the Seniors Legal & Support Service.

IS THIS GUIDE FOR YOU?

This guide is about the things that are important to everyone – family relationships, money and a place to live.

Many older people choose to move in with family members so they can get the care they need as they get older. These arrangements often work well for everyone involved, but unfortunately sometimes they do go wrong. Usually it is the older people who suffer the consequences and often this is avoidable.

This guide is for you if you are thinking about:

- Selling your home and giving the money to someone who has agreed to care for you in the future.
- Moving in with a relative, or having a relative move in with you.
- Transferring property to a close relative or friend.
- Giving or lending money to someone.

The guide will help you think through the possible personal and legal outcomes of any new arrangements before you make changes. It provides information and lists services that offer confidential advice.

This guide will also help you if you have already made any of these changes.

Have you already made an arrangement that involves a property transfer?

If there is a disagreement about it, it is important to get legal advice as soon as you can. The law has time limits for certain types of legal action. If you delay getting advice, you may lose the chance to take steps to protect any legal interest you may have.





ABOUT THE SENIORS LEGAL & SUPPORT SERVICE



In Queensland there are five Seniors Legal & Support Services operating out of Community Legal Centre in Cairns, Townsville, Hervey Bay, Toowoomba and Brisbane.

In Cairns the Seniors Legal & Support Service is operated by the Cairns Community Legal Centre (contact details see p. 17 – Where to Get Help).

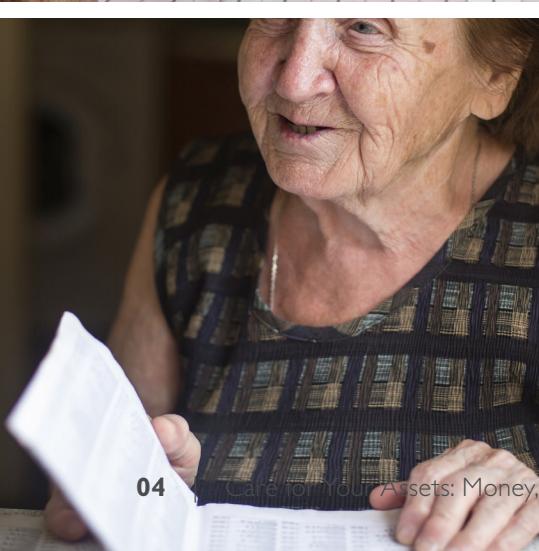
The Seniors Legal & Support Service (SLASS) provides free legal advice and social work support for seniors experiencing (or at risk of experiencing) elder abuse, mistreatment or financial exploitation.

Elder abuse is any act which causes harm to an older person and is carried out by someone they know and trust such as family or friends. Elder abuse includes physical, sexual, psychological, financial and social forms of abuse.

The Seniors Legal & Support Service can:

- provide information, advice and support regarding elder abuse, mistreatment or financial exploitation
- provide short-term counselling
- provide information on your legal rights
- refer you to other legal, consumer and support services
- in certain circumstances, represent you in court or before tribunals
- provide community education

Contact details for your local SLASS can be found on p. 17 – Where to Get Help.



CONTENTS

IS THIS GUIDE FOR YOU?	03
ABOUT THE SENIORS LEGAL & SUPPORT SERVICE	04
LOOKING AFTER YOUR RELATIONSHIPS & YOUR PROPERTY	
What to do if you are thinking about living with and being cared for by your family	06
JON IS THINKING ABOUT MOVING IN WITH HIS SON...	
Things you need to know about sharing money or property with family and about Centrelink rules	07
...BUT JON'S DAUGHTER WANTS HIM TO MOVE INTO AGED CARE	
Things to consider if you are thinking about residential aged care	08
JON AND HIS FAMILY THINK ABOUT A FAMILY AGREEMENT	
How to work towards a formal Family Agreement	09
FAMILY AGREEMENT CHECKLIST	
Issues to explore with your family prior to making a Family Agreement	10
BEING CARED FOR AT HOME/SHARING YOUR HOME	
Getting support to keep living in your own home and to deal with a problem family member/someone you live with	11
LENDING MONEY	
Things to be aware of if you are planning to give or lend a family member money, or use your home to raise money for them	13
PLANNING AHEAD	
Information on decision-making capacity and appointing people to make decisions for you; information on making a will	14
DO YOU NEED A LAWYER?	16
WHERE TO GET HELP	17



