

Aged Care explained - Choosing to stay in your home

# Choosing to stay in your home

## Your questions answered

As you grow older, support may be needed for day-to-day tasks. While moving into residential aged care is one option, it's not the only one.

With the right planning and support, it may be possible to continue living at home safely and comfortably for many years. Building a support network and accessing government-subsidised care can ease the pressure on you and your family.

Whether you live in your own home, a retirement community, or with family, there are flexible options available to help you stay where you feel most at home.



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## Support to live independently

As daily tasks become more challenging, a little extra help can make a big difference. Asking for support doesn't mean giving up control - in fact, it often means having more choice and confidence in your daily life.

Support can come from family, friends, or professional services - and the costs may be subsidised by the Australian Government. Bringing support into your home can also relieve pressure on your partner and family and make it easier for you to continue living independently.

In some situations, residential aged care may eventually become the better option, but for many people, staying at home remains a realistic choice.

It's normal to feel overwhelmed. Take your time, ask questions, and seek guidance to make the decisions that are right for you.

A new Support at Home program commences on 1 November 2025, and this document refers to that new system (replaces Home Care Packages)

## What are your options for support at home?

There are four main pathways for receiving support at home:

- **Ask family or friends** to lend a hand
- **Pay privately** for services such as cleaners, gardeners, or carers
- **Access the Commonwealth Home Support Program (CHSP)** – when a small amount of help is needed with everyday tasks
- **Apply for a Support at Home (SAH) package** – a flexible and co-ordinated package of services with a set budget level to spend on your needs at eight category levels (from 1 November 2025).

The right choice for you will depend on your health, lifestyle, financial situation, and who you have around you for support.

Both CHSP and SAH are subsidised by the Government to help reduce the costs. However, you need to be approved and there can be waiting lists, so plan ahead and apply before your needs become urgent.

Types of help available may include:

- Preparation of meals, cleaning, and laundry
- Personal care, such as dressing and bathing
- Nursing or allied health care
- Home maintenance and safety modifications
- Transport and social support.



## Accessing the government funding

To apply for CHSP or Support at Home, your first step is to contact **My Aged Care** – phone or online.

They'll ask you some questions to check your eligibility - generally, you'll need to be aged 65 or older (or 50+ if Indigenous or at risk of homelessness).

If eligible, you'll be referred for a free assessment to understand your care needs. This is usually done in your home, and it's a good idea to have a family member or support person present.

To begin:

Call **1800 200 422**

Or visit **[myagedcare.gov.au](https://myagedcare.gov.au)**

## Choosing a care provider

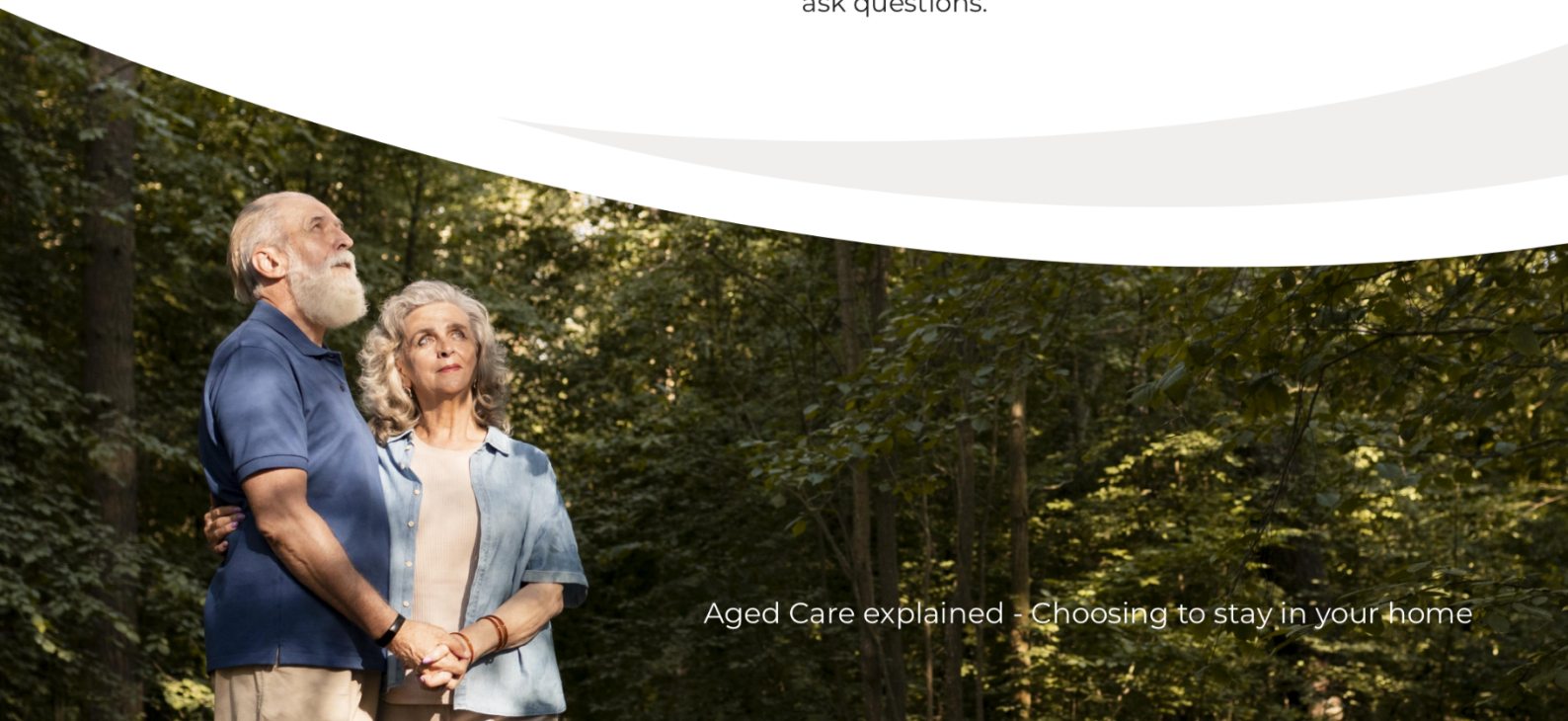
Once approved, the next step is to choose the right care provider for your needs.

