

Help to Stay Put (Scotland)

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'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

In Scotland, personal care at home is free for those 65 and over who are assessed as needing it, excluding domestic care, which can be charged for.

Help with Repairs and Maintenance

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

Repair agencies, are set up to help older or disabled homeowners and private tenants arrange and obtain finance for repairs and adaptations and assist you through the whole process of getting work done. We can advise you whether you have an HIA in your area or you can contact Care & Repair Scotland on 0141 221 9879 or

www.careandrepairsotland.co.uk

Repairs for Homeowners

- Your local authority can give grants to repair, improve or adapt properties.
- The main aim of repair and improvement grants is to bring houses up to the “tolerable standard” or to put the property into a “good state of repair”. The tolerable standard is the legal definition of whether a house is fit to live in. For example is it structurally stable or free from rising or penetrating damp?
- A “good state of repair” isn’t defined but examples may include replacing unsafe wiring or lead water pipes. These grants are discretionary and your your local HIA will know your council’s policy. Contact your local Housing Advice Centre if there is no local HIA.
- If you need your property adapted to make it suitable for you because of a disability you can contact either your local housing or social services department about a grant. If you are assessed as needing the work a grant

is mandatory though there will be a test of your financial resources to see if you will have to pay for the work yourself or if not how much you will have to contribute. If you are assessed as needing the work and you are on Pension Credit (Guarantee element) you will qualify for a 100% grant. 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. As well as homeowners private, council and housing association tenants can apply for these grants though councils and housing associations may choose to pay for the adaptations themselves, rather than go through the grants system.

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. It guarantees 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 of a private or public sector landlord, you should report the repair to your landlord, who is obliged to maintain properties within the ‘tolerable standard’.

If you have difficulty in getting your landlord to carry out the work and you are a private tenant, you can apply to the Private Rented Housing Panel (PRHP) for a determination as to whether your landlord has failed to comply with its repairing obligations. They can serve notice on the landlord for the work to be done and can also consider whether to make a rent relief order.

If you are a council, housing association or housing co-operative tenant, you will need to report your repair to the landlord who has responsibility for ensuring that the property is within the ‘tolerable’ standards. If this is not successful you can use the complaints

procedure and in the case of a housing association you can enlist the support of your local environmental health department. A complaint can be finally made to the Scottish Public Services Ombudsman.

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.

Heating and Energy Efficiency

- **The Home Heat Helpline** 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. Contact them on 0800 33 66 99.
- **Energy Efficiency Package:** These are grants of up to £4,000 or £6,000 for the installation of central heating and other energy efficiency measures to eligible groups. Eligible groups include pensioner households who have never had central heating installed or pensioners in energy inefficient homes who are in receipt of Pension Credit (Guarantee element) or are aged 75 or over. Contact the Energy Saving Trust for further information: 0800 512 012

Handyperson Schemes

HIAs or other local agencies also sometimes run handyperson schemes, which 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 number, or contact Age Concern Scotland on 0845 125 99732 www.ageconcernscotland.org.uk

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.

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