



**Australian Government**

**Department of Health and Ageing**

# INFORMATION BOOKLET

## **Permanent Residential Aged Care Request for an Assets Assessment Information Booklet**

- Obtaining information in other languages
- Help to complete your form
- General information about assets assessments
- About the information you give
- Where to send the completed form and supporting documentation

## Help to complete your form

If you need any help to complete the form *Request for an Assets Assessment*:

If you currently receive a **Centrelink** income support payment

Call Centrelink on **1800 227 475**

For hearing and speech impaired:  
TTY service FREECALL™ **1800 810 586**

If you currently receive a **Department of Veterans' Affairs (DVA)** income support payment

Call DVA on **1300 550 452** or **133 254**

DVA callers from regional Australia can call **1800 555 254**

If you wish to call DVA in another State, please call **1300 13 1945**

If you do **not** currently receive an income support payment from Centrelink or the Department of Veterans' Affairs

Call Centrelink on **1800 227 475**

For hearing and speech impaired:  
TTY service FREECALL™ **1800 810 586**

Calling Centrelink or DVA: Calls to 1300 numbers cost 25 cents from anywhere within Australia. Calls to 1800 numbers are free of charge from a fixed telephone. Calls from public pay phones or mobile phones will be charged at a higher rate.

## What is an income support payment?

### Centrelink income support payments are:

- Age pension
- Austudy payment
- Bereavement allowance
- Carer payment
- Disability support pension
- Mature age allowance
- Newstart allowance
- Parenting payment
- Partner allowance
- Sickness allowance
- Special benefit
- Widow allowance
- Widow B pension
- Wife pension
- Youth allowance.

Centrelink also make the following income support payments on behalf of the Department of Agriculture, Fisheries and Forestry:

- Exceptional Circumstance Relief Payment
- Farm Help.

### DVA income support payments are:

- Service pension
- Income support supplement
- Age pension.

# General information about assets assessments

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## The purpose of an assets assessment

An assets assessment will help you work out the amount that you may be asked to pay towards your accommodation costs for permanent residential aged care.

If you are eligible to be a **concessional resident**, you cannot be asked to pay an accommodation bond or accommodation charge. The Australian Government will pay an approved provider a supplement for your accommodation costs.

If you are eligible to be an **assisted resident**, you may be asked to pay a small accommodation bond or accommodation charge (the amount you pay will depend on the value of your assets). The Australian Government will also pay an approved provider a supplement for your accommodation costs.

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## You should APPLY for an assets assessment if:

- you have had an Aged Care Assessment Team (ACAT) assessment, and have been advised, or you expect to be advised, that you have been **approved** to receive permanent residential aged care, or
- you have **entered** permanent residential aged care and have not yet had an ACAT assessment, or
- you **move** from one aged care home to another.

## You should NOT APPLY for an assets assessment if:

- you are currently in an aged care home and you do not intend to move, or
  - you are intending to enter respite care, or
  - you have entered a new home, within 28 days of leaving an earlier home, and you:
    - paid an accommodation bond in the earlier home, and
    - will be rolling over the balance of that bond to the new home.
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## Is it compulsory to have an assets assessment?

No. It is only compulsory if you want to find out if you are eligible to be a concessional or an assisted resident. You cannot enter care as a concessional or an assisted resident unless your eligibility is decided by Centrelink or DVA.

An assets assessment will also assist you to negotiate an appropriate accommodation bond amount or accommodation charge amount with an aged care provider. You will be provided with the value of your assets and information to help you to work out the maximum amount of accommodation bond or accommodation charge you may be asked to pay.

If you choose to have an assets assessment, you are not required to tell an aged care provider the result when negotiating an accommodation bond or charge amount unless you choose to.

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## Who will undertake your assessment?

**Centrelink** undertakes assets assessments for people who currently receive:

- an income support payment from Centrelink (listed on page 2);
- a war widow's or widower's pension, but **do not** also receive an income support supplement from DVA;

and other people who do not receive an income support payment from Centrelink or DVA.

**DVA** undertakes assets assessments for people who currently receive:

- an income support payment from DVA (listed on page 2);
- a war widow's or widower's pension **as well as** an income support supplement from DVA.

To help people who currently receive an income support payment, Centrelink and DVA may use information they already have from assessing assets for income support payments.

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## Definition of concessional resident and assisted resident

To be a **concessional** resident or **assisted** resident:

- you must be receiving an **income support payment** from Centrelink or DVA, and
- you must **not** have owned or part-owned a home for the past 2 years, unless your home is protected under the assets assessment (see *Your home and the assets assessment* below), and

For a **concessional** resident:

- as at 20 September 2006, the value of your assets must be **less than \$32,000**.

For an **assisted** resident:

- as at 20 September 2006, the value of your assets must be **between \$51,500 and \$32,000**.

