

## REVIEW OF AGE FRIENDLY MELVILLE ASSISTANCE FUND (AFMAF) - SENIORS ASSISTANCE FUND (SAF) – July 2020

### **Note.**

***With effect from 2018 the Seniors Assistance Fund (SAF) was renamed Age Friendly Melville Assistance Fund (AFMAF). For the purposes of this document the word Fund and acronym AFMAF are used.***

***With effect from 2018 Care Options was incorporated into the organisation Chorus. For the purposes of this document the term Chorus is used throughout.***

### EXECUTIVE SUMMARY

AFMAF is a unique program in local government, as it provides individualised funding to senior residents who seek assistance. It addresses key outcomes in our organisation's plans, in particular our 2017 - 2021 Age Friendly Melville (AFM) Plan, which supports ageing in place and living independently in one's own home.

The City of Melville was an early adopter of the principles of WHO Age Friendly Cities and is considered a leader in this field. An age-friendly city is one which –

- Recognises diversity among older people
- Promotes the inclusion and contribution of older people in all areas of community life
- Respects the decisions and lifestyle choices of older people
- Anticipates and responds flexibly to ageing related needs and preferences.

AFMAF supports these outcomes, largely through the provision of aids and services that support seniors living independently in their own homes. The first version of this report was originally developed in June 2018, with a number of recommendations incorporated into the ongoing delivery of the fund in the meantime. A number of the original recommendations remain outstanding, identified at the time as relevant for consideration at the end of the relevant contract period.

Chorus delivered AFMAF under a contract which expired in June 2020. The organisation did not respond to the Request for Quote (RFQ) process from July 1, 2021, and provided limited feedback regarding this decision. It is anticipated that organisational change and growth over the previous few years determined delivery of the program on the City's behalf no longer a priority for Chorus. A move to the use of Smartygrants by Chorus was recommended during the remainder of the contract period from June 2018, however was not optioned due to low compatibility with Chorus other programs and funding and reporting requirements. As a result of outsourcing the delivery of AFMAF, up to 20% of the budget has been absorbed in administration fees since the fund commenced thirteen years ago.

Savings in administration fees paid to Chorus will enable additional funding to be available for community projects, with a proposal for the City of Melville to absorb staff hours to facilitate the program through available Community Development Administration team resources from September 2020. There is the potential to utilise the additional funds to explore small pilot projects that address issues such as gardening, safety and small equipment requests aside from the current commercial transactions taking place to fulfil these requests. Alternatively, additional resourcing to further develop and test the effectiveness of the Melville Age Friendly and Accessible Business network in producing community benefit is of interest to City Officers. Delivering AFMAF as part of a broader program of activities addressing AFM Plan outcomes provides increased flexibility to take an asset based community development approach, to reach larger sections of the ageing

community.

In the June 2018 review it was recommended that stricter financial criteria be applied to applications and consideration given to reducing the maximum amount from \$650.00 per application to \$500.00 per application per year, this was implemented from July 1, 2018. From September, 2020 it is recommended to reduce the annual limit for individuals to \$200.00 per application, consistent with the value of the City's Activelink program.

A relatively small number of seniors benefit from this program of approximately 140 residents on average throughout the past five years. Although it is recognised that the outcomes are significant in contributing to positive life experiences, a reduction in funding availability per resident will see an increase to the total number of people able to receive assistance per year, promoting both individual and broader community benefit

In considering the possibility of delivering AFMAF internally, and continuing as an individual funding model, it is likely that the use of Smartygrants will be considered, in line with the transition of the Activelink program to this platform within the past few years also.

Stakeholder feedback from MASN, City of Melville officers and recipients of funding in 2018 indicated that the program is highly regarded and has been responsible for delivering good outcomes for the community and meets the community benefit assessment. Despite efforts to promote the program, it is unclear the level of knowledge of AFMAF within the general community, as the City's Community Perceptions Survey have indicated a lack of awareness of "Facilities, services and care for seniors" for a number of years, despite the City being regarded as a leader in Age Friendly initiatives.

Given the challenges to be faced responding to the needs of our ageing population, funds need to be directed to innovation and pilot projects that more adequately address AFM Plan priorities, and have an impact on a larger number of the population.

Whilst considering any changes to AFMAF and its delivery model, monitoring the impact of changes in the aged care sector due to the introduction of the Commonwealth funding model from July 2018 has been an important component.

## INTRODUCTION AND TERMS OF REFERENCE

The purpose of this review is to:

- Determine whether AFMAF has been operating efficiently and effectively,
- Identify opportunities for improvements and change.

The review describes the background to AFMAF and its current service delivery model.

The review examines:

1. Alignment with City of Melville plans and social justice principles
2. Demographic information and forecasts
3. Impact of changed funding models for HACC care
4. Comparisons with other LGAs
5. Comparisons with other City of Melville programs
6. Community Benefit Assessment

The report includes:

7. Conclusions
8. Recommendations

## METHODOLOGY

Information for this report was gathered in the following way –

- Interviews from 2018 with City of Melville officers – CDC East, CDO Seniors, Director – CD
- Interviews from 2018 and ongoing conversations with Chorus AFMAF Coordinator
- Consumer feedback surveys from Chorus from 2018
- Survey of MASN members from 2018 and ongoing conversations with this group
- Ongoing review of Age Friendly Melville Plan, DAIP, Strategic Community Plan and social justice principles
- Ongoing data and stakeholder analysis
- Ongoing literature review and case studies

## BACKGROUND

A needs analysis was undertaken by the City of Melville in 2000, and this identified the following gaps in the provision of services to seniors;

- Insufficient provision of practical HACC services
- Post Acute Care
- Occupational Therapy Assessments
- Residential Respite
- Incontinence Aids
- Purchase/Hire of Equipment
- Gardening/ Minor Home Maintenance.

