



## Housing and Older People Development Group

### Housing Options Advice for Older People: A Self Training Kit for Advisers

#### Welcome to the Self Training Kit

**The aim of this Kit** is to help generalist advisers, or anyone who works with older people, to develop their knowledge and understanding of housing options for older people.

This Kit has been commissioned by the *Housing and Older People Development Group* (HOPDEV), the body charged with advising Government on matters relating to housing and older people. The pack has been funded through the overall support provided to HOPDEV by the Office of the Deputy Prime Minister and the Department of Health.

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# About this Self Training Toolkit

The aim of the Toolkit is to provide a broad overview of the issues affecting housing decisions in older age. It covers:

- *Informing and Advising*: Understanding older people's housing needs and aspirations and enabling people to make informed decisions.
- *Is there a choice?* What are the main housing, care and support options for older people
- *How do I find out what housing and services are available?* An introduction to national sources of data and taking a strategic approach to building a local database
- *Knowing your limits*: Finding specialist help and advice

The self training kit is interactive, involving the learner through activities and suggested local action. It is an ideal starting point for both the induction programmes of new staff and also for existing staff who are new to this area of housing advice.

You can choose whether to work through the whole pack and activities as set out, or go back to some of the suggested tasks, such as finding out what is available in your area, after reading through the rest of the training kit.

We are interested in knowing whether you found this useful or have suggestions for changes and improvements.

Please do email your comments to [info@careandrepair-england.org.uk](mailto:info@careandrepair-england.org.uk)

# **What do you know already?**

**Start by having a go at this quiz.**

**It's not a test – the answers are all to be found in the subsequent information in this training pack.**

## **Quiz**

**1. What % of older people:**

a. live in ordinary (i.e. not specially built for older people) housing?

52%     59%     70%     90%

b. live in sheltered housing?

16%     12%     9%     5%

c. live in residential care/nursing homes/ other?

5%     8%     12%     14%

**2. Nearly three quarters of older people are owner occupiers**

True     False

**3. What % of people renting their homes from local authorities and housing associations (social rented housing) during the period 2002-3 were retired?**

13%     19%     22%     37%

**4. What % of black and minority ethnic households live in non decent housing?**

9%     24%     35%     40%

**5. What % of single older householders experience fuel poverty i.e. they need to spend more than 10% of their income on fuel?**

71%     60%     49%     37%

**6. A survey of 1,000 older people living in Care Homes was conducted by the Elderly Accommodation Counsel for the Office of Fair Trading. What % of older people:**

a. believed they had a choice about moving into a care home?

12%      29%      57%      73%

b. had looked round the home they moved into beforehand?

19%      38%      50%      63%

**7. Complete the missing number in the following statement:**

One older person is killed every  hours as a result of an accidental fall in the home.

**8. Which health problems can be aggravated by damp living conditions?**

**9. How do you think older people themselves might define “living independently”**

# Housing Needs and Aspirations

Maintaining independence is a key objective for most people as they get older. Living in their own home for as long as possible is often seen as key to such independence and is the aim of the majority of older people.

However, for some older people moving home may enhance their ability to live independently, especially if they are having problems with deteriorating health, reduced mobility, poor housing conditions, isolation and/or low income.

Anyone providing advice about possible alternative housing options for older people therefore needs to understand the factors that influence the process of reaching a decision about moving home, as well as having a general knowledge about the housing options likely to be available to older people.

## Where do most people live as they get older?

- *90% of people over retirement age live in general housing i.e. homes which have not been specially built for older people.*
- *5% live in sheltered housing. This is housing which has been designed for older people, usually a complex of flats or bungalows, and which offers some support services such as an on site scheme manager (becoming less common) or a daily call via Lifeline or similar system which provides an emergency response service.*
- *5% live in care homes or other type of accommodation*

Current housing and social care policies emphasise the importance of enabling older people to live independently in their own homes for as long as possible.

### ***Owner occupation***

One of the major housing changes to take place over the past 25 years is a move towards owner occupation rather than rented homes. 71% of households are now owner occupied: 72% of people aged 65-84 yrs are home owners, as are 61% of those of 85 yrs and over.

The main growth in owner occupation has been amongst lower income groups partly as a result of the Right to Buy scheme whereby many people bought their council house. Consequently they are now responsible for maintenance and repair costs which can be difficult for some people, particularly if they are leaseholders and the terms of their lease obliges them to pay the council/ other landlord for works such as major improvement programmes eg. roof/ window/ heating system replacements.

### ***Social rented housing***

Local councils and housing associations provide homes to rent at moderate cost – this is called social rented housing. 20% of homes are in the social rented sector and 37% of these are occupied by retired people.

### ***Private Rented Housing***

About 9% of households live in private rented accommodation ie. rent on the open market from a private landlord. Some of the lowest quality properties are to be found in this sector and older people are disproportionately represented in this housing.

### **Decent Homes**

'Decent Homes' is a term used to describe housing which meets a specifically defined standard. It is used by Government as a measure of the quality of the housing stock and targets are set to bring housing up to this standard. Some sections of the older population are more likely to live in non-decent homes – those over 75, those who live alone and those who have been resident in their home for 30 years or more.

### **Black and Minority Ethnic (BME) households**

People from BME communities are less likely to live in decent homes: 40% live in non-decent homes compared to 32% of white households (all ages). Whilst there is currently a lower percentage of people over 60 within most BME communities compared with the white population (7% vs 17%), over the next decade there will be a significant increase as middle aged people from BME groups (now 12%) reach retirement.

## **What is 'independence'?**

People often refer to '*keeping their independence*' as they get older. But what is meant by this subjective term?

At the heart of older people's sense of independence and well-being lies their **capacity to make choices and to exercise control over their lives** (1). This is not the same as being able to do everything without help. Indeed, accepting help in some areas of their lives allows many older people to remain independent in others. Many people draw on a combination of informal support and more formal service provision. Factors that contribute to a sense of independence and well-being are:

- **housing and the home**, including having a safe, comfortable home, maintaining the home and garden and having access to aids, adaptations and assistive technology;
- **neighbourhood**, being close to friends, shops and other amenities, in safe, well-designed towns and streets;
- **social activities, social networks and keeping busy**, including social clubs and community groups, opportunities for learning, leisure and fun;
- **getting out and about**, access to public transport can be crucial
- **income** – affects the kind of choices people are able to make
- **information** on housing, health and healthy living
- **rapid reaction services, particularly after a crisis**

## **What can help older people to live independently?**

An older person's understanding of their own needs and aspirations is the starting point for helping them explore their housing choices and options, and for enabling them to make and implement an informed decision about where and how they live. There is no substitute for the older person's own description of their needs as given to someone who is willing to listen with respect, understanding and empathy.

Some of the most common reasons (2) that older people start to consider moving home are:

- *Health decline*
- *Access or mobility problems*
- *Home maintenance worries*
- *Financial concerns*
- *Feeling lonely, isolated or unsafe*
- *Living in a home too large for their needs*
- *Bereavement*

Whilst moving can be one way to solve these difficulties, it may be possible to address these issues in other ways and enable a person to 'stay put' if that is their preferred option. It is important that all options are considered and that people have good information about their possible choices thereby enabling them to make an informed decision.

*Did you know?: In a large survey it was found that only 57% of older people who moved into a care home believed that they had any choice about moving there and only half had seen the home before moving in.*

## **How does money impact on housing choice?**

Money is clearly central to a person's housing options. Understanding the availability of any financial help to meet housing costs is a key part of an advisers work. Training in welfare benefit entitlements is essential (*this is outside the scope of this self training kit but a checklist of the main benefits that advisers need to understand is included*).

Understanding the impact that releasing equity in the home can have on an older person's welfare benefits is also important as such considerations may have a major effect on a person's housing decision.

Many older people miss out on welfare benefits and tax allowances for want of good advice and practical help to make a claim. According to statistics quoted by Age Concern England, more than £1 billion in pensioner benefits is unclaimed each year.