LOOKING AFTER YOUR RELATIONSHIPS & YOUR PROPERTY

If you are considering transferring part or all of your home to a family member or selling it and giving them the money, so that they can care for you in the future, it is very important that you:

- Think carefully, especially about how it will affect your relationships.
- Talk to all those involved.
- Talk to someone independent and get expert advice (see pp. 17-18).
- Understand how it will affect your pension, tax and future aged care fees and charges.
- Protect your interests – for example, by having a formal Family Agreement (see p. 10).
- Put alternatives in place in case things go wrong.

It is important to take your time and not feel pressured to make a decision. You have the right to make your own decisions rather than have other people impose choices and decisions on you. You may be able to achieve the results you want without such dramatic change.

If you are being pressured to move, sign documents, or make new financial arrangements, or if someone close to you is helping themselves to your money, talk to someone as soon as possible.

TALKING TO SOMEONE

Just sitting and talking with family, friends or a service provider can help you to organise your thoughts and priorities. Make a list of your concerns to discuss with someone such as your aged care case manager, your doctor or a Seniors Legal & Support Service.

You may also need independent financial advice about how the proposed arrangements could affect you, and about alternatives.

TALKING WITH FAMILY

Families often suggest these arrangements because they are concerned about an older person's future security and because family members trust each other.

This means that if you have doubts or concerns about what has been proposed, it can be very difficult to raise them and discuss them openly with your family. Yet because these kinds of arrangements involve such significant issues, it is vital to learn about and discuss with family what effect they might have on you all. If potential problems are not talked about, you might be putting at risk the good relationships you have now.

It will help if you explain that talking through the proposal in detail is in everyone's interests. Give examples: if you do move in with your son's family, what if there is a future serious illness to deal with? What if your dog and their garden won't work?

Sometimes it can help to involve an independent third party, such as a professional mediator, to help run a family discussion. (See p. 09.)

JON IS THINKING ABOUT MOVING IN WITH HIS SON...

Jon is 73 years old and lives independently in a unit he owns, but a recent illness has left him feeling frail and less able to cope on his own.

Jon and his four children have begun to consider options for his future such as community care, residential aged care or Jon moving in with one of them.

Bill, one of his sons, suggests Jon sell his unit and lend part of the proceeds to Bill and his wife to build an extension to their home where Jon will live. Bill says he will provide his father's daily care. Jon's other children feel anxious about this and see part of their inheritance going to Bill.

Jon is cautious. He wants to know more about how this new arrangement would work. He decides to move temporarily to his son's house until he feels better.

THINGS YOU NEED TO KNOW ABOUT SHARING ASSETS WITH FAMILY...

Families sometimes provide for the care of an older family member into the future by using the older person's savings or money from the sale of their home to:

- Build a flat, self-contained unit or apartment for the older family member to live in.
- Renovate or extend a family member's home to make room for the older family member.
- Pay off a family member's mortgage.
- Buy a new house where the family can all live together.

Or sometimes a family member moves in with the older person and cares for them; and in return they are given part or sole ownership of the house.

These are all called 'granny flat' arrangements by Centrelink.

If you are considering any of these arrangements, you need to think through how it will work in practice, and get advice on the following:

- Can you get your money back if things change?
- Can you claim a property interest or be compensated later for what you contribute?

- How can you make it clear that your contribution is not a gift?
- What changes will be needed to your and other family members' wills?
- How will it affect your pension and tax?
- If you move into aged care later on, what effect will the granny flat investment have on your aged care costs?

Centrelink has special rules on granny flats. If you pay no more than a 'reasonable' amount for your 'granny flat interest', it should not affect your pension entitlement.

Giving away money or other assets ('gifting') can affect your Centrelink payments. 'Gifting' more than what Centrelink allows may reduce your pension entitlement and affect the government assistance you receive for aged care accommodation fees. Centrelink also recommends you put your 'granny flat' arrangement into writing, otherwise it may treat your contribution as a gift to your family.