In October 2001, a Seniors Assistance Fund (SAF) was established by Council as a strategy to address the shortfalls in community care for seniors. The fund provided \$100,000 annually to City of Melville residents, \$25,000 of which was administered internally, as a small grants program, (for identified priority areas of respite, transport, personal care, home help), with the balance of \$75,000 for individuals brokered through Care Options.

The grants program was offered until 2006/07 until this funding was used to establish Community Partnership Funding (CPF). The balance of the Council funding was retained for SAF.

Chorus has delivered AFMAF to local residents since the inception of the Fund in 2001, with the most recent contract awarded in July 2017 to run until June 2020.

The advantage to Chorus acting as broker is that they have access to a wider network of in house services whereas other tenderers for this service could only provide domestic assistance and transport. Throughout the period, Chorus has supplied detailed financial reports and other statistics on a monthly basis.

In early contracts there was no provision for administration costs for Chorus in delivering the funding to residents. From the mid 2000s an annual administration fee of \$7500 was introduced. Subsequently this changed to a fee for service, for each application processed.

## PROGRAM DELIVERY AND APPROACH until JUNE 2020



Seniors Assistance  
Fund Signed Contract



1906COM SAF  
brochure 6pp PRESS1

The AFMAF contract states –

“AFMAF was set up to address gaps in services for seniors over 60 living in the City of Melville. To provide funds for services which are in high demand or are not typically provided by service providers or would cause financial hardship to individuals”.

The stated outcomes from AFMAF are –

- COM seniors unmet service/support requirements are provided
- COM seniors are supported to remain in their own home
- Seniors with financial hardship are supported.
- Seniors are provided with an opportunity to increase their quality of life.

AFMAF applicants should meet the following eligibility criteria -

- Has not received a AFMAF grant in the current financial year
- Be over 60 years
- Be a resident of the City of Melville
- Only urgent need covered and the full capped amount is not an entitlement
- Have considered other alternatives for funding prior to their application
- Applicants prioritised on the level of financial hardship
- Any services/goods requests must be essential to the wellbeing, rehabilitation and safety of the applicant
- An applicant contribution of 10 – 20% towards the total cost may be required by all successful applicants, depending on their income level as assessed.

Due to an increase in applications over the 12 months up until June 2018, a decision was made to fund priority needs only. Maximum funding per application has been \$500, with proof of Pensioner Concession Card required.

Chorus charged an assessment fee of \$120 for each individual application, based on the HACC assessment fee in the 17/18 financial year, and this fee has increased on an annual basis sitting at \$135 per application in 19/20. The assessment and application process involved completion of an application form over the phone, with the client providing their own quote for the work/equipment requested. In some instances a quote was sourced for the client through Chorus from a preferred provider. Invoicing the contractor, approval for payment, and invoicing for their client contribution completed the process.

Administration officers at Chorus often completed the bulk of the telephone referral form on the Coordinator's behalf. The Coordinator confirmed details through a second telephone call, and supported links to other service providers as well as Chorus services.

Only complex requests were referred to City of Melville Seniors Officers for input. A monthly invoice, income and expenditure statement and client record statement including funds spent and types of assistance have been provided to the City of Melville.

During 2017/18 Care Options distributed \$73,203.00 to 137 recipients. (Care Options annual report 2018). Based on 137 applicants, the administration fee was \$16,440.00, which equated to approximately 22% of the value of the contract.

In 2018/2019 this figure increased to \$74,575.00 with 152 applications and an administration fee of \$18,875.00 which equates to approximately 25% of the value of the contract.

In 2019/2020 this figure increased to \$103,731.00 with 205 applications and a total of \$26,130.00 in administration costs.

The strength of AFMAF has been its flexibility and responsiveness. For example, AFMAF caters for services not provided under HACC funding such as heavy pruning, pest control, and one-off spring cleaning (where there is a health hazard). Gardening and equipment are consistently high on the list of services requested and provided.

An analysis of the data from Chorus shows -

	2015	2016	2017	2018	2019	2020*
<b>Number of applicants</b>	97	97	137	152	199	12
Self-referral	40	42	54	84	65	5
Family referral	32	29	61	34	51	4
Hospital referral	6	6	7	11	6	
Chorus referral	11	11	3	1	30**	
Other				12	9	
Community Support Agency				10	37	3
<b>Age Breakdown</b>						
60-69				19	19	3
70-74	14	11	9	21	24	
75-79	24	13	29	18	39	2
80-84	37	21	36	47	43	3
85+	30	37	52	45	74	4
<b>Assistance requested***</b>						
Equipment (including personal alarms)	52	49	73	70	69	1
Gardening/home maintenance	30	31	40	64	106	6
Gardening						
Home maintenance/ramps etc						
Respite	1	1	0			
Domestic	0	0	1			
Other	14	16		18	2	
Technology (MAY – JUNE 2020)					17	2
Verge trees					5	

In the financial year 19/20 Chorus received 199 applications.