The main welfare benefits which housing advisers for older people need to understand are:

- Retirement Pensions and Pension Credit
- Housing Benefit and Council Tax Benefit
- Help with mortgage payments/ loan interest payments for owner occupiers
- Disability benefits including Attendance Allowance
- Winter Fuel Payments and other 'passported' benefits
- Supporting People payments for supported housing costs

Apart from the need to maximise income, some older people may find themselves in debt and/or financial difficulties. Some agencies (such as Citizens Advice) specialise in Money Advice and can offer advice and support not only with obtaining benefits but also with the management of debt. It is important that housing advisers know whether such back up is available in their area and understand arrangements for referring people on.

## **Checklist for action**

***Do you have up to date reference books/ website information?***

***Do you need training in welfare benefits advice? Landlord and tenant legislation?***

## **How does poor housing affect people's health?**

As mentioned above, health decline can be one of the main events that prompts an older person to consider moving home.

Having a general overview of the interconnection between housing and health can therefore be useful for advisers in terms of understanding an older person's wider housing situation.

Also when putting forward the case for alternative housing demonstrating that a person has a housing need because of housing related health/ disability problems can be crucial to obtaining suitable housing.

This is particularly the case in the social rented sector where often providers operate a points system – it will be helpful to understand how such systems work in your area.

*Did you know? One older person is killed every five hours as a result of an accidental fall in the home. 67% of all falls happen in the home*

*Did you know? 60% of single older householders need to spend 10% of their income on fuel (the definition of 'Fuel Poverty')*

***Before you turn the page write down your initial ideas about any health conditions that you think could be caused/ exacerbated by poor housing.***

## **Main health conditions exacerbated by poor housing**

- **Respiratory problems** such as asthma, bronchitis, chronic chest infections
- **Allergic conditions** such as eczema, perennial rhinitis, asthma
- **Arthritis**
- **Mental health**
- **Cold related health problems** such as hypothermia
- **Slips, trips and falls**
- **Carbon monoxide poisoning**

## ***What can be done about these housing related health hazards?***

Possible remedies will vary according to the tenure of the householder.

In the case of the people living in the rented sector, knowledge of the responsibilities of the landlord with regard to different parts of the property will dictate the course of action.

In most cases the landlord (social or private) will be responsible for the maintenance of the fabric of the home. Contacting the landlord on the tenant's behalf to request a repair would then be the adviser's first course of action. However, if a landlord refuses or fails to undertake the necessary repairs and maintenance further legal action may be needed. Advisers would then have to refer on to specialist housing services or obtain training in landlord and tenant law (*this is outside the scope of this training pack*).

In the case of owner occupiers – and for tenants where they are responsible for aspects of maintenance of their home - there may be local services to help older people maintain

independence in their own homes. These may include home improvement agencies, home safety check schemes, falls/ accident prevention projects, Affordable Warmth initiatives - many of these are outlined in the A-Z of services section below.

Service provision is patchy across the country. Housing advisers do need to find out which are on offer in their area and how older people may be able to access them.

For further information about housing and health you may find it helpful to refer to the 'Healthy Homes, Healthier Lives' material produced by Care & Repair England, including a self training kit along the lines of this one. See [www.careandrepair-england.org.uk](http://www.careandrepair-england.org.uk) and click on *Healthy Homes*.

## **Case Study : Mrs Browning**

Mrs. Browning, a widow aged 79 years, lives alone in her terraced house, which she and her husband purchased from the local council some twenty years ago. The house is an end of terrace property in very poor condition. The roof over the single storey kitchen is leaking and has caused considerable dampness, which has resulted in the growth of mould on the walls and floor. One of the external walls of the house is badly cracked and looks unsafe.

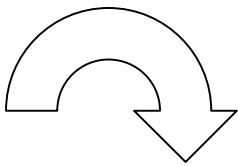
Mrs. Browning has hearing difficulties, suffers from severe osteo-arthritis, and finds it difficult to climb the stairs to reach the bathroom. There is a toilet on the ground floor but the facilities are old and cramped. The overflow pipe is constantly dripping and Mrs. Browning's efforts to stop the leak have proved unsuccessful.

Mrs. Browning has been feeling depressed lately. Her son and his family live some 100 miles away so contact with them is limited. She has said that she wants to continue living in her own home but both her son and her GP have told her that she ought to think about residential care. In spite of her health problems, she does not receive any help with daily living tasks. Her only income is her state pension but she has a small amount saved (£3,000), which she wants to keep intact to pay for emergencies and her funeral expenses.



## QUESTIONS

1. If you were asked to visit Mrs. Browning, what occurs to you about her general situation? What would you do to start to sort out her housing problems?
  2. What impact might her housing be having on her health?
  3. What options might be available to her?



## An A-Z of services that can help older people to live independently

The following sections describe some of the range of services which might be available to help an older person to live independently in their existing home or general housing.

### Adaptations and Equipment

Adapting a person's home or installing special equipment can make a radical difference to an older person's ability to live independently. One of the commonest problems that older people face is difficulty with getting in and out of the bath safely. Simple equipment such as a raised bath seat or a fully adapted level access shower can make a radical difference to a person's life.

Smaller items of equipment should be available (usually free of charge) from a service run jointly by health and social services.

Occupational therapists (OT) are the professionals who offer advice and information about adaptations and equipment. They are employed by both social services and hospitals. In some areas there are '*Disabled Living Centres*' which people can visit to see equipment on display and in many cases can obtain independent advice from an OT.

How a person gets help with more major adaptations depends upon the type of housing they live in and where they live. People who rent their home from the local council should be able to request an adaptation from the council.

Housing Association tenants may also be helped by their landlord, but in some areas they will be told to apply for a *Disabled Facilities Grant* in the same way that private tenants or owner occupiers can.

The main source of financial help for major adaptations is through a *Disabled Facilities Grant*. This is a means tested grant which pays for all or part of the cost of adaptations. It is administered by the local housing authority, usually the environmental health department, but the social services OT is also involved as they have to advise on what the disabled person needs. Appendix B gives an overview of *Disabled Facilities Grants*.

See '*Small Repairs*' below for further information about possible minor adaptations help.

### Assistive Technology

There is growing interest in the role that technology can play in enabling older people to live in their homes for longer, even when they have relatively high support needs eg. in the case of dementia.

Probably the most commonly recognised form of assistive technology (AT) is the conventional Emergency or Community Alarm scheme whereby a person pulls a cord or presses a button

on a pendant or watch in order to summon assistance in the case of an emergency (see below).

A term which may also crop up is that of the '*Smart Home*'. This is used to describe a home in which uses technology to enable people to control their environment more easily and which use sensors to monitor the activities of the occupant. This can then result in the triggering of an alarm if something out of the ordinary takes place eg. the fridge is not opened, no tap is turned on for a period of time when the occupant is at home, thereby indicating a problem.

Possible installations include:

- *Sensors for gas, carbon monoxide, smoke/ fire, flooding, low temperature*
- *Monitors for movement (or lack of it), getting in and out of bed, opening doors, falling (built into clothing), opening fridge, using the WC, turning on taps, taking medication, turning on lights,*
- *Intruder alarms*
- *Manual triggers eg pull cords, pendant alarms*

This is an area which will undoubtedly grow over the coming years, but key factors to consider when looking at such installations in a person's home are the reliability of the technology and the quality of the human response system set up to react to an emergency.

## Befriending Schemes

These are often operated by voluntary sector groups, linking volunteers to older people. Such volunteers, some of whom may well be in the older age group themselves, can befriend older people and help alleviate isolation, loneliness and perhaps boredom or depression.

## Community Transport

A safe, healthy and comfortable home will be insufficient for many older people if they are unable to leave that home and circulate in the community. Community transport services can be a lifeline to help older people access local services and maintain their independence and social contacts.