Information and guidance are available from Centrelink's Financial Information Service and the National Information Centre on Retirement Investments (see Where to get help, pp. 17–18).

RECOMMENDED RESOURCES

Centrelink information about Assets (including Gifting) www.humanservices.gov.au/customer/enablers/assets

Centrelink fact sheet on 'Granny Flats' www.humanservices.gov.au/customer/enablers/grannyflats

...BUT JON'S DAUGHTER WANTS HIM TO MOVE INTO AGED CARE.

Jon goes back to his own home feeling well and rested. His other children are unsure about the proposal for Jon to move in with Bill and his family, and how it might affect things.

Jon's daughter Grace wants him to go into aged care where he will be safe and secure. His other children agree, and think he should just transfer the ownership of his home evenly amongst them all.

Grace has been talking to friends about aged care arrangements and costs. Some facilities require the payment of a bond, and people often sell their home to raise this money. She tells Jon they should find out whether he would need to pay a bond and how much it would be.

THINGS TO CONSIDER IF YOU ARE THINKING ABOUT RESIDENTIAL AGED CARE...

Entry into residential aged care is based on an assessment of your care needs by an Aged Care Assessment Team. If you have been assessed as eligible for residential care, you need to consider:

- Do you feel ready to move into an aged care facility?
- How will it affect your quality of life?
- Are you concerned about your safety if you go on living at home?
- Are there alternatives that will let you stay at home? (See p. 11.)

You have the right to stay at home with support and not be pressured to move into residential care if it is not what you want.

For information about services to help you to stay in your own home, as well as on aged care residential facilities and costs contact the My Aged Care information line on 1800 200 422.

You may also need to get some information about the financial aspects of moving into aged care:

- What are the costs?
- Does owning your own home affect aged care accommodation arrangements?

- Will you need to sell your home to pay a bond? Are there other options?
- How will it affect your pension entitlement, aged care fees and future finances if you move into aged care but keep your home?
- What are the tax implications of the different options?

Some people sell or transfer property to try to maximise their Centrelink payments or to avoid an aged care accommodation bond. Other people entering aged care choose to pay more than the required bond to reduce their tax liability. But these choices might not be in your best interests.

You can discuss these questions and options with a Financial Information Service Officer at Centrelink on 132 300.

You might also need independent financial advice from a financial planner.

RECOMMENDED RESOURCES

Useful information for seniors considering accommodation options may be located at the Queensland Government website: <https://www.qld.gov.au/seniors/home-support-housing/housing-options/>

JON AND HIS FAMILY THINK ABOUT A FAMILY AGREEMENT.

Jon's health declines and he needs more support.

Jon loves all his children and knows they have his best interests at heart. He feels he cannot please all of them and do what is best for himself. He needs help to think things through but is reluctant to discuss these personal issues with a lawyer.

Instead, Jon goes to his club to talk about it. The men there share his background and understand his feelings. At their suggestion, Jon visits the local community centre. They put him in touch with the Seniors Legal & Support Service.

After discussing everything with a SLASS lawyer and social worker, Jon decides to sit down with his family to discuss what is possible, and to work towards a Family Agreement.

WHAT IS A FAMILY AGREEMENT?

Your family member's offer to care for you and give you a home in exchange for money or property can be made into a formal, written Family Agreement that records the detail of arrangements between you.

Why is it important to put your agreement in writing?

Writing down your agreement shows that all of you intend it to be binding, and it makes clear the terms of the agreement. Then, if the arrangement goes wrong, it is easier to resolve any disagreement. It also makes it clear that your contribution of money or property is not a gift.

START WITH AN IN-DEPTH FAMILY DISCUSSION

Discussing what everyone wants and how the arrangement might work in practice is a necessary first step towards drawing up a workable formal agreement. Making sure everyone understands what is proposed will also help you avoid future conflict.

See pp. 9–10 for detailed discussion points.

The discussion should involve everyone likely to be affected by the agreement, not just the parties to the agreement.

WHO CAN HELP WITH WORKING TOWARDS A FAMILY AGREEMENT?