Personal Alarm – 15 applications  
 Gardening - 32  
 Hire of purchase (equipment and aids) -66  
 Physiotherapy - 3  
 Verge trees – 5  
 Home maintenance – 64  
 Technology – 14

\* Applications received in June 2020 were processed by Chorus in July,

\*\* The 30 referrals received by Chorus were predominantly received via their Regional Assessment Service (RAS) assessors who cover the Melville region.

\*\*\*Available data from Chorus does not allow a level of analysis to identify exact nature of each application; hence total numbers do not always match.

## **Demographic snapshot 2014 - 2017**

**Cultural background** of AFMAF clients over 3 year period between 2014 – 2017

93% English speaking applicants

7% speak a language other than English

There were no applicants from Aboriginal or Torres Strait Islander backgrounds

**Most common post code:** 6156/6157 6156/6153 6153/6157

90% of applicants own their own home.

In 2016-2017 main places of residence were Applecross, Mount Pleasant (6153) and Palmyra and Bicton (6157), Attadale, Melville and Willagee (6156).

## **Accessibility snapshot 2014-2020**

Most people self-refer or are referred by family.

Overall application numbers have increased and remained high 2018-2020.

Applications for older age groups have been increasing, particularly in the 85+ age group.

Most requests for equipment are for rails, ramps and personal alarms, which assist in enabling older seniors to remain living independently in their own homes. Personal alarms vary in cost and capability from \$200.00 - \$600.00.

Most requests for gardening are for tree lopping and gutter cleaning.

"Other" includes capital items such as fridges, air conditioners, recliner chairs and mobile phones which in some instances are able to be funded through a [No Interest Loans Scheme program](#) (Anglicare deliver this program from their Fremantle office).

Daily Living Products supplies many items of equipment and refer people to Chorus for financial assistance and Grafton General Products supplies ramps.

Repeat users of AFMAF up to 2018 made up less than 2% of applications in consecutive years

From the end of 2019 a notice of motion was endorsed by Elected Member's for use of the AFMAF to cover the cost of gutter cleaning to remove tree debris caused by City tree's from resident's properties. Residents applying for this assistance have been approved to receive between 2-3 gutter cleans per property, ranging in value from \$340 - \$600 per application.

In 2020 as a result of COVID-19 and associated restrictions anticipated to promote increased social isolation, a technology grant of \$300 was introduced receiving 19 applications between May-June. Importantly, whilst the Commonwealth Home Support Program (CHSP) covers assistive technology, subsidies for mainstream technology are not included.

## 1. ALIGNMENT WITH CITY OF MELVILLE PLANS AND SOCIAL JUSTICE PRINCIPLES

**2016 – 2020 Strategic Community Plan (SCP)** contains the aspiration to achieve “a sense of community through social connectedness and belonging, and by working together to achieve access and inclusion for all in Melville. Our SCP objective is “a range of local services, events and cultural activities throughout the year for people to get to know one another and do things together”.

**2017 – 2022 Neighbourhood Plans (NP)** are committed to the community development goals of social connectedness and belonging, capacity building, and active citizen participation. The NP provides a guide to asset based community development (ABCD), place making and developing our community hubs, and equity and diversity.

WHO Age Friendly City approach - The City of Melville was an early adopter of the principles of age-friendly cities and is considered a leader in this field. An age-friendly city is one which

- Recognises diversity among older people
- Promotes the inclusion and contribution of older people in all areas of community life
- Respects the decisions and lifestyle choices of older people
- Anticipates and responds flexibly to ageing related needs and preferences.

**2017 – 2021 Age-Friendly Melville Plan (AFMP)** has been developed with these principles in mind and identifies 4 key priority areas to deliver more opportunities for positive ageing.

- Housing
- Transport
- Social Participation
- Respect and Inclusion.

Under Housing, there is specific mention of AFMAF funding - “Work with Melville Aged Services Network and provide funding through the Seniors Assistance Fund to support ageing in place initiatives.”

**2017 – 2021 DAIP** has a commitment to identify and address barriers to participation – physical, emotional, social and economic. It is a plan that “supports an accessible and inclusive city, in which all people feel valued and celebrated for who they are, and confident that their human rights are respected. Everyone in our community has equal rights and the same need for belonging and social connection.”

Social justice, according to the Greens Political Party, “is recognition and action to support the rights of all people..... Everyone should have the opportunity for personal development and be able to fully participate in society without discrimination.”

It appears that AFMAF works to support these plans and principles, through respect for seniors and their life choices, and responding flexibly to ageing related needs and preferences. Many seniors wish to age in place and retain their independence in their own homes. They want to remain living in the City of Melville and participate fully in community life. An accessible and inclusive city values all people and enables them to fully participate in society.

According to the **Community Perceptions Survey (CPS) 2020**, the City of Melville leads the industry in 2 areas - efforts to adapt to climate change and graffiti removal services.

In 2018, the City lead the industry in terms of "Facilities, services and care for seniors", although maintaining a similar performance index score in 2020, it was below the industry high and has generally been trending downwards over the past few years–

2020	68 (Industry High 72, Industry Average 55)
2018	67

2016 74  
2014 74

The total Positive Rating in 2020 is 89%

"Facilities, services and care for seniors" was on par in terms of Familiarity Rating with "Services and Facilities for Youth" with a 51% response rate, whereas "Access to services and facilities for people with a disability" had a response rate of 39%. The Familiarity Rating re: "Facilities, services and care for seniors" in 2018 reflected a 57% response rate.