## Daily Living Support Services

Daily living support services range from help with domestic tasks (shopping, cleaning), to help with personal care such as getting up, washing, getting dressed.

Such services may form part of the care package offered by Social Services after a '*community care assessment*'. They may be provided by local voluntary organisations such as Age Concern or companies commissioned by Social Services. In some cases older people may pay themselves sometimes from money received as '*Direct payments*' from Social Services.

Social Services have a responsibility to provide community care assessment to individual adults with needs arising from '*physical, sensory, learning or cognitive disabilities and impairments, or from mental health difficulties*'. The formal assessment of the individual's needs determines whether or not the person is eligible for help based on the council's eligibility criteria for adult social care.

## **Decorating and Gardening**

Poorly decorated homes and unkempt gardens may not only worry the older person but can be a security risk if they 'mark out' the house to burglars.

Gardening services can provide one-off clearance work such as removal of overgrown weeds, hedge cutting or rubbish removal. Maintenance of gardens is a worry to many older people. Helping older people alter their gardens to low maintenance design might be another service offered.

Living in a very poorly decorated house can have a very depressing effect on an older person. Decorating services have been developed in some areas with labour offered by volunteers, or a community service scheme, or training schemes with a local college. These are often free services with users being asked to pay for the materials only.

## **Emergency Alarms**

Emergency alarm services can provide re-assurance for older people living alone and also for their relatives. These alarm services are connected to a 24 hour call centre, which will usually contact a named person should an emergency arise. Age Concern England produce a fact sheet about these schemes and the charity Ricability have also published an independent 'Which' type guide to such alarms.

## **Energy Efficiency**

These schemes can help older people identify the measures that can be taken to improve energy efficiency in their homes and provide practical help to carry out the work. Examples include arranging draught proofing and other insulation measures, installation of low energy light bulbs, change of heating system, and small changes such as adjustments to hot water and central heating timers/thermostats.

There are a range of grants available to help people improve the energy efficiency and heating in their home. The main provider of energy efficiency grants is the 'Warmfront' scheme (see resource list). Usually there are other local schemes and grants for older people. The best way to find out about these is by contacting the local Energy Efficiency Advice Centre which will help people to find and apply for relevant help.

## **Equity Release Schemes**

Whilst not strictly a service, sometimes older people may need to find the money to pay for the services, repairs or adaptations that can help them to stay put. '*Equity release*' and '*home income*' schemes have been developed by banks, insurance and other financial companies to enable older homeowners to release capital or income from their homes without having to move.

Equity release is the cornerstone of new private sector housing policy. The current legal framework for repair grants is changing and local authorities are being given much more flexibility in the use of funding to address needs within the private sector. This is prompting

local authorities to consider equity release schemes as part of their private sector renewal strategies.

Equity Release is a complex area. Anyone offering detailed advice must be properly qualified and registered as such advice is regulated. What the general housing adviser needs is a broad understanding of some of the main options, the sources of information available to people and where people can turn to for more expert advice. A broad overview is included as an optional section to read below.

Age Concern England produce a useful fact sheet on the main types of equity release. This recommended reading for general advisers and it could be given to any older person interested in finding out more. The local council or home improvement agency may know about local arrangements because in some parts of the country new low cost lending arrangements are being created.

## **Home Improvement Agencies (HIAs)**

Sometimes known as ‘Care & Repair’ or ‘Staying Put’ schemes, home improvement agencies offer help mainly to home owners and sometimes private tenants, though some may be involved in helping older people in all tenancies to get help with adaptations.

HIA staff can visit people in their own homes and offer advice about options for repairs, improvements and adaptations. They can also help to arrange financial packages to pay for any building work required. The technical services offered might range from initial general advice to producing detailed plans, specifications, sorting out tenders to a tried and tested panel of builders, plus inspection of the building work in progress. Throughout the process, practical and moral support is provided for service users.

Practical work ranges from sorting small repairs such as mending a dripping overflow pipe or installing new locks on doors, right through to major renovation of the whole property or a major adaptation costing thousands of pounds.

Building work may be financed through a variety of means such as local authority grants, the persons’ own savings, charities, loans, equity release schemes, the social fund and families. HIAs can also help to improve the incomes of many older and disabled people by giving information and advice about benefits. Many offer additional services including those listed here, particularly small repairs and adaptations/ handyperson schemes.

Most offer free advice but charge a percentage on building work that they organise/ supervise.

The websites [www.housingcare.org](http://www.housingcare.org) or [www.foundations.uk.com](http://www.foundations.uk.com) lists the availability of HIAs across the country and details the additional services that they offer.

## **Home Safety Schemes / Falls prevention services**

As noted above, falls are a major cause of injury and death amongst older people. Increasingly it is recognised that three main factors impact on falls – environment, medication and muscle tone/ health. Low room temperature through inadequate heating also impacts on mental/ physical capacity and can add to risk of falling.

Increasingly schemes are being set up as part of a health strategy to reduce the incidence of falls amongst older people. Such schemes might include a survey of an older person's home to check for hazards, arrangements for minor repairs, provision of safety equipment and adaptations, and practical advice about how to avoid falls. They may also incorporate checks on multiple drug use and exercise programmes to improve balance and agility.

## **Homeshare**

This scheme links the needs of young key workers for affordable housing to the need of older people for companionship and support. The older homeowner may rent out part of their home to someone, or reach an arrangement where a lower rent is paid in return for some help with practical tasks. '*Homeshare*' is a national charity, which undertakes extensive interviews and obtains personal references before matching any worker with a person seeking a Homesharer. The government is supporting expansion of these schemes and more may be set up in the future.

## **Home Security Schemes**

Home security schemes can install security measures such as door and window locks, door chains, viewers, external key safes and external lighting. The aim is to reduce both the incidence and the fear of crime amongst older people. The hardware and labour is often provided at low cost or even free of charge. Some schemes operate in tandem with a handyperson schemes or may be run by Help the Aged, Bobby schemes (linked to the police service) or Regeneration initiatives in high crime areas.

## **Hospital Discharge or 'Home from Hospital' type services**

These may offer a rapid response service enabling older people to be safely discharged from hospital into their own homes.

What they offer varies significantly from area to area. Some are mainly social (eg. making sure the person leaving hospital goes home to a place that is warm, with food and milk in the fridge and with someone calling in on them for a few days).

Others are mainly practical and make the home suitable for the person to return to eg. undertaking essential repairs and adaptations. Examples might include fitting of handrails, banisters, bed hoists, bringing a bed temporary downstairs, raising the height of a chair, undertaking essential repairs to a heating system, perhaps a small amount of cleaning, decorating and moving furniture.

## **Small Repairs and Minor Adaptations Schemes ('Handyperson projects')**

Help with a small but essential repairs or adaptations can be crucial to an older person's efforts to live independently.

Most services are aimed at helping low income older owner occupiers who either have problems affording the work commercially or who face problems finding a trustworthy builder who will take on small jobs.

Social housing tenants are able to call upon their landlord for most repairs but some small jobs or adaptations may be outside the scope of their tenancy agreement. They too may be able to call on these schemes.

Examples of the work that they can undertake might include replacing broken windows, repairing a door, unblocking a waste pipe, installing curtain rails, and clearing away a broken down garden wall.

Small adaptations schemes can organise such things as level access into a property, and the installation of grabrails and handrails so that the person can climb stairs or use their bath.

The main providers of such schemes are home improvement agencies, Age Concern groups, some volunteer bureaux. Social Services may employ their own worker to install adaptations linked to occupational therapy teams.

Local knowledge of their availability is crucial to the role of the housing adviser, and some information is available via [www.housingcare.org](http://www.housingcare.org)

### ***Helping people to help themselves***

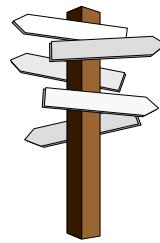
Sometimes people just need better information about what is possible. Advice centres need to develop local, accessible information systems, and maybe open access to the internet, which can enable older people to better help themselves.