You may feel unsure or vulnerable in negotiations about your current and future living arrangements and reluctant to talk about property and money. Family members will often have very different and strongly felt points of view. They can also be overprotective and this can make your own concerns about your current and future needs even more difficult to express.

Help to order your thoughts, guide your early conversations with family and advice to help you negotiate can be given by the Seniors Legal & Support Service. You can also go to your own lawyer for this advice and guidance.

Other services can also help you discuss these complex issues with family. The Dispute Resolution Centre offers facilitated family meetings for older people and their families who want to discuss future living arrangements. This is a free, confidential service. They offer mediators from your own community and interpreters can be arranged. (See Where to get help, p. 17.)

If, after discussing everything, you and your family decide that you want to go ahead with the proposed arrangement, it is important to get legal advice on whether your interests are protected and to have a lawyer prepare the written Family Agreement for you.

Take your time to consider all the details of any agreement. You might need independent financial as well as legal advice, for example, to understand tax and Centrelink implications.

FAMILY AGREEMENT CHECKLIST

Working through this checklist with your family before you move in together can help to avoid problems in the future and protect your interests.

What should you consider first?

- Is everyone prepared to be bound by the agreement?
- How will the agreement affect other family members? (Try to involve everyone who might be affected.)
- Do you need to draw up a new will?
- Do other family members also need to change their wills?

Roles and responsibilities

- What care will be provided and by whom?
- What respite is there for carers? What arrangements will there be for holidays?
- What household tasks such as cooking and cleaning will you have to do or share?
- Will you be expected to look after grandchildren?

How much privacy and independence will you have?

- Will you have access to a car, or be able to be driven when you need to go out?
- Will you be able to have a social life separate from the family's, including having visitors?
- Will you have a separate mail delivery, telephone or internet access?
- Will you be able to have a pet?

What are the likely expenses?

- How will the cost of food and utilities be shared?
- What will the family agreement cost to prepare?

What if there are problems?

- How will any disputes be resolved?
- What if someone breaks the agreement?

What of the future?

- What will happen if your care needs increase? For example, because of health problems such as stroke, incontinence, loss of mobility, dementia.
- Does the agreement contain a process for regularly reviewing and amending the arrangement, or for ending it? For example, what if your adult child and carer divorces their partner, becomes bankrupt or ill? What if you re-partner or marry?

Every family is different. You and your family will have additional or different questions and issues that have to be worked through.

You also have to work out and agree on the structure and financial elements of the agreement.

The Seniors Legal & Support Service can help you think through these issues and advise on the legal and social implications. The Dispute Resolution Centre can help you conduct a family meeting to work through the issues and negotiate an agreement (see Where to get help, p. 17). Interpreters are available.



BEING CARED FOR AT HOME/ SHARING YOUR HOME

The Seniors Legal & Support Service assists many older people whose living and care arrangements with family have led to loss of their home and money and damage to their relationships, without any transfer of money or property being involved.

Some of the more serious cases have involved:

- Adult children moving in, with problems such as addiction or debt.
- Older people who are frail or vulnerable and dependent on another person for care.
- Overprotective children making decisions for their parents.
- Neglect or inadequate care.
- Dementia.

DO YOU NEED SUPPORT TO KEEP LIVING IN YOUR OWN HOME?

There are services available to help you keep living at home even if you need care. They include low-cost home help, personal care services and nursing services; and respite services or day programs that provide transport and outings.

Talk to your doctor, your local community health centre or My Aged Care about accessing these services. You may need to be referred for an aged care assessment to qualify for some services.

Some community agencies will appoint a case manager – someone to help you work out how you want your life to be organised and the support and services you need to reach this goal.

Aged Care Assessment Teams

Assessment helps determine the right level of care and whether you are eligible for government-funded assistance such as home care packages. Assessment can give you a greater variety of choices such as respite, community care and residential care.

Having an aged care assessment does not mean that you have to use any of the services you are eligible for.

DO YOU NEED HELP TO DEAL WITH A FAMILY MEMBER?