There is lower familiarity with the City's seniors services, compared with roads, rubbish, waste collection and bush land care.

In essence, community familiarity is higher and performance more important for the City's traditional services. There may also be some confusion in some residents minds about the role of local government in providing services for seniors, as there are a number of non profit and for profit organisations in the City that provide services.

Overall performance ratings were marginally lower for seniors (89%) than for services for people with a disability (90% disability), yet familiarity and awareness ratings for seniors services were higher.

In terms of "How the community is informed about what is happening in the local area (including local issues, events, services and facilities)" the findings were -

City	Industry High	Industry Standard
57	69	54

The total Positive Rating in 2020 is 78%.

Although the overall trend is downward, it has improved from last engagement –

2020	57
2018	53
2016	62
2014	60

The rating about information may relate to broader community issues, and is indicative there is scope to improve the delivery and supply of information to the community about services to seniors, and some innovation is required. For example, utilising local community hubs and an ABCD approach to showcase local organisations, attracting new volunteers, and trying small scale innovative pilots was recommended in 2018. The well attended Seniors Forums are likely to be reaching the already connected and well-informed, and innovation is required to spread information more widely.

Although there are still opportunities to raise more awareness in the community about the City's initiatives in relation to WHO and AFMAF, it is a challenge to promote AFMAF as any huge increase in demand would require additional financial resources, unless the budget was increased and/or maximum funding limits were decreased as proposed. A move to Smartygrants and an on line application process will enhance equitable access., however the significant number of older applicants over 85 years of age suggests a need to simultaneously focus on enhancing opportunities to develop and enhance digital literacy skills.

#### **2020 Community Scorecard comments related to Age-Friendly Melville Assistance Fund:**

"help elderly and disabled to care for the council land in front of their property.



“I have a large area and now my husband is bed bound and i have health issues and I find it difficult to control”

“Home help for elderly”

I cannot be involved in any community programmes as I am looking after a 95 year old mother and working full time.

“Reduce rate payments for self funded retirees “

“Security and care for the elderly.”

“Seniors. [CONFIDENTIAL]. There should be the option to have reduced rates to reflect the WA senior status and financial status.”

“Services to the elderly as the demographic changes “

[https://www.melvillecity.com.au/CityOfMelville/media/Documents-and-PDF-s/20-019-MARKYT-Community-Scorecard-Report-200522\\_1.pdf](https://www.melvillecity.com.au/CityOfMelville/media/Documents-and-PDF-s/20-019-MARKYT-Community-Scorecard-Report-200522_1.pdf)

## 2. DEMOGRAPHIC INFORMATION AND FORECASTS

- **2016 ABS Census information**

Melville has an ageing population and has a higher proportion of persons of post retirement age than Greater Perth.

	City of Melville	Greater Perth
Residents aged over 65	24.9	19
Residents aged 70 – 84	9.8	7.5
Residents aged over 85	3.3	1.8

Melville also has a significant population in pre-retirement age groups –

Residents 55 – 59	6.7
Residents 50 – 54	6.8

Melville has the second highest proportion of Culturally and Linguistically Diverse seniors – 21% of all residents aged 55+

English, Australian and Chinese are the 3 largest ancestries in the City of Melville.

Melville has the second highest number of people living with dementia in WA

- **ABS population forecasts-**

### Seniors in the City of Melville

By 2026:-

25.7% of the total population will be people aged over 60

4,776 increase in the number of people over 60.

Seniors (70 to 84) is the age category with the greatest increase in persons

4.0% of total persons will be aged 75 to 79

1,548 increase in the number of people aged 75 to 79

25.4% increase in population of retirement age compared to 10.6% increase in population of working age

29.4% of all households are forecast to be couples without dependents, which has the largest increase of 1,839 households.

Most older people (95.3%) are living in households, with 4.6% living in cared- accommodation. In 2018 among all older Australians, 38% needed assistance with everyday activities.

The main categories for assistance include the below:

Health care (22.5%)

Property maintenance (20%)

Household chores (16%)

*\* 2016 ABS Statistics- Forecast age structure 2016 - 2026*

Forecast population growth by percentage in older age groups -

	<b>2016</b>	<b>2026</b>	<b>2036</b>
70 – 74	3.9	4.6	4.4
75 – 79	3.0	4.0	4.0
80 – 84	2.5	3.0	3.5
85+	3.1	3.5	4.1

There is a forecast decrease in younger seniors -

60 – 64	6.1	5.5	5.3
65 – 69	5.5	5.1	4.7

Melville is facing a baby boomer bubble with seniors (70 – 84) showing the largest projected increase in numbers.

#### Young people aged 10 – 24 years

By way of comparison, the percentage population of young people in the City of Melville aged between 10 – 24 years will remain more or less the same.

2016	2026	2036
19.6	19.7	19.4

<https://forecast.id.com.au/melville/population-age-structure>

#### People needing assistance

There are no forecasts available for people reporting needing assistance with core activities. 2016 Census data for City of Melville states 4% of residents reported needing assistance with core activities (similar to the figure for Greater Perth). However it is likely that this figure will rise more quickly in Melville due to our ageing population.

<https://profile.id.com.au/melville/assistance>

- **2015 ABS Survey of Disability, Ageing and Carers**

18.5% of the population identify themselves as having some form of disability.

In effect 1 in 5 people reported living with a disability.