The resources listed below are a useful starting point. Being aware of what is available via websites, fact sheets and information leaflets is a crucial part of being a good housing adviser.

### **Task**

***Now that you have read about the possible services that may be available to older people look again at the first case study and think about how you might advise Mrs Browning.***

***Note anything that you feel unable to offer advice on because of a lack of knowledge or information and note your training needs eg. welfare benefits/ financial advice.***



## SIGNPOSTS:

### ⇒ NATIONAL (A-Z):

↔ **Age Concern Information Line** – telephone: 0800 00 99 66 (also available via Typetalk)  
Fax: 020 8765 7211 E-mail: [ace@ace.org.uk](mailto:ace@ace.org.uk) [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Website contains useful information and factsheets, including information on equity release and other financial issues. Telephone information advice provided.

↔ **Care & Repair England** - [www.careandrepair-england.org.uk](http://www.careandrepair-england.org.uk)  
A range of resource materials is available in downloadable formats from the *Housing Options* section of the website. A self help guide to organising repairs or adaptation (*In Good Repair*) is freely downloadable or can be posted free of charge to individual older people – email [info@careandrepair-england.org.uk](mailto:info@careandrepair-england.org.uk) or phone 0115 950 6500.

↔ **Citizens Advice** [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Offer comprehensive on line information and can put people in touch with their nearest Citizens Advice Bureau.

↔ **Community Transport Association** – [www.communitytransport.com](http://www.communitytransport.com)  
Advice Service telephone: 0161 367 8780  
General email: [CTAUK@CommunityTransport.com](mailto:CTAUK@CommunityTransport.com)  
Office address: Highbank, Halton Street, Hyde, Cheshire. SK14 2NY.  
National representative body of voluntary sector transport operators covering the whole of the UK. Provides training and information on accessible, voluntary and community transport.

↔ **Department for Work and Pensions (DWP)** – [www.dwp.gov.uk](http://www.dwp.gov.uk)  
DWP is responsible for a range of benefits and services for pensioners, and offers information and links from its website.

↔ **Disabled Living Centres** - To find the nearest centre contact: the Disabled Living Centres Council, Tel: 0161 834 1044 Text: 0161 839 0885  
Fax: 0161 839 0802 e-mail: [dlcc@dlcc.org.uk](mailto:dlcc@dlcc.org.uk) [www.dlcc.org.uk](http://www.dlcc.org.uk)

↔ **Eaga Partnership** – [www.eaga.co.uk](http://www.eaga.co.uk)  
Website provides information about central government, local government and other grants.

↔ **Elderly Accommodation Counsel** - [www.housingcare.org](http://www.housingcare.org) E-mail: [enquiries@e-a-c.demon.co.uk](mailto:enquiries@e-a-c.demon.co.uk) Advice & information service telephone: 020 7820 1343  
This is a free service designed to help older people decide how best to meet their housing, support or care preferences and needs. Website provides information about location of housing for older people, HIAs and other support services.

↔ **Energy Advice Centre**

Free telephone advice line 0800 512 012. Older people on means tested benefit may be entitled to a Warmfront Grant following an Energy Efficiency Survey of their home. Those not on a means tested benefit may be eligible for other assistance under local schemes.

↔ **Foundations** – [www.foundations.uk.com](http://www.foundations.uk.com) Tel: 01457 891909

The National Co-ordinating Body for Home Improvement Agencies (HIAs). Can provide information about HIAs and contact details of local services.

↔ **Help The Aged Seniorline** – [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Seniorline telephone: 0808 800 6565

Minicom: 0800 26 96 26 E-mail: [info@helptheaged.org.uk](mailto:info@helptheaged.org.uk)

Free telephone information and advice service for older people. Help is available on community care, welfare and disability benefits, and housing issues.

↔ **Homeshare** – telephone 020 7376 4558

Office address: 155 Kings Road, London. SW3 5TX.

Links the needs of young key workers for affordable housing to the needs of older people for companionship and support.

↔ **IFA Promotions Ltd.** - [www.ifap.org.uk](http://www.ifap.org.uk)

Telephone: 020 7833 3131

Office address: 2<sup>nd</sup> floor, 117 Farringdon Road, London, EC1R 3BX

For details about local independent financial advisers.

↔ **Shelter** [www.shelter.org.uk](http://www.shelter.org.uk) Emergency housing advice 0808 888 444, General Enquiries

Tel line: 0845 458 4590. Provide housing advice over the telephone, through a network of Housing Aid Centres and via Advice Online web service.

↔ **Tripscope** - Telephone Helpline 08457 585641

Fax 0117 939 7736. Email [tripscope@cableinet.co.uk](mailto:tripscope@cableinet.co.uk).

Tripscope, The Vassall Centre, Gill Avenue, Bristol. BS16 2QQ.

Travel advice and transport information for disabled and older people.

## ⇒ LOCAL

↔ **Age Concern** (phone free 0800 00 99 66 for details of local branch)

Local Age Concern organisations are likely to offer advice and information services for older people and may also provide some direct support services.

↔ **Citizens Advice Bureau**

Local Citizens Advice Bureaux usually offer money advice and help with applying for benefits.

↔ **Community Legal Service**

Directory of local services is available as a reference document in local libraries. Lists accredited sources of local legal advice and social welfare advice.

↔ **Community Transport**

Local Community Transport services are usually targeted at older and disabled people. Many collect passengers from their own homes and provide a door to door transport service at an affordable rate.

**↔ Home Improvement Agency**

Often called 'Care & Repair' or 'Staying Put', they are non-profit making bodies managed locally by Housing Associations, Local Authorities, charities and independent management committees.

**↔ Money Advice Centres**

Money Advice Centres offer advice and support not only with obtaining benefits but also with the management of debt.

**↔ Local Benefits Agency**

Source of relevant information leaflets and specific advice for individuals.

**↔ Housing Advice Centres**

All local authorities have to ensure that housing advice is available in their area. The housing advice centre may be run by the local authority, Shelter, or an local independent provider.

**↔ Social Services**

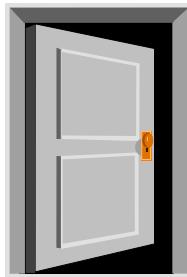
Local Authority Social Services are a source of information and advice about local support services for older people.

## ⇒ GUIDE TO FINDING HOUSING ADVICE

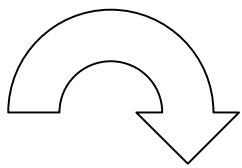
**↔ Directory of Housing Advice and Information Services for Older People**

Published by HOPDEV, this is a comprehensive guide to locating housing advice services across England. Available from Help the Aged Publishing Services 020 7239 1946.

## **After reading the above check that you can answer the QUESTIONS below using your own local information systems:**



- ⊗ What practical support services are available locally for older people?
- ⊗ Which agencies provide what and who can be helped?
- ⊗ What private services are available?
- ⊗ What criteria are used by the local Social Services to determine eligibility for community care?
- ⊗ What is the Social Services charging policy for services to help older people remain living in their own homes?
- ⊗ Is there a local Home Improvement Agency?
- ⊗ What information is available from the local authority housing services about grants for repairs, adaptations and renovations?
- ⊗ Is there a local emergency alarm system? If so, how do people obtain this?
- ⊗ Is there a local Homeshare scheme and what is the application process for the older person?
- ⊗ Where can local older people find out about welfare benefits?
- ⊗ What equity release schemes are available in your area and what are their advantages for the older homeowner?



## MOVING HOME

Although most people opt to remain in their existing home as they get older, some people may want or need to move. This may be because they would like to be nearer to relatives or friends, or find a different home better suited to their needs eg. easier to maintain, better located for public transport, shops and services. Some may want the additional security and support of sheltered/ retirement housing. Some people may need the additional services that a care home offers.

Whatever the final outcome, thinking about moving home and actually moving can be a trying process. Anyone working with older people and offering housing options advice, information and practical help needs to understand and empathise with the decision-making process and the upheaval that the person is going through.

