

PLANNING FOR THE OLD AGE YOU WANT AND NEED

Planning ahead for all stages of your retirement years is vitally important, so you can make the most of your 'golden years'.

Most of us plan for our 'young-old' years, but we don't always consider what happens should we live longer. It's a good idea to think about your aged care options well ahead, such as whether you wish to move into a retirement village – rather than waiting until a crisis takes the decision out of your hands. You can always change your mind later, but being proactive means you'll be prepared for any eventuality.

Start by asking yourself four key questions:

1 Where do I want to end up living?

As we get older, our housing needs often change. The family home can become too large, too much to maintain, or perhaps you can't manage stairs or the garden anymore. If that becomes the case, think about what your options are and where you want to live. Do you want to stay in your home and get help? Do you have family nearby who can help on a regular basis?

Or are you likely to want to move into a retirement village or independent apartment at some point in the future? If so, start thinking about that now, so you can choose somewhere you want to live, rather than having to take whatever is available.

2 What do I want to do if I'm on my own?

If something was to happen to your spouse or partner, what are your options? Would you wish to (or be able to) carry on living in your home on your own? Or would that be the catalyst for you to move into aged care?

As much as possible, try to think about it from a practical, day-to-day point of view. If that person isn't there to cook dinner/do the gardening/drive the car, can you do those things on your own? It's important to be really honest with yourself, and think through your options.

3 What if I'm not able to make decisions myself?

If something happens to you – be it an accident or illness – and you can no longer live independently, having a plan in place is essential. If you think you'd want to move into a rest home or hospital (or if you have a particular place in mind) it's good to talk about it beforehand, especially with your children who might become involved in those decisions.

It's never too early to have these conversations. You may be fit and well right now, but we all age at some stage. It's good to think about what options are out there, how you feel about those, and to let your family or friends know well ahead of time.

4 When is the best time to move into aged care?

In our experience, it's good to move in earlier than you might think. For example, it can be really nice when couples move in together, so if one spouse dies, everyone knows them as a couple and can share those memories with them.

Moving into aged care can be a positive transition, providing security, social engagement and support when you need it.

Planning ahead means you get to choose the living environment that best suits your needs, on your own terms. Many residents who move into aged care earlier find that they enjoy a smoother transition, stronger social connections and access to enriching activities, rather than waiting until a crisis forces a quick decision. Exploring options early helps ensure your next chapter is the one you want.



INDEPENDENT LIVING, WITH CARE IF YOU NEED IT

If you decide that moving into aged care is right for you, a great place to start is HBH's independent apartments.

You can opt to live independently or take advantage of some of our added services, such as help with meals or housework. And as a bonus, you'll be surrounded by new friends and neighbours and a lively social scene!

◆ How to start planning for the future

A good way to start is simply to sit down and talk with trusted family or friends, then make a plan to start looking at what options are around.

That way, you can be assured that whatever your future health situation, you can be supported to flourish as you age.

As a charitable organisation, we aim to create opportunities for all older people to age well and live fully, through homes, care, community and advocacy.



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