This equates to nearly 18,000 residents in the City of Melville, based on 2016 Census population of 98,083. -

49.6% of people over the age of 65 identify as having some form of disability.

<http://www.abs.gov.au/ausstats/abs@.nsf/mf/4430.0>

According to Department of Social Services National Disability Insurance Scheme (NDIS) data, by 2023 there will be over 700 individuals NDIS approved and living with a disability in the City of Melville. With them, it would bring **\$17,429,500 - \$28,028,400** worth of funding if they all apply for NDIS support. It would also bring jobs for over 200 paid support workers required in the Melville area.

<https://blcw.dss.gov.au/demandmap/>

- **2017 Seniors Strategic Planning Framework** published by Department of Local Government and Communities.
  1. By 2050, the number of people aged 65 to 84 years will double and the number over 84 years will quadruple. This trend is expected to continue for several decades.
  2. By 2021, it is projected that this will have increased by 50 per cent to just under 595,000 people, representing 21 per cent of the total population.
  3. Western Australia's ageing population reflects the combined impact of the ageing of the baby boomer generation, longer life expectancies and decreasing fertility rates.
  4. The seniors' population now spans more than 40 years (from 60 to 100+ years) making it very diverse in terms of health, family, economic, emotional, physical, financial and household circumstances.

The available data (1 Seniors Wellbeing Indicators, 2012; 2 Profile of WA Seniors, 2011) highlight the following:

- a rapid growth in the population aged 80 years and over, at a rate that is far higher than any other age group
- a large and growing number of seniors who speak English as a second language. By 2026, around one in five older people in Western Australia will be from a culturally and linguistically diverse (CaLD) background
- increasing numbers of seniors living on their own
- changes in patterns of home ownership and superannuation balances – many retired seniors now own their own home but have small incomes that are only partially self-funded
- a growth in the 'sandwich generation' as a growing number of seniors and pre-seniors find themselves supporting adult children and grandchildren, as well as caring for their ageing parents
- increasing numbers of older people in rural areas, with population growth at a more rapid rate than in most major urban and regional centres. This presents challenges particularly for regional communities with dwindling numbers of young people and families
- seniors working longer, often in a part-time capacity.

<https://www.dlqc.wa.gov.au/Publications/Pages/Seniors-Strategic-Planning-Framework.aspx>

- **2016 SEIFA Index of Disadvantage**

In terms of measures of relative disadvantage, the City of Melville is a well-resourced community, with high average incomes and educational attainment, low unemployment and high levels of home ownership. On the SEIFA Index (2016) of disadvantage – where a higher score means less disadvantage - the City of Melville is placed 9<sup>th</sup> overall.

Comparative scores on the Index of Disadvantage for neighbouring LGAs are –

City of Melville	1076.6
South Perth	1065
City of Cockburn	1034.6

<https://profile.id.com.au/melville/seifa-disadvantage>

Within the City there are pockets of disadvantage, with Willagee (961.3) and Brentwood (1001.1) being the lowest scoring suburbs.

<https://profile.id.com.au/melville/seifa-disadvantage-small-area>

### 3. IMPACT OF NEW COMMONWEALTH FUNDING MODEL AND CHANGES TO STATE HACC SERVICES

From 1 July 2018 responsibility for aged home care services was transferred from the WA government to the Commonwealth government. The State administered Home and Community Care (HACC) program transitioned to the Commonwealth Home Support Program (CHSP) and My Aged Care.

All existing older clients accessing WA HACC services continued access to home support services under the CHSP. Under the new arrangement, clients have been able to access all of their support services from a single provider, and those services adapted over time to suit individual needs as people age. Home care clients have more freedom to choose what services they would like to access and through which provider. Fees are determined by the provider.

Under the current home care arrangements, clients are assessed according to need and classified in Levels from 1 to 4, where Level 4 is a client with the most needs. Clients approved for Level 1 and 2 care are likely to experience shorter wait periods than clients assessed as Level 3 and 4. Clients assessed as requiring Level 3 or 4 care are often offered lower level care packages in the interim, until their funding is approved, and it is believed that AFMAF has been utilised by residents to address needs in the interim due to its quick turnaround time and flexibility.

Package level	Level of care needs
Level 1	Basic care needs – approximately \$9,000 a year
Level 2	Low care needs – approximately \$15,750 a year
Level 3	Intermediate care needs – approximately \$34,500 a year
Level 4	High care needs – approximately \$52,250 a year

Package level	Approximate wait time
Level 1	3 - 6 months
Level 2	12+ months
Level 3	12+ months
Level 4	12+ months

\*Last revised 29<sup>th</sup> February 2020

Care packages focus more on reablement services rather than home maintenance and gardening, and can therefore be used to support changes to people's physical environments to increase accessibility such as the installations of ramps and rails.

It is undecided if the AFMAF assessment process should include a determination about applicants' levels of CHSP. It is anticipated that clients with Level 4 funding may be able to meet most of their requirements with the level of funding provided and may therefore be considered ineligible to apply for AFMAF, although the waiting periods are of concern.

In the past, changes to funding arrangements by other levels of government have impacted on AFMAF. Examples include –

- Requests for continence aids increased when financial assistance for these was discontinued by the Health Department.
- Requests for assistance with ramps increase when there is a long waiting period with the Health Department.
- Requests for assistance with personal safety alarms have increased with the loss of the State government's security subsidy. It is also anticipated the cessation of the National Disability Services and Lotterywest closing the Community Living and Participation Grants (CLPG) from July 1, 2020 will have effect. This has been as the result of significant changes to funding for disability services in recent years.