You may already be sharing your home with and/or being cared for by a relative or a friend. If they are not caring for you properly, or are taking your money or making you pay for their bills and food, or are abusing you physically or in other ways, there are things that can be done to stop this. There is also advice and support available to help you deal with the situation.

If you find yourself in this situation, the Seniors Legal & Support Service and other community agencies can offer confidential advice and help with:

- Ways to make your money more secure – for example, arrangements with your bank or through Centrepay to pay bills.
- Aged care and other housing alternatives.
- Finding ways to improve your security and safety at home.
- Developing strategies to deal with a problem family member.
- Linking you to other support agencies.
- Referring you to specialist services for a family member's drug and alcohol abuse, gambling or mental health issues.

Stopping financial or other abuse

The Seniors Legal & Support Service or another community legal service can take action to stop other people accessing your bank accounts or making transactions and decisions relating to your money and property without your consent. In some cases they may be able to get back money or property for you.

They can also help you get a court order (a Domestic Violence Protection Order) that protects you from an abusive family member by placing restrictions on the person's actions and movements. The person can also be removed from your house if your safety requires this.

If you would like to talk about or think you might need a Domestic Violence Protection Order, contact:

- Seniors Legal and Support Service (see Where to Get Help, p. 17.)
- Queensland Police Service
- Legal Aid Qld (See Where to get help, p. 17.)
- Elder Abuse Prevention Unit helpline on 1300 651 192
- DV Connect domestic violence hotline on 1800 811 811

Most services can arrange interpreters if needed.

Changing Centrelink nominee arrangements

A family member can arrange to be appointed as an older relative's nominee. There are cases of family members collecting their relative's Centrelink payments without permission. If you want to cancel a nominee arrangement, you can usually do this at any time by contacting Centrelink.





LENDING MONEY

You may want to help other family members by giving or lending them money. It is your right to do so, but be careful not to put your home or your financial security and future wellbeing at risk.

A GIFT OR A LOAN?

It is important to be clear about whether you intend money to be a gift or a loan. If the money is a gift, you are unlikely ever to recover it if you change your mind later on. If you lend money to a family member or friend and you intend them to repay it, it is important to record this in writing. Before gifting or lending money to a family member or friend, it is best to obtain independent advice.

USING YOUR HOME TO RAISE MONEY FOR FAMILY

Older people sometimes agree to act as guarantor for a son or daughter's personal or business loan, using their own home as security. Or they agree to mortgage their home, giving a family member the use of the money on the understanding that that person will make the loan repayments. Or sometimes people use reverse mortgages, where repayment is deferred to raise money for family.

Each of these options has legal and financial implications and risks, and you need to consider:

- What are the costs?
- How will it affect your current and future finances?
- How will it affect your pension entitlement?
- What are the tax implications?
- What will happen if your family member does not repay the loan?

If you are arranging to borrow money from a bank or other financial service provider for the benefit of your son or daughter, or to guarantee a bank loan to them, you should get legal advice first and make sure you understand the bank's terms.

If you are being pressured to borrow money or guarantee a loan for a family member, or to give or lend them money, talk to the Seniors Legal & Support Service.

Banks and other financial institutions have lending responsibilities.

A loan should not be allowed if you cannot meet the repayments and the bank is relying on your home as security. Such a loan might be considered to be an unfair contract.