You can use the **Find a Provider** tool on the **My Aged Care** website to search for providers in your area and create a shortlist. You might also ask **family or friends** for recommendations based on their experiences.

Speak to a few providers and compare:

- The types of services they offer
- How and when services are delivered
- Their fees and hourly rates
- Staff qualifications and experience
- Whether you can choose your own care workers
- Their reputation and client feedback.

Feeling confident and comfortable with your provider is important - don't be afraid to ask questions.





## What will it cost?

Both CHSP and Support at Home packages require a contribution from you. The government pays the remainder of your allocated budget, making these services more affordable.

If you receive a Support at Home package, you will have an allocated budget to spend. The provider deducts 10% to cover care management costs but each provider sets their own fees for services provided, so it's important to:

- Understand all fees and charges
- Check what's included in your service agreement
- Be aware that higher fees may reduce how many services your package can cover.

If your package doesn't meet all your needs, you can always choose to pay privately for additional services.

Note: The SAH program starts on 1 Nov 2025. Different fees apply in the interim.

	Your contribution	Government funding
CHSP	Small contribution agreed with provider based on your situation	Funding is paid directly to the provider to cover costs.
Support at Home	You contribute towards services received that are classified as <b>independence support and everyday living</b> based on your finances.  A <b>lifetime cap</b> limits how much you can be asked to contribute over your lifetime.	Government funds the rest of the cost, up to your allocated package budget.

## Covering your contributions

Once you know the costs, it's important to ensure you have enough **cash flow or savings** to meet these contributions.

With the right planning, your Support at Home package might go further. A licensed financial adviser can help structure your finances to make the most of your resources, reduce unnecessary costs, and potentially improve your eligibility for government support.

For example, certain investment strategies may help reduce your assessable income or assets - but these aren't suitable for everyone.

The most important thing is to ensure you can comfortably cover your **care costs**, as well as your **home and everyday living expenses**.

Because everyone's financial situation is different, it's a good idea to seek **professional financial advice** to help you make informed decisions.



## Involve your family and plan ahead

Making decisions about your care and future can be challenging — but you don't have to do it alone.

Talk with family or trusted friends about your wishes. Listening to their thoughts might help you make a well-informed decision that works for everyone.

Sometimes it takes a team of professionals to guide you through the process. This might include:

- Aged care consultants – to explain your care options and help you choose a provider
- Licensed financial advisers – to guide your financial decisions
- Lawyers – for any legal documents

Having the right team around you can make a big difference.

With the right support, you can make confident decisions about your future — and continue living life on your own terms.

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 **Foundation Wealth Planners**

 **Level 1, 139 Macquarie Street, DUBBO NSW 2830**

 **0268130977**

 **info@foundationwplan.com.au**

 **<https://www.foundationwplan.com.au>**