#### 4. COMPARISON WITH PROGRAMS OFFERED BY OTHER LGAs

The City of Rockingham has established a similar program in the last couple of years offering a low income subsidy scheme. Rockingham residents that are over the age of 60 are able to apply for one of two targeted grants.

- Home modification or Assistive Equipment – rebates of up to \$150.00 to assist seniors to manage every day tasks and remain longer in their own home (Total of the grant is \$75,000)
- Information Technology – Rebates of up to \$150.00 to assist seniors to become more connected with friends, family, resources and information (Total of the fund is \$25,000)

To be eligible for either of the above grants you require a Health Care Card or a Pensioner Concession card.

They also offer a Safety subsidy to residents aged 18 years and over. This has recently been explored at Melville with the Neighbourhood Amenity team. Given there is a low level of crime in the

City of Melville, and our data tells us that accidental falls cause the most injuries and deaths in seniors in the City of Melville, this option is not currently being considered.

## 5. COMPARISON WITH OTHER PROGRAMS OFFERED BY CITY OF MELVILLE

AFMAF, Activelink and Financial Counselling are all proactive, flexible and timely individualised support services for residents who are facing challenges and who may otherwise be unable to fully participate in community life. They are targeted at low income residents with concession cards. They developed from a gap analysis carried out in the early 2000s. They align with community development goals of capacity building, active citizenship, and social connectedness.

All Financial Counselling applications and some Activelink applications are face to face and provide an opportunity for officers at Melville to develop relationships with residents, to promote our community centres and other facilities and services, and to create links with other organisations and services. Activelink and Financial Counselling are free services.

As AFMAF was administered externally by Chorus, the opportunity for face to face interaction was not available. AFMAF has not been a free service, as recipients have historically been asked to pay a small contribution – usually 10% - towards the total cost of equipment or services – and these contributions have gone back into the fund to help finance other applications. The majority of recipients have paid their contribution, excluding the recent addition of funding availability to residents who are affected by tree debris caused by City trees (verge trees) at the City's request.

A number of programs and activities are budgeted for different demographic groups in Melville -

1. <u>Seniors</u>	2018/19 Budget
Seniors activities excluding AFMAF	30,650.00
AFMAF (incl cost of external contract)	77,250
Total	107,900

2016 Census –	
Empty nesters and retirees (60 – 69)	11.6% of our population
Seniors (70 to 84)	9.4%
Elderly (aged 85 and over)	3.1%

2036 forecast –	
Empty nesters and retirees (60 – 69)	10.1% of our population
Seniors (70 to 84)	11.9%
Elderly (aged 85 and over)	4.1%

2. <u>Access and Inclusion</u>	2018/19 Budget
Disability Access and Inclusion and Social justice	23,068
Activelink (includes marketing and PR)	39,985
Total	63,053

2015 ABS Survey of Disability, Ageing and Carers  
18.5% of the population identify themselves as having some form of disability.  
This equates to close to 18,000 residents in the City of Melville

These figures are likely to increase as the population ages.

### 3. Youth

2018/19 Budget

YAC – PHAZE – Social and cultural Engagement 86,644

2016 Census –

Young people 10 – 24 years 19.6% of our population

2036 forecast -

Young people 10 – 24 19.4%

### 4. Financial counselling.

This free service for residents uses funds from the Melville Citizens Relief Fund. The Council covers the salary and on costs of the Financial Counsellor position.

### 5. Community buses

2018/19 Budget

13,513

Covers contract costs, with a small amount of fee income. Buses are largely used by seniors and special interest groups.

6. Active in the Park offers free outdoor fitness classes to the broad community. This program has external sponsors, and is subsidised by Leisurefit’s marketing budget.

7. Fit for Life is a health promotion project that emphasises the importance of exercise as people age. Classes are offered on a fee paying basis at Leisurefit centres.

8. Community centres activities are mostly low cost – ranging from gold coin donation to \$5.00.

9. Safety and security and ranger services, parks and cycle ways, and library services, are offered at no cost to residents through the use of rate income.

Within Neighbourhood Development, it would appear resources are allocated according to the size of various demographic groups, with the largest budget for seniors (currently 24%, forecast to increase to 26%+ of the population), and smaller budgets allocated for disability and inclusion and social justice, and youth, each with just under approximately 20% of the population. These two latter groups are forecast to stay relatively similar in size.

A variety of other programs are offered with a range of costs, from free to gold coin donation to fixed small charge. Many of these programs are open to all members of the community. City-wide services are offered at no perceived cost to residents, although they are covered by rate income.

## 6. COMMUNITY BENEFIT ASSESSMENT

City of Melville’s Community Development outcomes identifies over 200 products and services that are delivered to the community, either due to statutory requirements, or discretionary in nature, meeting particular community outcomes.

AFMAF is a discretionary program, with the Council acting as the funder and monitor, and service delivery having been outsourced to Chorus, since its inception in 2001 through until June 2020 AFMAF was established when the organisation’s approach was to identify gaps in services, thereby avoiding duplication and waste of resources, and to fill these gaps in services. AFMAF has its origins in the identified need of seniors in our community to access services and equipment that were in short supply. The rationale was to “prevent people falling through the gaps of other assistance programs”.