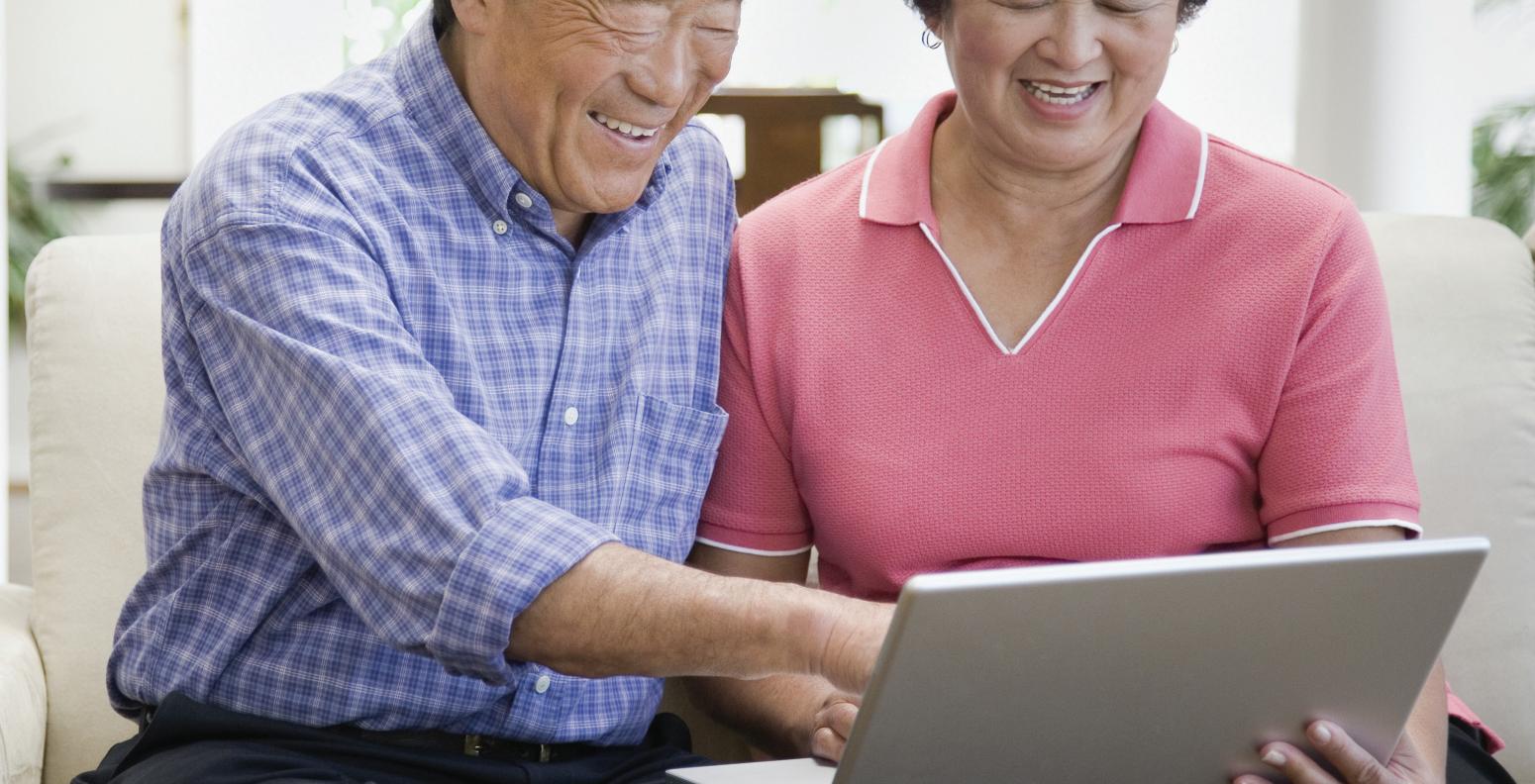
If this happens, you should see a lawyer or contact the Financial Ombudsman Service on 1300 78 08 08.

RECOMMENDED RESOURCES

Financial Ombudsman Service fact sheet *Financial Difficulty* (for people having difficulty making loan repayments)
www.fos.org.au/publications/our-approach/the-fos-approach-to-financial-difficulty.

The National Information Centre on Retirement Investment's booklet *Accessing the equity in your home* explains reverse mortgages, the risks and alternatives.

[www.nicri.org.au under Publications](http://www.nicri.org.au/under-Publications).



PLANNING AHEAD

There are other things you can do to protect yourself and to try to ensure that your wishes now are carried out in the future:

- Give someone you trust your power of attorney so they can make the right decisions for you when you no longer have decision-making capacity.
- Make a will so you can choose who to leave your property and things of personal value to.

DECISION-MAKING ABILITY OR 'CAPACITY'

The law says you are able and entitled to make your own decisions unless proven otherwise. This is called having 'capacity'.

Many people slow down mentally and suffer some memory loss as they age – this does not mean they have lost capacity. Capacity is linked to how well you understand information and how you apply it. You might still have capacity to make decisions about medical treatment or where you want to live but not understand banking arrangements any more.