### **Activity**

*Write down words about the emotions that you associate with moving home*

*Now use two colours to highlight those which are negative and those which are positive.*

*Are there more negatives than positives?*

*Think about being an older person, maybe on your own, maybe not having moved for many years and reflect on the emotional impact that moving may have.*

# Main Housing Alternatives for Older People

Clear information about possible housing options is crucial if a person is to reach an informed decision. This section describes some of the types of housing options that may be available to older people – local availability will vary significantly.

## Adapted/ Adaptable General Housing Stock

One option that may be overlooked is for an older person to move within the general stock to a property that better meets their needs. This might include moving to a home that is adaptable/ has already been adapted. Increasingly local authorities are looking to develop registers of homes that have been designed/ adapted to meet the needs of disabled people. Such registers may include both social rented and private sector homes and may involve grants departments recording the location of homes where an adaptation has been carried out using a DFG and the co-operation of estate agents.

## Retirement/ Sheltered Housing

Retirement housing is a broad term referring to housing which has been specially designed and built for older people, often with some shared facilities. The term is often used to describe housing for retired people who are still capable of looking after themselves, perhaps with some practical support services. There is a range of different types of retirement housing schemes to rent, buy or part-buy

Retirement housing developments usually consist of groups of properties which may be self-contained flats, bungalows, apartments or even smaller houses. Many offer shared on site facilities eg. a lounge, laundry, guest flat and garden. Meals are not normally provided but some schemes include a restaurant or a hot meals facility. They provide a safe, controlled environment often, but not always, designed to standards that make them better suited to older people's needs eg. level access.

Within the term retirement housing are included:

- Sheltered Housing
- Leasehold Schemes for the Elderly (LSE)
- Shared Ownership
- Private sector retirement housing developments, such as Retirement Villages

***For more details about any of these types of housing, including local availability, look on [www.housingcare.org](http://www.housingcare.org)***

Sheltered housing is the term most often used to describe the retirement housing provided by the social rented sector - local authorities and increasingly housing associations. This sort of housing traditionally had a warden (now often called a scheme manager) offering emergency alarm support, but not day to day care. Increasingly sheltered housing schemes are using telephone based 24 hour alarm systems rather than on site staff.

Most private sector retirement housing is purchased at full price on the open market, though for people who cannot afford the full market price Leasehold Schemes for the Elderly (LSE), Shared Ownership Schemes and Lifetime Occupancy may be available in certain areas.

In retirement housing each resident has their own front door and a self contained flat/bungalow with security of tenure via a tenancy or lease (unlike residential care). Many schemes have a communal door entry system, which offers extra security.

The use of sheltered housing in the social rented sector is being seriously looked at with the introduction of payment for services through Supporting People. ‘Remodelling’ of unpopular schemes to create units that can help older people with relatively high support needs is taking place in some areas.

Often traditional sheltered housing is the only option that an older person is aware of, perhaps through friends and family. It is important to be clear about what the person is hoping such housing will provide for them. Only then can an informed decision be made.

Quite often it is a sense of safety and security that older people are looking for, particularly if they are recently bereaved and now living alone, or if they have experienced a health problem such as a fall which left them feeling worried about what would happen to them if they fell/were taken ill again. In each of these cases it is worth considering the support services mentioned above which can be delivered within the person’s existing home – perhaps referred to as ‘floating support’. The growing availability of assistive technology, lifeline alarm systems, practical help in the home may all enable older people to stay put for longer.

## **Accessing Social Rented Sheltered Housing**

Local councils and housing associations generally offer their housing to people in the greatest housing need, at rents that are affordable. All have a lettings policy or set of criteria describing who qualifies for their housing and which applicants have the highest priority. In most parts of the country, the number of applications exceeds the number of people who can be helped, though in the case of some sheltered housing, particularly small bed-sits, there may be an oversupply.

Older people who wish to move to sheltered housing usually have to show:

- some degree of housing need because of the physical condition of their present home; or
- medical and/or social reasons for wanting to move, for example poor health, disabilities, loneliness, fear or isolation from friends and family; and
- that they are not easily able, for whatever reason, to buy rather than rent suitable housing; and
- that (if they are not local already) they have good reason for wanting to move to the area they apply for. Wanting to be nearer family or close friends may be an acceptable reason particularly if these people will help to meet their care needs.

People looking for sheltered social housing to rent who are already a tenant of a council or housing association should first approach their landlord and ask for a transfer. People wanting to apply for council sheltered social housing who are currently owner occupiers or private tenants should contact their local council housing department to find out about local priorities.

People wanting to apply for housing association accommodation may need to be referred to a particular housing association by their local council as they may hold ‘nomination rights’. Individual housing associations should publish information about local arrangements.

Increasingly social landlords are being encouraged to operate ‘choice based lettings’ which gives prospective tenants more say in where they wish to live. Local housing advisers need to understand local policy and practice when it comes to lettings.

The cost of renting is made up of rent plus a service charge. Rents vary significantly between landlords and around the country. For people with limited capital and low income, Housing Benefit may help towards the cost of the rent and the Supporting People Fund may help towards the cost of support services such as the scheme manager and alarm service.

Where people are already social rented sector tenants but wish to move to a different area they may be able to arrange a transfer using the national ‘H.O.M.E.S.’ scheme (see below)

## **Abbeyfield Houses**

Abbeyfield Societies provide care and companionship for older people. Traditionally they did this in family-sized houses in which residents had their own rooms but shared a lounge and dining room and a resident housekeeper ran the accommodation, provided meals etc. Increasingly Abbeyfield are developing different housing with care models that provide more self contained accommodation. The UK Abbeyfield Society was formed in 1956 and there are nearly 600 local Societies throughout the UK.

## **Almshouses**

Almshouses are run by small independent charitable trusts, set up to provide low-cost accommodation for older people ‘in need’. Many of the Almshouse charities were established hundreds of years ago. Each charity has its own rules describing the categories of people they can house. For example some almshouses were set up exclusively for retired workers of a particular trade or people living in a specific geographical area.

## **Housing With Care**

*Extra Care (sometimes referred to as Very Sheltered or Assisted Living schemes)* has usually been designed for older people who have higher levels of care and support needs. 24-hour support, domestic and personal assistance is usually on site and available to residents as and when they need it. Often the intention is to provide the level of care that might traditionally have been given in a residential care home setting whilst providing people with security of tenure (everyone keeps their own front door), flexibility of support (recognising that this may not be constant) and maintaining a greater level of independence for longer.

*Close Care schemes* are independent flats or bungalows built on the same site as a care home. Residents often have some services (such as cleaning) included in their service charge and other services can be purchased from the care home. Close care schemes can be either rented or purchased.

## **Care Homes**

Care homes are primarily for older people who are no longer able to manage independently in their own home even with extensive help organised by Social Services, commercially or from family and friends.

Until recently long term care homes were called either residential or nursing homes. In April 2002 registration categories were introduced and care homes are now described as care homes providing personal care and care homes providing nursing care.

- *Care homes providing personal care* offer living accommodation, meals, help with personal care such as dressing, companionship and someone on call at night.
- *Care homes providing nursing care* offer personal and nursing care 24 hours a day for people who are bedridden or very frail.

Care home fees vary from about £330 a week to £1,000+ for a home providing specialist nursing care. Anyone needing help towards the cost of a care home – either now or in the future – must first contact their local Social Services department and ask for an assessment of their needs. If the Social Services department determines that a care home is appropriate, they will carry out a financial assessment to determine how much the older person should pay.

## **Moving In With Relatives**

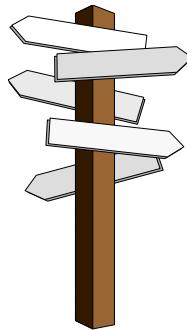
Before deciding to move in with relatives there are a number of important issues to discuss. These include practical matters such as meal arrangements, privacy, the space used by family members, suitability of the accommodation and financial arrangements. Before the decision has been made people should consider seeking independent advice and drawing up a legal agreement to clarify, for example, who is responsible for specific expenses and what happens if either party ends the arrangement.

