

## Help to Stay Put

### Help at Home

If you are finding it difficult to manage, but would prefer not to move, there may be ways in which life can be made easier or safer. If you have recently been unwell, or are coming out of hospital, you may be concerned about coping in the future. A variety of organisations can help on a range of options, depending on your needs and circumstances. If you are finding it difficult to cope with daily tasks or think you may need help with care, special equipment or meals, contact your local authority's social services department or the hospital social worker if you are in hospital, and ask for an assessment of need. Local councils must assess anyone who appears to be in need of a community care service that they provide. Each local council sets eligibility criteria for whom they will provide services and many will only assist people who have critical or substantial care needs.

### Help with Repairs and Maintenance

**Home Improvement Agencies (HIAs)**, often called Care and Repair or Staying Put agencies, help older or disabled homeowners and private tenants arrange and/or obtain finance for repairs and adaptations and assist people through the whole process of

getting work done. HIAs will advise on grants for older people and assist in the process and will also advise on building works including builders' lists, specifications of work, and, for a fee, can provide full agency services organising and supervising works on site. FirstStop can advise on the HIA that serves your area.

### Repairs for Homeowners

- Your local authority may offer grants or loans. Under the current legislation each can set their own grant programmes and means testing may apply. Their provision may include energy efficiency grants, grants for minor repairs, loans and equity release schemes, practical help e.g. carrying out home survey, small repairs
- Your local HIA will know the local situation, or contact your local Housing Advice Centre if there is no local HIA.
- You may be eligible through the HIA for means tested assistance from the Foundations Fast Track Hardship Fund for a small urgent repair, essential item or piece of equipment where you would otherwise be at risk of illness, accident or hospital admission or cannot get home from hospital or residential care, and there

are no other appropriate sources of support.

## Equity Release

- If you are a homeowner, you may wish to consider releasing some equity in your home to adapt it or carry out necessary repairs.
- The Home Improvement Trust 0800 783 7569 [www.houseproud.org.uk](http://www.houseproud.org.uk) is a not for profit organisation working throughout England, Scotland and Wales. They guarantee no repossession and no negative equity.
- The FSA produces a useful guide 'Raising money from your home', available from their Consumer Helpline on 0845 606 1234 or [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)
- You are strongly advised to take independent financial advice and legal advice before purchasing any equity release product to consider whether equity release is right for you and if so the most appropriate type of product. FirstStop can put you in touch with one of its Panel of specialist Independent Financial Advisors.

## Help with mortgage interest

In some circumstances, where a person is eligible for Pension Credit, the interest on a loan taken out for essential repairs may be taken into account as part of your Pension Credit assessment. You need to check with the Department for Work and Pensions to check if this help may be available in *your* circumstances. The DWP Helpline is 0845 601 8821.

## Repairs for tenants

If your property is in poor repair there may be a number of different ways you can get the landlords to improve your housing conditions. For example, you could contact the Environmental Health Department at your local council who may, depending on the circumstances, undertake a risk assessment according to a formula laid down by the Housing, Health and Safety System and take appropriate enforcement action according to the level of risk. Shelter (a national housing advice charity) have produced a guide for tenants about when their landlord has a duty to repair their property and what enforcement action tenants can take if their landlord refuses to carry out this work.

Getting repairs done, your rights if you are renting your home:

<http://england.shelter.org.uk>

Tel: 0808 800 4444 8am-8pm Mon-Fri and 8am-5pm Sat-Sun

Before you take any action you should take advice about your security of tenure (how easy it is for your landlord to evict you). Shelter or your local Citizens Advice Bureau should be able to advise on this subject.

## Adaptations for Disabled People

- Minor aids and adaptations such as: grab rails, short ramps, dropped curbs, level taps and internal and external lighting costing less than £1,000 are free if your local authority assesses you as needing them. If you are assessed as needing major

adaptations such as changes to the bathroom, a downstairs WC, a stair lift or a ramp, moving or adapting light switches and heating controls, a Disabled Facilities Grant (DFG) may be available. Contact your social services department for an occupational therapy assessment or your local HIA. Works must not be started until a grant application has been approved as a grant will not be given retrospectively.

- Disabled Facilities Grants (DFGs) are available to homeowners and housing association tenants and also council tenants (although your local council or housing association may decide to pay for adaptations themselves rather than going through the grants system). If you are a homeowner you do not have to be the disabled person for whom the works are required. You can apply on behalf of a disabled tenant or family member.
- DFGs are means tested through a financial assessment but this will only take into account the income and savings of the person needing the adaptation.