AFMAF was based on the needs and gaps analysis carried out in 2000. This approach was used in the development of a range of programs that Melville piloted and initiated in the early 2000s that subsequently were outsourced to other community organisations or the private sector e.g. Meals to Music – Cockburn HACC services, EMAS to Community First. The AFMAF program has remained due to being an identified gap in the sector, as there are no other services or agencies offering this type of financial support. Other financial assistance programs at Melville are financial counselling and Activelink.

A significant level of need for services for seniors is identified through stakeholder engagement during the development of the Age Friendly Melville Plan and WHO initiatives, plus the weight of demographic data about the ageing population. Melville is experiencing a baby boomer bubble with significant increases forecast in the number of people aged 70 +. These baby boomers are articulate, well educated, and more physically active, and their life experiences and expectations for their senior years will require a shift in the nature of aged care and services.

The 2017 – 2021 Age Friendly Melville Plan outlines these expectations in terms of support to live in their own homes and age in place, plus a desire for more flexible housing choices, increased transport options, and more social inclusion and participation. The current review of the Age Friendly Melville Plan and related Stakeholder Engagement will inform our understanding of any emerging needs and specific service responses.

AFMAF has historically assisted in addressing some of the issues identified in relation to housing and ageing in place, through the provision of ramps or personal alarms, or gardening services, although only benefiting a few seniors. No other agency is providing similar financial support of this type.

Feedback from stakeholders, in particular Melville Aged Services Network, supported this program's retention whilst recognising the need for more rigour in the application and assessment process, particularly in relation to financial eligibility.

In terms of intergenerational equity, there appears to be equity in budget allocations that reflect the demographic mix in Melville. In terms of sustainability, social responsibility and economic guardianship, the organisation recognises the aspirations of different demographic and socio-economic groups within our community and looks to find innovative solutions that are cost neutral or generate income to offset costs. It is socially responsible to advocate and lobby for our residents, whilst not taking on the responsibilities of family or other levels of government.

## 7. CONCLUSIONS

AFMAF is a unique program built on the early Community Development approach at the City of Melville of identifying gaps in services and plugging them, avoiding duplication and competition for scarce resources. Based on a community benefit assessment, there is justification for ongoing support for this demographic group.

AFMAF has historically been highly regarded by service providers, workers in the aged care sector, Aged Care Assessment Teams, and City of Melville Neighbourhood Development team members, and people who apply. However it appears less well known in the wider community.

AFMAF is an effective and appreciated financial assistance program that assists a small number of residents to maintain their independence in their own home. For some people this assistance is used as a means to preserve their own assets. Many appear asset rich and cash poor and feedback from service providers has supported this view. However the introduction of proof of financial hardship and "funding of last resort" has gone some way in addressing this.



Research is showing that health decline is not gradual but rather punctuated by medical events as the person progresses with age. Programs or services that are packaged around a person's unique needs are better than those selected from a fixed list. Programs and services that teach seniors to maintain their independence through learned modifications have more success. (2014 Intergenerational Forum – Best Practice in Home Care for Seniors). AFMAF responds to these situations, in terms of changed circumstances arising from a health crisis or other deterioration in health due to age, and addresses a person's unique needs.'

A significant percentage of the Fund has been spent on the administration fee paid to Chorus.

If the program was brought in house and administered by City of Melville, and (as per 2018 review recommendations) funding limits are reduced in line with the current total allowable under Melville Citizens Relief Fund (MCRF) and Activelink to \$200, it will be possible to remove the 10% contribution. With payments restricted to \$200, a greater number of people will be able to access the Fund, and it may be possible to allocate some funds to additional activities to support AFM Plan objectives.

It is proposed that the fund accept applications via the SmartyGrants platform, or via hard copy submission at the City of Melville Civic Centre, Willagee Community Centre or Blue Gum Community Centre as per the Activelink program. Recognising that Senior residents may be interested in developing or enhancing digital literacy skills in order to complete an application via Smartygrants, there is opportunity to explore with Libraries and Community Centre's the possibility of scheduling specific capacity building sessions relating to this within the existing digital literacy programs on offer.

The challenge is to determine whether the fund should solely maintain a one to one focus (due to the transformative effects of AFMAF funding on some people's lives, and recognising the inadequate funding provided by other levels of government), or to allocate a portion of the fund to explore potential value creation via other projects. Both focuses address social justice principles, and the goals in our neighbourhood and strategic community plans, however one to one funding on average has assisted less than 150 people each year under the current model.

## **8. RECOMMENDATIONS**

### **Short term Opportunities from 2020**

Bring delivery of SAF internal to the City, drawing on administrative support from the CD Admin team.

Continue to apply financial eligibility criteria in the form of proof of Pensioner Concession Card (apart from the "funding by exception" category).

Maintain a "funding by exception" category to cover the cost of verge tree requests or similar throughout the remainder of the financial year. Opportunity for applications in this category will have a \$500 maximum, will not be advertised, and will be subject to ongoing monitoring and review with the Natural Area and Parks team (i.e. to better understand demand over a 12 month period).

Utilise Smartygrants online applications, with a view to increasing equitable access and data management. Seek to provide support to individual seniors who request assistance with completing an online application form.

Limit AFMAF funding to \$200 maximum in 2020/21, aligning with alternate financial assistance programs at the City of Melville.

Remove the request for 10% contribution given the reduced maximum value of funding.