**Please note:**

- The amounts above are adjusted in March and September each year in line with changes to the basic age pension amount.
- Your homeowner status will be established as at the date Centrelink or DVA make a decision as to your concessional or assisted resident status, or on the date of your entry to care, whichever is the earlier (see also *Your home and the assets assessment* below).

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## Your home and the assets assessment

You **will not** be regarded as a homeowner and the value of your home will not be counted as an asset if:

- your **partner** or **dependent child** is living there, or
- a **carer**, who is eligible for an income support payment, has lived there for at least 2 years, or
- a **close relation** (either your mother, father, sister, brother, child or grandchild) who is eligible for an income support payment has been living there for at least 5 years.

If none of these situations apply to you, your home will be counted as an asset and you will not be eligible to be a concessional or assisted resident.

**Please note:**

It is not necessary for your carer to be eligible to receive a Carer Payment or Carer Allowance from Centrelink in order to be considered a carer. However, they must be eligible to receive a Centrelink or DVA income support payment at the time of assessment or date of the applicant's entry to care, whichever is earlier. Your carer or close relation will need to give their consent in the form to enable Centrelink or DVA to verify their eligibility for an income support payment.

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## Retirement village home

You **may** be treated as a homeowner in the aged care assets assessment if you (and/or your partner):

- have **owned, or part-owned** a unit in a retirement village in the past 2 years, or
- have lived in a retirement village in the past 2 years where you **paid an amount under a licensing agreement or other agreement** (an entry contribution) for the right to live there.

Agreements with retirement villages include a variety of arrangements for refunding entry contributions when a resident leaves the village. The amount repayable to you on your departure from the retirement village is the amount that will be included in the assets assessment and it will be used to determine whether you are considered a homeowner. (See also *Owners of homes with a low value* on the next page.)

If the terms of your agreement with the retirement village allow you to make a choice about when you take your refund, the amount that you are able to choose to accept on your departure from the village is the amount that will be included in the assets assessment. If your agreement allows the retirement village to keep the whole amount of the refund for a period after your departure, the total amount of the refund will still be included in the assets assessment.

In some circumstances, contract arrangements with retirement villages may cause a person to experience financial difficulty when they seek to enter permanent residential aged care. If so, you may be eligible for financial hardship assistance. See *Financial difficulties in paying an accommodation bond or charge* on page 6 and also *Owners of homes with a low value* on page 5.

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## Mobile home

If you (and/or your partner) have owned or part owned a mobile home such as a caravan or boat (or similar dwelling) in the past 2 years, and lived permanently in that mobile home, you may also be considered to be a homeowner. See also *Owners of homes with a low value* below.

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## Owners of homes with a low value

You will **not** be considered to be a **home owner** in considering:

Eligibility to be a **concessional** resident:

- if your share of the home is valued at **less than** 2.5 times the basic age pension amount (**\$32,000** at 20 September 2006) for purposes of assessing eligibility to be a concessional resident. However, if this applies to your circumstances, your share of the value of the home will still be included as an asset in the assessment.

Eligibility to be an **assisted** resident:

- if your share of the home is valued at **between** 2.5 to 4 times the basic age pension amount (**\$32,000 and \$51,500** at 20 September 2006) for purposes of assessing eligibility to be an assisted resident. However, if this applies to your circumstances, your share of the value of the home will still be included as an asset in the assessment.

If your home is counted as an asset, you do not need to have your home professionally valued. An approved government valuer will verify the estimated value of the home property at no cost to you. In some cases, the valuer may need to enter your home or property to verify its value. However, this will not occur unless you give your prior consent. Centrelink or DVA will contact you if this is necessary.

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## Definition of a partner

For the purpose of the assets assessment, a **partner** can be either:

- a person you are legally married to, and are living with on a permanent basis, or

- a person who lives with you in a marriage-like relationship, although you are not legally married to that person, or
- a person you are legally married to, or who you were living with in a marriage-like relationship, until you began living apart on a permanent basis due to health or health related reasons, for example, if the person entered permanent residential aged care.

If you have a partner, 50 per cent of the total of your assets and your partner's assets will be taken to be the value of your assets.

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## Definition of a dependent child

To be a **dependent child** for the purposes of the assets assessment:

- (a) the young person must be under 16 years of age, or
- (b) the young person must be aged 16 to 24 years and receiving full-time education at a school, college or university.

As the adult (parent) to the young person:

- (c) you must be **legally responsible** (whether alone or jointly with another person) for the young person's day-to-day care, welfare and development, and
  - (d) the young person must **not** be in full-time employment, or be receiving a pension or benefit through Centrelink.
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## Notification of the outcome of an assets assessment

Centrelink or DVA will provide you with a **decision** as to whether or not you are eligible to be a concessional or assisted resident, and the value of your assets.