**Before turning the page, list some of the factors that you think it may be important for an older person to take into account when they are considering moving to retirement or sheltered housing.**

## **Some of the factors for older people to consider when thinking about moving to retirement or sheltered housing:**

- ④ **Location** - is there access to public transport, is the scheme within walking distance of shops, leisure/ social/ health facilities? How far away will the person be from existing social networks and activities?
- ④ **Social opportunities** – what is the general ‘feel’ or ethos of the scheme? Does the scheme offer what the older person is looking for – lots of organised activities or limited contact with other residents? Can friends or family stay over/ visit easily?
- ④ **Size and layout** can be a key issue. Many sheltered housing schemes offer very small units of accommodation. This would necessitate an older person moving from a house getting rid of most of their possessions. Have they thought this through?
- ④ **Design** – is the property well planned out? Is there decent storage? Is there space for adaptations? One study concluded that many older sheltered housing schemes were far less adaptable than the normal housing stock so that if an older person became disabled they would not be able to install the most basic of adaptations and would be forced to move.
- ④ **Security** - is this a major concern for the person? If so does the scheme offer an on-site manager/ warden (and is this likely to continue – many areas are discontinuing this arrangement)? What does the alarm scheme offer in terms of rapid response?
- ④ **Facilities** – what is included? Some newer schemes have extensive facilities – gym’s, café’s, internet rooms, guest facilities, laundry rooms (usually because kitchens have been made too small to fit a washing machine into). All of these have to be paid for.
- ④ **Pets** – not all schemes allow pets. This can be an important issue for some older people for whom their pet can be an enormously valued companion.
- ④ **Service Charges** – is the person fully aware of all charges and able to afford them? They can be very high in some private sector schemes and even in the social rented sector there is an increasing debate about what housing benefit / Supporting People will pay for even if a person is living on a low income. It is important to understand what is included in any quoted costs and what will be extra eg.- ground rent, insurance, council tax, heating, TV license etc.
- ④ **Management charges and arrangements** – in some cases a property developer builds the accommodation then after sale the scheme is transferred to a management company. They employ the scheme manager and organise the maintenance and cleaning of external and communal areas, gardens etc. Legal advice may be required to look at the liabilities that a person is taking on when they purchase such properties.
- ④ **Resale arrangements** in the case of private sector properties the way in which re-sales of properties are handled depends on the terms of the lease. Some management companies offer an estate agency service for which they charge.
- ④ **Limitations** – in some places there are quite strict rules about when a person has to move out eg. if they can no longer look after themselves, if they develop dementia.

# SIGNPOSTS:



## ⇒ NATIONAL SOURCES OF IMPARTIAL INFORMATION:

### ↔ Elderly Accommodation Counsel - [www.housingcare.org](http://www.housingcare.org)

Advice &information service telephone: 020 7820 1343

E-mail: [enquiries@e-a-c.demon.co.uk](mailto:enquiries@e-a-c.demon.co.uk)

This is a free service designed to help older people decide how best to meet their housing, support or care preferences and needs. Provides detailed information about all types of housing and many support services for older people in all parts of the UK. It can supply factsheets and details of housing developments, care homes and care services.

### ↔ Age Concern Information Line – telephone: 0800 00 99 66 (also available via Typetalk)

Fax: 020 8765 7211 E-mail: [ace@ace.org.uk](mailto:ace@ace.org.uk) [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

Free telephone advice service offering advice or information on a wide range of issues including benefits, services and housing. Handbook - *A Buyer's Guide to Retirement Housing*. Range of Factsheets including, *Factsheet no 2 – Retirement Housing for Sale*, *Factsheet no 8 – Moving into Rented Housing*.

### ↔ Help the Aged Seniorline [www.seniorline@helptheaged.org.uk](mailto:www.seniorline@helptheaged.org.uk)

Tel: 0808 800 6565 Minicom: 0800 26 96 26 E-mail: [info@helptheaged.org.uk](mailto:info@helptheaged.org.uk)

Free telephone advice service offering advice or information on a wide range of issues including benefits, services and housing, but not on legal matters. They can also refer you to local services. Fact sheets/ information available from their website.

### ↔ Counsel and Care – [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

Advice line telephone: 0845 300 7587

Telephone advice is available on topics such as care homes, charitable sources of financial help for fees, community care, leaving hospital and welfare benefits.

### ↔ Ricability [www.ricability.org.uk](http://www.ricability.org.uk) Telephone: 020 7427 2460 Textphone: 020 7427 2469 E-mail: [mail@ricability.org.uk](mailto:mail@ricability.org.uk)

Ricability is an independent research charity that publishes impartial guides to a wide range of equipment and services which are of use to older and disabled people. For information about the guides which are available

### ↔Shelter [www.shelter.org.uk](http://www.shelter.org.uk) Emergency housing advice 0808 888 444, General Enquiries Tel line: 0845 458 4590. Provide housing advice over the telephone, through a network of Housing Aid Centres and via Advice Online web service.

## **INFORMATION FROM RETIREMENT HOUSING PROVIDERS**

### **PRIVATE SECTOR PROVIDERS**

#### **↔ Association of Retirement Housing Managers (ARHM) - [www.arhm.org](http://www.arhm.org)**

Represents 47 organisations, which between them manage some 71,000 retirement properties. ARHM has produced a Code of Practice (available from the Elderly Accommodation Counsel).

#### **↔ Retirement Homeseach – [www.retirementhomeseach.co.uk](http://www.retirementhomeseach.co.uk)**

Email: [enquiries@retirementhomeseach.co.uk](mailto:enquiries@retirementhomeseach.co.uk). Telephone: 0870 600 55 60.  
Fax: 0870 600 55 65. Information about retirement housing to buy.

#### **↔ Girlings - [www.girlings.co.uk](http://www.girlings.co.uk)**

Girlings offer private retirement properties to rent in most counties throughout England, Wales and Scotland. Their Lettings Team can be contacted on Lo-Call 08457 585356.

### **SOCIAL RENTED/ SHELTERED HOUSING**

Many smaller and/ or local housing associations provide rented housing for older people and information will be available from the local council. The main three national providers are

#### **↔ Anchor Housing – [www.anchor.org.uk](http://www.anchor.org.uk)**

Housing association providing housing for older people throughout England.

#### **↔Housing 21 - [www.housing21.org](http://www.housing21.org)**

Housing association providing housing for older people throughout England.

#### **↔Hanover Housing [www.hanover.org.uk](http://www.hanover.org.uk)**

Housing association providing housing for older people throughout England.

#### **↔ Federation of Black Housing Organisations – [www.valleymedia.co.uk/fbho](http://www.valleymedia.co.uk/fbho)**

Membership body working with black and minority ethnic Housing Associations, individuals and key partners to promote and work for diversity and innovation in the social housing sector. May hold information about BME housing providers.

#### **↔ EROSH – [www.shelteredhousing.org](http://www.shelteredhousing.org)**

National consortium for sheltered housing. Information, resources and links available from EROSH website.

#### **↔ Abbeyfield Society - [www.abbeyfield.com](http://www.abbeyfield.com)**

Provide supported housing (as described above)

Address: Abbeyfield House, 53 Victoria Street, St Albans Herts AL1 3UW. Telephone: 01727 857536. Contact the Abbeyfield Society for further information about Abbeyfield Houses.

#### **↔ The Almshouse Association - [www.almshouses.org](http://www.almshouses.org)**

Supports and advises the Trustees of 1800 Almshouse Charities across the UK.