Transition to a “reimbursement” funding model – i.e. resident’s complete pre-application, confirming they meet eligibility criteria and identifying service/equipment and a preferred supplier. Once approved, reimbursement will be processed direct to the individual’s bank account on providing an ATO compliant tax receipt (N.B. there is precedent for this in the Youth Development Funding program, however additional scoping is underway).

Utilise the previously allocated administration fee charged by Chorus (i.e. approximately \$20,000); to additionally resource the Melville Age Friendly and Accessible Business network in the 20/21 financial year. This coincides with the development of online training videos and a potential online training portal to support the network, and will require development of a subsequent project plan to support. \$55,000 of the fund will be retained to distribute to successful applicants; reducing the maximum value of funding to each individual (aside from “funding by exception” category) achieves an increase to the total number of residents able to benefit from the program. The allocation of this funding to contribute towards small pilot projects ongoing needs further scoping.

Use neighbourhood hubs and community centres as connecting points for face to face contact where possible, to support social inclusion, respect and participation. Consistent with the Activelink program, hard copy applications will continue to be accepted at Civic Centre, Willagee Community Centre and Blue Gum Community Centre (and subsequently entered into Smartygrants for processing by CD Admin).

Work closely with MCRF and Financial Counsellor in cases where people are not eligible for AFMAF and make referrals between services.

### **Longer term opportunities from 2020**

Use place making to develop places for seniors and others, where they are welcomed and supported across a range of issues.

Complete further scoping activity re: utilising funding allocation for small pilot projects to continue to explore options such as developing relationships with the Men’s Shed, or creating a Befriend group, circular economy projects, initiating projects utilising volunteers to deliver gardening services. Etc.

Develop a program consistent with the objectives of MAFAB for deployment in the 2021/2022 financial year, enabling residents accessing service/equipment through local MAFAB member businesses to receive funding of up to a maximum of \$250 per year (i.e. a \$50 increased benefit).

Via MAFAB develop relationships with businesses that will offer discounts to Melville senior ratepayers.

## APPENDIX

### STAKEHOLDER FEEDBACK

Feedback about AFMAF has been provided by –

- Chorus AFMAF coordinator
- Community Development Officers – Seniors
- MASN online survey during 2018

#### Chorus AFMAF coordinator

The AFMAF Coordinator dealt with approximately 200 applications last year. She recognises the difference AFMAF funding is making in people's lives, to maintain their independence and live in their own home. Referrals are mainly self-referrals or via family members.

The Coordinator manages referrals over the telephone, and explores other service options with clients, as well as AFMAF and Chorus. Most requests can be managed quickly and processed within approximately one hour, however on occasions there are more complex requests that involve considerable time to resolve.

The majority of requests the Coordinator deals with relate to gardening and rubbish removal services – older people living in older houses on large blocks with trees that require cutting back, gutters cleaning, rubbish removed. Requests are most often for one off assistance, rather than short term services.

In terms of equipment, requests for alarms are increasing. Alarms vary in terms of features and cover a wide price range. Ramps and rails are also requested frequently. Applicants have the ability to choose their own supplier, although in some cases there are few available suppliers to choose from and hence organisations such as Grafton for ramps and Daily Living Group for aids are consistent beneficiaries of the program. Chorus built relationship with suppliers over time and would often recommend suitable suppliers to residents who expressed they were unsure of which company to seek assistance from.

Applicants have historically self-assessed income level, with the majority stating they are Level 1, the lowest level. There was no distinction until recent years between self-funded retirees and people with Centrelink Concession Cards. There has also been a perception that applicants try to claim the maximum amount that they believe they are entitled to, which is currently \$500.00

Satisfaction surveys from successful applicants score consistently highly as clients appreciate the financial contribution. The majority of recipients paid the 10% contribution requested.

#### City of Melville Officers

City of Melville Officers is aware that AFMAF is unique to local government and that it has a longstanding history of successfully supporting seniors who face challenges in their daily lives. However there is an acknowledgement that this approach to funding approximately 140 individuals per year, out of a seniors population of over 20,000, is having a small impact overall, though a significant impact at the personal level. It is notable that throughout recent years the fund has been increasingly utilised by applicants aged 85+.

#### MASN

A survey of service provider members of the Melville Aged Services Network (MASN) resulted in 9 responses. Their feedback told us –

- 78% are aware of AFMAF

- 67% had referred clients to AFMAF
- 85% believe AFMAF effectively supports older people to live independently in their own homes

If AFMAF funds were to be redirected –

- 90% said it was important or very important to research transport gaps
- 78% said it was important or very important to explore housing options
- 67% said it was important or very important to create a small grants program.

MASN members anticipated challenges with the changes to the Commonwealth funding model and My Aged Care, due to huge waiting lists, and acknowledged AFMAF's possible role in assisting people waiting on funding for low level needs. It is thought that most people do not know how to navigate their care funds, irrespective of more changes. Gardening is identified as one of the most sought after services, plus some equipment to support safety in the home. It is acknowledged that everyone likes to seek assistance, and there is a perception that some seniors who do have assets are trying to preserve them.

Other suggestions from MASN include that the fund is split into categories, that there is a focus on educating people about finances and navigating aged care packages, and that agencies play to their strengths and collaborate with each other, rather than trying to do everything.

Overall these stakeholders are enthusiastic and positive about AFMAF and the positive outcomes in facilitating ageing in place, and supporting seniors living independently and safely in their own homes. There is also interest in new ideas and innovation; no specific feedback or input was provided by MASN when advised that Chorus would no longer be delivering the fund from July 2020.