Your capacity can be temporarily affected by stress, anxiety, medication, illness, urinary tract infection or injury; and then regained after a temporary illness or stressful situation passes. You might have better capacity earlier in the day when you are less tired. If you are worried you may be losing capacity, talk to your GP, aged care service provider, or local health centre.

If you need help to protect your right to go on making your own decisions, or your right to have your wishes taken into account by the person you have appointed to make decisions for you, speak to your lawyer or call the Office of the Public Guardian (see Where to Get Help, p. 17).

APPOINTING PEOPLE TO MAKE DECISIONS FOR YOU

You can use a document called a Power of Attorney to appoint someone else to make decisions on your behalf. The law says you must understand what you are doing when you create these powers, and must do so of your own free will.

'Enduring' Powers of Attorney (EPOA) allow others to make decisions for you when you no longer can. You can appoint someone to make decisions for you in two different areas: financial matters and/or personal/health matters.

When you appoint someone under an EPOA for financial matters, they can make financial and legal decisions for you. You can choose when the attorney's power starts: immediately, on a future date or occasion, or if you lose capacity to make decisions before then. You can also limit the attorney's powers, for example you can withhold the power to sell your home.

When you appoint someone under an EPOA for personal/health matters they can make decisions about things such as where you live and with whom, day-to-day issues like diet and clothing, and providing, refusing or withdrawing consent for certain medical treatments (such as an operation). This power only starts when you can no longer make these decisions for yourself.

You can appoint more than one attorney under your EPOA. For example, you can appoint separate attorneys for financial and personal matters; or two attorneys, jointly, for both types of matters.

The Seniors Legal & Support Service recommends you use a lawyer to draw up Enduring Powers of Attorney, especially your financial power of attorney. See do you need a lawyer? on p. 16.

Who should you choose?

You should appoint someone you trust to be your attorney. It does not have to be a family member.

Attorneys must act in your best interests and avoid conflicts of interest. Their responsibilities include keeping accurate records of the transactions they make for you.

When choosing your attorney ask yourself:

- Are you confident this person will act in your best interests and take your wishes into account?
- Do they have money-management skills?
- Are they free of any problems with alcohol, drugs or gambling?
- Are they likely to outlive you?

Can powers of attorney be changed or attorneys removed?

Yes, if you have capacity to make this decision.

If you don't have capacity, the Queensland Civil and Administrative Tribunal can remove an attorney if they are satisfied the attorney is not acting in your best interests. They can appoint an administrator to make financial and legal decisions for you or a guardian to make personal/health decisions.

The Office of the Public Guardian or the Queensland Civil and Administrative Tribunal (QCAT) can help when there is a dispute about powers of attorney.

The Office of the Public Guardian and the Public Trustee have information about powers of attorney on their websites – see p. 17.

MAKING A WILL

You don't need a lot of money or property to make a will. If you don't have a will, your things may not go to the people you want.

If you have already given or lent money or transferred property to a family member, you can make or change your will to reflect this.

To make or change a will you must have capacity.

RECOMMENDED RESOURCES

Legal Aid Queensland webpage on Willis www.legalaid.qld.gov.au > Living in the Community > Taking Care of Other People's Affairs Queensland Government webpage Death, Wills and Probate www.qld.gov.au/law > Births, Deaths, Marriages and Divorces > Deaths, Wills and Probate.



DO YOU NEED A LAWYER?

Seeing a lawyer doesn't mean you don't trust your family, it means you will be better informed about any arrangements and your options.

A lawyer can:

- Help you understand what the arrangement will mean.
- Help protect your money and property.
- Try to get back any money or property you have lost.
- Talk to you about your will and suitable powers of attorney.
- Help you protect your safety if that is an issue.

A lawyer can also put into writing any agreement you and your family make to share financial and living arrangements.

A lawyer should give you independent legal advice that is suitable for you and your circumstances. Your family members need to get their own independent legal advice.