**↔ H.O.M.E.S** The Housing Mobility and Exchange Services helps housing association tenants to move nationwide. There is also a Shared Ownership Homes Service (telephone 020 7963 0246). [www.homes.org.uk](http://www.homes.org.uk)

## **LOCAL INFORMATION**

### **↔ Local Authority Housing Department**

Some local authorities maintain lists of retirement/ sheltered housing to buy, rent or lease. Can usually give details of housing associations which provide sheltered housing to rent in the area. Should also have details of any special leasehold/ shared ownership schemes for older people.

Some local authorities have established Disability Housing Registers (or Disabled Persons Housing Registers), which are designed to match the needs of disabled people who require accessible housing, with suitably designed and/or adapted properties.

Should also have information about local home improvement agencies, repair grants or loans, DFGs and other housing help.

They may also operate their own housing advice centre, or contract this to Shelter or another provider.

### **↔ Social Services**

Local Authority Social Services must be contacted for an assessment of needs if anyone is seeking help with the cost of a Care Home place.

### **Miscellaneous**

#### **↔ Solicitors for the Elderly (SFE)** - Telephone/Fax: 01773 326 769

Email [donnabrookes.sfe@btconnect.com](mailto:donnabrookes.sfe@btconnect.com)

Administration Office, P.O. Box 9, Peterborough, Cambs. PE4 7WN.

A national association of solicitors, barristers and legal executives who are concerned with improving the availability and delivery of legal services to older people. SFE members have experience and specialise in a wide range of legal issues affecting older people.

#### **↔ Community Legal Service**

Directory of local services is available as a reference document in local libraries. Lists accredited sources of local legal advice and social welfare advice.

#### **↔ Solicitors**

Some solicitors offer free initial consultation surgeries.



## **ACTIVITY**

**Using the information sources referenced above can you find out about the following?**

- ⊗ What private retirement/ sheltered housing to buy schemes exist in your area?
- ⊗ Where can people get advice about a lease before buying retirement housing property?
- ⊗ What safeguards do owners of retirement housing have that services will be of good quality and reasonable cost in the future?
- ⊗ Have you obtained a list of all the local providers of retirement /sheltered housing for rent in your area?
- ⊗ How would someone go about getting social rented housing in your area?
- ⊗ What sheltered/retirement housing for rent is available for black and ethnic minority elders?
- ⊗ How can someone find out whether pets are acceptable in a particular sheltered/ retirement housing scheme?
- ⊗ In what circumstances would someone need to consider moving to a care home?
- ⊗ How difficult is it to find a place in a care home in your area?
- ⊗ Are there any Extra Care housing schemes?
- ⊗ How do people pay care home fees if they are not eligible for financial help from the Local Authority?

# Applying what you have learned

## Case study ctd

With the help of a housing options advisor, Mrs. Browning has considered the various options available in her area. She has received a visit from the local Home Improvement Agency, which has looked at the condition of the house. They have explained the amount of work required to put the house in good order and to provide a ground floor bathroom. They have also suggested sources of financial help, which Mrs. Browning might be able to obtain.

Mrs. Browning is aware that she would have to move out of her home for a short period so that the building work could be undertaken. This has caused her to re-think her options. She is now wondering if she should moving home instead but wants somewhere she could live independently. A major worry for her is the problem of selling her home, which has a low value due to its poor condition.

## QUESTIONS:



1. If Mrs. Browning was living in your area, what options for 'moving on' might be available for her?
2. What might be the next steps she could take?
3. When she has made a decision about moving, what help might she need and who should she contact?
4. What would be the financial implications of a move for Mrs. Browning and who could advise her about this?

## YOUR NOTES

## Appendix A

### Raising Money for Repairs through Loans and Equity Release

Equity release involves borrowing money based on the value of the home.

With all of the equity release schemes outlined below schemes, and others that are coming onto the market, there are risk factors which a person needs to take into account. These include; *interest rate changes, falls in property values, inflation, possible changes in your circumstances and possible loss of entitlement to welfare benefits*. This is why it is so important to consult an independent financial adviser who is properly registered under the Financial Services Act.

To give you a general idea of what is possible we have outlined five main types of equity release schemes.

A **Maturity** loan allows a person to borrow a lump sum and then pay interest only on that amount. The original lump sum is repayable when the house is sold. In very limited circumstances it may be possible to obtain help to pay the interest on the loan through pension credit.

With a **Rolled- up loan** a person borrows a lump sum as with the maturity loan but then the interest is added onto the original loan. The person then pays both the accumulated interest and the original lump sum when the home is sold. There can be a ‘snowball’ effect on the amount of the loan because the person is paying interest on interest as the loan grows. Some schemes put a cap on the size to which the loan can grow. Others guarantee that the person does not end up owing more money than the home is worth and that they will not be forced to sell their home to pay back the loan before they wish to sell up and move.

With a **Home Income Plan** a person releases a lump sum based on the value of the home and this money is then used to purchase an annuity that gives a monthly income for life. Out of that monthly income the person has to pay interest on the lump sum and insurance premium tax.

**Home Reversion** involves selling the home (or part of it) to a private company, usually for a fraction of its market value. In return the person continues to live in the home rent free for as long as they wish. However, the occupant often remains responsible for maintaining the home and this can cause problems if they cannot afford to do this.

**Shared Appreciation** allows a person to borrow a percentage of the value of the home. When the home is eventually sold the amount originally borrowed plus a percentage of the increase in its value is paid to the lender. When house prices are rising rapidly the repayment can be very high and this has resulted in some adverse publicity for such schemes. On the other hand, if house prices are flat or falling, it can be a cheap way to borrow – the risk is in the unknown nature of the housing market long term.

More information about Equity Release schemes is available from **Age Concern England's Factsheet Number 12: Raising an Income or Capital from your Home**

## Appendix B

# Disabled Facilities Grants and other Financial Help with Adaptations

There is a grant called a mandatory *Disabled Facilities Grant* (DFG) which should be available from the local authority to which the person pays their council tax. '*Mandatory*' means that there are national rules about DFGs which the local authority has to follow and people have certain rights when claiming a grant.

- Anyone over 18 who is an owner-occupier, tenant or a landlord with a disabled tenant can apply for a DFG.
- A DFG can cover the cost of adaptations to make a home more suitable for a disabled person. It can be given to help with the following:
  - Getting in and out of the home
  - Making the home safe for the disabled person and others living with them
  - Access to the main family room
  - Access to or provision of a room for sleeping
  - Making access to or providing one or more rooms with a toilet, bath and / or shower and a wash hand basin or making it easier for the disabled person to use these
  - The provision of suitable facilities for the preparation and cooking of food
  - Installing a heating system that is suitable for the needs of the disabled person
  - Helping the person to use a source of power, light or heat
  - Helping the disabled person to care for someone dependent on them who lives in the home
- In deciding whether or not to give a DFG the local authority has to decide if an adaptation is '*reasonable and practical*', taking into account the age and condition of the home. They also ask social services (usually the OT) to advise them whether or not an adaptation is '*necessary and appropriate*'.
- How much a grant would be depends upon a person's income and savings - they will have to fill in a form which asks about these (including those of any partner or spouse).
- At the time of writing this guide the maximum DFG was £25,000.
- The local authority has to make a decision about DFG applications within 6 months, but they are allowed to delay payment of the grant for up to 12 months after the application was made.

The way to get a DFG is different in every area. First ask the local authority to explain the steps that a person has to take to make a DFG application, or ask at an independent local advice centre or home improvement agency.

Often the first step is a visit by an '*occupational therapist*'. This is a person who is knowledgeable about adaptations and equipment for disabled people. In some areas there is a long waiting list for this visit. If you feel that a case is particularly urgent it is important to let the occupational therapy services manager know this as they may have a priority system.

The local authority also has the *discretionary* power (ie. it can do something but does not have to) to give help with adaptations or to help a disabled person to move to more suitable accommodation.

*The Disability Rights Handbook* is a useful guide to DFGs and other rights for disabled people. Your library should have a copy or it can be obtained from Disability Alliance Tel: 020 7247 8776 .

