

Help to Stay Put (Wales)

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 advise or 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 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. The 'Fair Access to Care services' guidance published by the Welsh Assembly sets the framework that local authorities should follow when agreeing their eligibility criteria. Due to limited budgets many councils are restricting eligibility to people with critical or substantial care needs.

Help with Repairs and Maintenance

Home Improvement Agencies (HIAS), more often called Care and

Repair agencies, 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.

We can advise you whether you have an HIA in your area or you can contact Care & Repair Cymru on 029 2057 6286 www.careandrepair.org.uk.

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 and practical help e.g. carrying out a home survey or small repairs
- Your local HIA will know the local situation, or contact your local Housing Advice Centre if there is no local HIA

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, is a not for profit organisation working in this field throughout England, Scotland and Wales and guarantee no repossession and no negative equity.
- The FSA produces a useful guide 'Just the facts about equity release schemes: Raising money from your home', available from their Consumer Helpline on 0845 606 1234 or 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.

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 and you are a tenant, you should report the repair to your landlord. If you have difficulty in getting your landlord to carry out the work, you should contact the Environmental Health Department

at your local council. They will undertake a risk assessment according to a formula laid down by the Housing, Health and Safety system and may take appropriate enforcement action according to the level of risk.

If your landlord is a local authority or a housing association, your property should meet the Welsh Housing Quality Standard by the end of 2012.

This standard includes:

- Installations of new kitchens and bathrooms where appropriate
- Testing and renewal of electrical wiring
- Home security initiatives
- Energy efficiency and ventilation initiatives
- Improvements to the immediate and general environment of your home

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

Adaptations for Disabled People

The Rapid Response Adaptations Programme in Wales is intended to provide small-scale adaptations to older and disabled and disabled people in order for them to continue to live there. The work could include: installation of ramps, rails and hand-grips, a covered way to a toilet, levelling of paths, community safety alarms. The

programme is delivered by Care and Repair though to use the scheme you need a referral from your local authority or by a health professional.

- 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
- Disabled Facilities Grants are means tested through a financial assessment but will
- only take into account the income and savings of the person needing the adaptation.

Heating and Energy Efficiency

Home Energy Efficiency Scheme - HEES Plus

You may be eligible for a grant of up to £3600 (or up to £5000 if your home needs oil central heating) to pay for insulation heating and security works if you are over 60 and in receipt of a qualifying benefit.

If you are not eligible and are a homeowner aged 60, you may be eligible for a grant of up to £500 towards the cost of efficiency improvements. There are different eligibility criteria for people under 60.

Contact 0800 316 2815 or www.heeswales.co.uk

Home Heat Helpline

This is a free central phone number providing advice for people worried about paying their heating bills.

Contact 0800 33 66 99

Handyperson Schemes

HIAs or other local agencies also sometimes run handyperson schemes. Works done can include for example minor plumbing and carpentry jobs, security works, putting up curtain rails. Your local Age Concern will be able to advise of any similar schemes in your area. We can give you the local contact or contact Age Concern Cymru on 0800 169 6 565 www.accymru.org.uk. Handyperson Schemes may be available for people from varying tenures and you will need to check your local situation.

Security and Safety

Handyperson schemes can also assist with security works to your home,

including security equipment, locks on doors and windows, fitting smoke alarms and carbon monoxide detectors. There is also a Handyvan scheme run by Age UK covering the Cardiff, Vale of Glamorgan and Bridgend Unitary authority areas. Tel 0845 0261055 email handyvan@ageuk.co.uk. The Crime Prevention Officer at your local police station should also be able to give you advice.

Alarm systems and Telecare

For a small weekly charge you can have a personal emergency alarm system which is operated via your phone line. When the alarm is pressed it will automatically put you in touch with an operator 24 hours per day. Alarm systems are available from your local council but systems are also available from charities and commercial providers.

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 part of services 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

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 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/

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

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 can give you information about social activities, visiting schemes or information services
- **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 of your local scheme on charging, booking in advance etc. before you go. Your local Age Concern may be able to give you information about community transport /shopmobility schemes in your local area.

August 2010