The lawyer should:

- Find out what you want.
- Organise an interpreter if needed. (To make sure the advice is independent, it is better not to use a relative as your interpreter.)
- Make sure you hear what is being said and that you can read any paper work they give you.
- Be satisfied that you fully understand your situation and the advice they give you.

Lawyers have to tell you about their charges before they start work, and you can negotiate how and when you will pay. Remember, legal advice now may help you avoid losing money later if things go wrong. If you are not satisfied with your lawyer, you can change them.

Your local Seniors Legal & Support Service has lawyers who can help you.

The Queensland Law Society can also help you find a lawyer (see p. 16).

WHERE TO GET HELP

LEGAL, ADVOCACY AND DISPUTE RESOLUTION SERVICES

Seniors Legal & Support Service

Cairns – 1800 062 608 or (07) 4031 7688
Townsville – 4721 5511
Hervey Bay – 4124 6863
Brisbane – 3214 6333
Toowoomba – 4616 9700

Legal Aid QLD

1300 65 11 88
Indigenous Information Line
1300 65 01 43
www.legalaid.qld.gov.au

Community Legal Centres

To find your closest Community Legal Centre contact Community Legal Centres Queensland (CLCQ) on 3392 0092 or search at www.communitylegalqld.org.au

QLD Law Society

1300 367 757
www qls com au

Office of the Public Guardian (OPG)

OPG is an independent statutory body that protects the rights and interests of vulnerable Queenslanders, including adults with impaired capacity to make their own decisions.

1300 653 187

www.publicguardian.qld.gov.au

Aged and Disability Advocacy Australia (ADA Australia)

ADA Australia provides free advocacy, guardianship support and education services to older people and people with a disability across Queensland.

1800 818 338

www.adaaustralia.com.au

Dispute Resolution Centres

Provide free mediation services to assist people to settle a range of disputes out of court.

Far North Qld Dispute Resolution Centre

(07) 4039 8742
1800 671 680 (toll free outside Cairns)

www.qld.gov.au/law/legal-mediation-and-justice-of-the-peace/setting-disputes-out-of-court/dispute-resolution-centres/

Relationships Australia

and other private agencies also offer family mediation services.

WHERE TO GET HELP CONTINUED

FINANCIAL AND OTHER INFORMATION SERVICES

Centrelink

132 300

Information about pensions, retirement, carers, disability.

Centrelink's Financial Information Service (FIS) can help you understand the effect on your pension and aged care fees of particular financial or living arrangements. You can ask to speak to someone in your own language. You can make inquiries anonymously but any information you provide is not confidential www.humanservices.gov.au/

Centrelink Multilingual Call

131 202

Centrelink's multilingual phone service lets you speak to someone in your own language.

National Information Centre on Retirement Investments (NICRI)

1800 020 110

Free, confidential, independent information service for people on low to moderate incomes to help them make the most informed investment decisions they can.

www.nicri.org.au

My Aged Care

Provides a range of information about aged care services including community support services and residential facilities.

1800 200 422

www.myagedcare.gov.au

Seniors Enquiry Line

A statewide information and referral service providing Qld seniors, their family, friends, grandparents and carers access to information on topics of interest to seniors.

1300 135 500

www.seniorsenquiryline.com.au

MULTICULTURAL AND INTERPRETER SERVICES

Ethnic Communities' Council of Qld Inc. (ECCQ)

(07) 3844 9166

ECCQ is the peak body for ethnic communities and cultural diversity in Qld. ECCQ can provide contact information for ethnic or multicultural services in your area.

www.eccq.org.au

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www.seniorsrights.org.au

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Many older people choose to move in with family members so they can get the care they need as they age. These arrangements often work well for everyone involved, but at the Seniors Legal & Support Service we see many that have gone wrong. Usually it is the older people who suffer the consequences and usually this is avoidable.

This is why the Cairns Community Legal Centre has produced this guide with the permission of Seniors Rights Victoria. We hope you will find it useful in planning for your future.

The Seniors Legal & Support Service is funded by the Queensland Department of Communities.

In Cairns the Seniors Legal & Support Service is operated by the Cairns Community Legal Centre Inc. which is a not for profit community organisation providing free legal services for people in the community experiencing disadvantage.