Centrelink or DVA will **not** advise an aged care provider of the outcome of your assets assessment but will give you a separate letter which you may choose to pass on to an aged care provider.

If you wish to enter care as a **concessional** or **assisted** resident, you **must** give this information to the aged care provider. If you are eligible to be an assisted resident, the information will help the provider to calculate the amount you are required to pay as an accommodation bond or charge.

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## Currency periods of assets decisions

Your letter from Centrelink or DVA will have an **expiry date** showing when your assessment will lapse.

If you have **not** entered care before your assessment lapses, you will need to request a new assets assessment.

After you enter an aged care home you will never need to re-apply unless you intend to move to a new home.

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## Review of decisions made as part of the assets assessment

If you disagree with the decisions on the value of your assets or your eligibility to be a concessional or assisted resident, you may request a review by Centrelink or DVA. A request for a review must be made in writing, **within 28 days** of receipt of advice of the decisions, and must include your reasons for seeking a review.

If you are not satisfied with the outcomes of the review processes conducted by Centrelink or DVA, you are able to appeal to the Commonwealth Administrative Appeals Tribunal.

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## Financial difficulties in paying an accommodation bond or charge

If you are required to pay an accommodation bond or an accommodation charge and because of your special circumstances this causes you genuine financial hardship, you may be eligible to receive financial assistance.

Residents who face difficulties may apply to the Department of Health and Ageing for financial assistance. Further information may be obtained by contacting that Department's Aged Care Information Line on 1800 500 853.

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## Change of circumstances

If you have **not entered care**, and your assets change significantly, you may request another assets assessment, even if your assessment is still current.

If your assets circumstances change **after you have entered care**, there will be no effect on your assets assessment. However, you are still required to advise Centrelink or DVA of these changes if they may affect your pension.

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## When to apply for a re-assessment

If your assessment has lapsed, and you have not entered care but intend to do so, you will need to apply to have another assessment.

If you change residential aged care homes, you will be required to have another assets assessment, unless you:

- enter a new home within 28 days of leaving an earlier aged care home, and
  - you paid an accommodation bond in the earlier home, and
  - you will be rolling over the balance of that bond to the new home.
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# About the information you give

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## Legal authority

The use and disclosure of information collected by the Department of Health and Ageing, Centrelink and the Department of Veterans' Affairs (DVA) is governed by Part 6.2 of the *Aged Care Act 1997*, which deals with protection of information, and the Information Privacy Principles in the *Privacy Act 1988*.

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## Why we need this information

Centrelink and DVA are collecting information on behalf of the Department of Health and Ageing for the purpose of undertaking assets assessments for entry into permanent residential aged care.

The information will enable Centrelink and DVA to decide whether you are eligible to receive government assistance in respect of your residential aged care accommodation costs. If you are eligible, the Department of Health and Ageing will pay an accommodation supplement to an aged care home on your behalf.

The information collected will also be used to make a decision on the value of your assets, and to inform you of this decision. This will help to work out how much you can be asked to pay for your accommodation costs.

## Disclosure of the information you provide

Any information you provide may be disclosed to:

- Centrelink or DVA for the purpose of undertaking the assets assessment, and
- the Department of Health and Ageing for the purpose of:
  - enabling payment of an accommodation supplement to an aged care home on your behalf, and
  - confirming previous concessional or assisted resident status, and
- an approved government valuer of land, houses or buildings, for the purpose of verifying the value of your property.

The information you provide may also be disclosed according to provisions in the *Aged Care Act 1997* and the *Privacy Act 1988* which allow the disclosure of the information in certain circumstances.

The information you provide may also be used to assess your income under the *Aged Care Act 1997*.

If you consent, this information may also be used by Centrelink or DVA to update assets information in relation to your eligibility for an income support payment.

# Where to post the completed form and supporting documentation

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## Centrelink

Post your form and supporting documentation to **Centrelink** if:

- you receive an **income support payment** (such as an Age Pension or a Disability Support Pension) from Centrelink, or
- you **do not** receive an income support payment from either Centrelink or the Department of Veterans' Affairs.

<b>All States/Territories</b>	Centrelink Aged Care Assets Assessments PO Box 2771 CHELTENHAM VIC 3192
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## Department of Veterans' Affairs (DVA)

Post your form and supporting documentation to the **DVA office in your State or Territory** if you receive an **income support payment** (such as a Service Pension or an Income Support Supplement) from DVA.

<b>ACT/NSW</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box 3994 SYDNEY NSW 1141
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<b>QLD</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box 651 BRISBANE QLD 4001
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<b>SA/NT</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box 1652 ADELAIDE SA 5001
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<b>TAS</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box 481 HOBART TAS 7001
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<b>VIC</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box 87A MELBOURNE VIC 3001
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<b>WA</b>	Department of Veterans' Affairs Aged Care Assets Assessments GPO Box F352 PERTH WA 6001
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