### Heating and Energy Efficiency

- If you are a home owner or private tenant, are 60 or over and get a means tested or disability benefit you may be eligible for the Warm Front Scheme (0800 316 2805). This organisation can provide advice and a range of energy efficiency, insulation and heating measures, including assistance to install central heating or replace a boiler. A grant may be available to do this of up to £3500

(£6000 if the central heating is oil fired).

- Even if you do not qualify for a Warm Front Grant because you do not receive a relevant benefit, you may still be eligible for a £300 towards repairing or replacing an inoperable system or installing a new central heating system where there is none existing at the property. The cost of work must be over £300 Inc VAT. Different eligibility criteria apply for Warm Front Grants for people under 60. Contact Warm Front for further information.
- If you are assessed as requiring central heating due to your disability, central heating can be included within a Disabled Facilities Grant.
- The Home Heat Helpline 0800 33 66 99 can advise on the availability of grants for free insulation, services provided by the fuel companies for elderly and disabled customers, flexible payment options for customers in fuel debt, benefits entitlement checks and a disconnection safety net protecting vulnerable customers from disconnection.

### Handyperson Services

HIAs or other local agencies also sometimes run handyperson services, which can include for example minor plumbing and carpentry jobs, security works, putting up curtain rails. FirstStop can advise of any similar schemes in your area. Handyperson services may be available for people from varying

tenures and you will need to check your local situation.

## Security and Safety

- **Handyperson services:** Handyperson services can also assist with security works to your home, including security equipment, locks on doors and windows, fitting smoke alarms and carbon monoxide detectors. The Crime Prevention Officer at your local police station can also advise on similar local services.
- **Alarm systems:** For a small weekly charge you can have a personal emergency alarm system, operated via your phone line. When the alarm is pressed it will automatically put you in touch with an operator 24 hours a day. Alarm systems are available from your local council and also from charities and commercial providers.
- **Telecare:** There is a wide variety of equipment to help people remain living independently or more safely known either as telecare or assistive technology. Examples include sensors to detect intruders, gas, carbon monoxide, smoke/fire, flooding or drops in temperature, and monitors for movement (or lack of it) falls, opening doors, including the fridge, taking medication etc. Telecare may be offered by Social Services to meet your assessed needs. If not, much is available to buy privately. Advice on this can be obtained from the Disabled Living Foundation 0845 130 9177 [www.dlf.org.uk](http://www.dlf.org.uk)

## Help from Charitable Trusts and Benevolent Funds

Small grants may be available if you are on a low income where no other finance is available for help with essential items required to maintain your independence, or minor urgent problems with your home. In each area there may be local trusts which will be known to your local Age Concern, Age UK or HIA. There are also national trusts and some are restricted to particular groups, for example by occupation. In all cases, the capacity to help is very limited.

Turn2us is part of the Elizabeth Finn Charity and provides an advice service that helps people find appropriate grant giving charities as well as checking their benefit entitlement.

Tel: 0808 802 2000 (8am-8pm Monday-Friday)

Website: [www.turn2us.org.uk](http://www.turn2us.org.uk)

Postal address: Turn2us, Unit 9, Cefn Coed Parc, Nantgarw, Cardiff CF15 7QQ.

## The Discretionary Social Fund

This may be a source of financial help, but the budget is limited.

For **Community Care Grants**, applicants have to receive a qualifying benefit and eligibility is reduced for people with savings above £1000 (or £500 for people under 60). You may be eligible if an item is needed to help you live independently or to help you remain in the community rather than needing to go into an institution. The application form is SF300, available from your local

Jobcentre Plus Office or download it from [www.dwp.gov.uk](http://www.dwp.gov.uk)

There are also **Budgeting Loans** or **Crisis Loans**. Budgeting loans help you to spread the cost of things you need to buy every so often. Applicants must be on a qualifying benefit. Crisis loans are for something you need in an emergency or because of a disaster. The application forms are SF500 and SF401 respectively, available as above.

## Social Needs

- **Social Activities:** your local Age Concern or Age UK can give you information about social activities, visiting schemes or information services.
- **Homeshare:** these are in a few areas and match people needing accommodation and willing to provide support with older and disabled people who are willing to share their home in return. FirstStop can provide further information.
- **Community Transport:** if you are finding it difficult to get around, there may be community transport schemes or Dial-A-Ride locally.
- **Shopmobility:** hire out or lend wheelchairs and mobility scooters in town centres. It is important to check out the policy on charging, booking in advance etc. before you go. Your local Age Concern or Age UK may be able to give you information about community transport/shopmobility schemes in your local area.

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