### **Financial help for adaptations from social services**

Where they assess a needSocial services departments have a duty (*under Section 2 of the Chronically Sick and Disabled Persons Act 1970*) to make arrangements for adaptations. This could mean that social services will help a person to find the money for an adaptation or meet the cost of the work themselves if it cannot be found from any other source. Help is usually means tested and may be given as a loan, or increasingly people are being expected to use the equity in their home to meet costs.

Social services departments provide help with obtaining small items of equipment and with minor adaptations such as grab rails and hand rails – things that help disabled people manage at home independently.

The first step towards getting help with any of these is usually to contact the occupational therapy department at social services (*details should be in your local telephone directory*).

## **Appendix C**

# **Moving Home Options: Quick Reference**

### **Home Owners**

Options are largely equity dependent. Could move;

- within the general housing stock to somewhere more suitable/ adaptable/ better located
- to purpose built housing for older people
- to more intensively supported housing eg. extra care
- to shared ownership housing, either general or supported
- to rented accommodation (social rented or private rented)
- in with family

### **Social Housing Tenants**

Largely determined by local authority/ housing association policies. Could include;

- transfer to smaller/ ready adapted/ adaptable general property
- mutual exchange
- move to purpose built housing for older people
- move to sheltered housing
- move to supported housing eg. extra care, special needs such as dementia care

### **Purpose built / supported housing for older people:**

- Sheltered (Local Authority /Housing Association /Private)
- Retirement Community
- Extra care
- Specialist (eg. Abbeyfield, dementia care support)
- Alternative
  - Homeshare
  - Co-housing/ co-op model
  - DIY shared

## Appendix D

### Quiz Answers and Source References

#### 1. What % of older people:

- a. live in ordinary (i.e. not specially built for older people) housing? 90%
- b. live in sheltered housing? 5%
- c. live in residential care/nursing homes/ other? 5%

#### 2. Nearly three quarters of older people are owner occupiers True

#### 3. What % of people renting their homes from local authorities and housing associations (social rented housing) during the period 2002-3 were retired? 37%

#### 4. What % of black and minority ethnic households live in non decent housing? 40%

#### 5. What % of single older householders experience fuel poverty i.e. they need to spend more than 10% of their income on fuel? 60%

#### 6. A survey of 1,000 older people living in Care Homes conducted by the Elderly Accommodation Counsel for the Office of Fair Trading findings about older residents:

- a. believed they had a choice about moving into a home?  ✓ 57%
- b. had looked round the home they moved into?  ✓ 50%

#### 8. Complete the missing number in the following statement:

One older person is killed every **5** hours as a result of an accidental fall in the home.

#### 10. Which health problems can be aggravated by damp living conditions?

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> Respiratory Illness | <input checked="" type="checkbox"/> Asthma             |
| <input checked="" type="checkbox"/> Eczema              | <input checked="" type="checkbox"/> Perennial Rhinitis |
| <input checked="" type="checkbox"/> Arthritis           | <input checked="" type="checkbox"/> Depression         |

#### 11. How do you think older people themselves might define “living independently”

In a study by the Audit Commission in partnership with the Better Government for Older People Network concluded that at the heart of independence was older people's capacity to make choices and to exercise control over their lives.

## DATA SOURCES

General information about tenure, housing policy in general and older people specifically look at the housing section of the ODPM website [www.odpm.gov.uk](http://www.odpm.gov.uk)

*Survey of English Housing*, ODPM – annual statistics published

*Quality & Choice in Older People's Housing* DH/DTLR 2000

*English Housing Conditions Survey* – data on state of stock published annually

Falls Statistics - from former dti. Accident information also from [www.rospa.org.uk](http://www.rospa.org.uk)

Policy and Practice issues around service delivery - Audit Commission reports  
[www.audit-commission.gov.uk](http://www.audit-commission.gov.uk)

## Specific References

1 Audit Commission, *Older People – independence and well-being*, Audit Commission, 2004

2 Care & Repair England, *Should I Stay or Should I Go? The Future of Housing Options Services for Older People*, Care & Repair England, 2005

## **Appendix E**

### **Case Study Discussion Points**

#### **QUESTIONS**

If you were asked to visit Mrs. Browning, what occurs to you about her general situation? What would you do to start to sort out her housing problems?

She has stated clearly that she wishes to stay in her own home. Whilst the son and GP may think otherwise there is no information in this case study that indicates that her wish cannot be achieved.

Whilst she says she is depressed, it would seem that both her housing could be 'getting on top of her' and also from this description she may be isolated. Help to change her situation may be needed eg. through volunteer visiting. Support to join in a social activity or very gentle exercise class for pensioners (both of which can have a big impact on depression), accessing community transport in order to get out more could all contribute to improving her mental state.

Repairs need to be carried out to the kitchen in order to get rid of the damp and mould growth which will negatively impact upon her health (see next question). The local home improvement agency should be able to assist with the organisation of these repairs through helping to find funds and builders.

One possible way to help to meet the cost of this work might be backdated welfare benefits. She is not receiving her full entitlements and this should be addressed as a matter of urgency in order to give her enough income to meet her housing and care needs. Contacting a provider of welfare benefits advice and help eg. Age Concern or Citizens Advice, should be a priority.

One possible way forward would be to sort out the downstairs WC and overflow pipe via a local handyperson service - if there is one available. This could be done quickly at low cost and could build Mrs Bs confidence by making her home feeling more manageable. At the same time some of these schemes do carry out minor adaptations eg. install grab rails and offer a home safety check to reduce the risk of an accident/ fall.

With regard to the stairs, there may be a possibility of adaptations – it may be that further contact with Mrs B would reveal other difficulties such as getting in and out of the bath, getting up in the morning, cooking etc. In such case an assessment by an occupational therapist would be the first step to obtaining adaptations that could make these tasks easier. Such difficulties may also indicate entitlement to welfare benefits such as attendance allowance. Again, a home improvement agency should also be able to advise about help with adaptations.

If the home is cold there are schemes available to insulate homes and install central heating – see Warmfront information.

If she needs help to look after herself social services are responsible for carrying out a 'Community Care' assessment. It may also be that voluntary organisations such as Age Concern can offer some help such as volunteer gardening and decorating schemes – or some operate shopping and cleaning services that people pay for themselves.

**What impact might her housing be having on her health?**

The damp conditions will exacerbate her osteoarthritis and potentially contribute to respiratory problems. The poor state of repair will make the property more difficult to keep warm which also contributes to poor health.

Leaks in the kitchen could result in water on the floor adding to the risk of falling.

The worry about maintenance and the state of the home will probably also be contributing to her mental health and be related to her depression.

**What options might be available to her?**

As well as the options above which may help her to stay put, there may be other housing options such as moving to sheltered or other general housing that is more suitable. This is covered in the next section on page 31.

**If Mrs. Browning was living in your area, what options for ‘moving on’ might be available for her?**

This would have to be answered according to local knowledge based on the types of housing described on pages 22-25.

If her house is of low value it is unlikely that she would be able to afford to purchase retirement housing and social renting may be her main option. Access to this will be locally determined.

**What might be the next steps she could take?**

If there is a housing options advice service in the area they could help. She could also talk to the Elderly Accommodation Counsel on the telephone about her decision and ask for a pack of information about some local options. She may wish to involve her family in the decision – or may prefer not to if she feels that they might try to influence her and she wants to make her own decision.

**When she has made a decision about moving, what help might she need and who should she contact?**

There are many practical tasks associated with moving. It will be important to be clear how much help will be provided by the family. Or maybe there is help from a local voluntary organisation. There are also private companies who help people to move, but she would have to pay for this and such services are not inexpensive.

**What would be the financial implications of a move for Mrs. Browning and who could advise her about this?**

If Mrs Browning sold her home and moved to rented accommodation the amount that she receives for her home could impact on her entitlement to welfare benefits. She will need detailed information from a money advice service about the possible impact of her various options in order to make an informed decision.