

FirstStop Advice

An overview of our services

Housing & Care Options

FirstStop specialises in providing older people with information and advice on housing and care options, as well as related financial matters

This document aims to provide you with a brief overview of what our service does and how we do it.



An introduction to FirstStop

FirstStop offers free, independent and impartial information, advice and support to older people (and often their families), to help them live safely and well at home with any care or support they might need.

Our service is provided jointly by a partnership of local and national organisations, groups and individuals, making available their skills and professional knowledge through one phone number, one website and a network of local service points.

FirstStop is led by the charity Elderly Accommodation Counsel.

Our Advice

The advice we provide covers **housing**, **care** and related **finance**.

We provide advice to over 18,000 people a year in a number of ways which have adapted over the years to suit the needs of our clients. We still receive a large volume of enquiries through our telephone Advice Line and have six advisors with the necessary training and experience to assist with almost any later life query.

Email enquiries continue to be a large part of our work as an increasing number of older people are connected to the internet, with their friends and family members also contacting us for advice.

Recently we have trialled a live chat service, which is generating a lot of interest and is well received by users. We are in the process of extending this service and hope to offer it on a more permanent basis outside of core working hours, giving our clients greater choice in how and when they receive advice and information.

Finally, we have developed a number of 'self-help' tools to assist people in considering their options and identifying the help that may be available to them. These include our *Housing Options for Older People (HOOP)*, *Home from Hospital* and *Housing and Care Costs* toolkits.

Funding

Our primary funders are the Department for Communities and Local Government (DCLG) and, of course, Elderly Accommodation Counsel.

We also receive funding from Nationwide Building Society for a '*Living Safely and Well at Home*' project in which we have worked in partnership with Care & Repair England.

Other recent funding was provided by Comic Relief for a '*Managing Money Better*' project which allowed us to pilot local money advice services for older people.

Partnerships and 'Friendships'

Thanks to DCLG funding, we are currently funding fifteen local partners across the country to provide housing and care options services for older people. These have been successful with over 25,000 people benefiting during 2014, and we now plan to expand the programme during 2015-16 thanks to continued support from DCLG.

As well as our funded partners, we also work closely with a number of other organisations including; Society of Later Life Advisers (SOLLA), Independent Age, Seamless Relocation and Beacon CHC.

Establishing a network of agencies and organisations across the country that are able to support older people with their housing and care options is one of our key aims. To this end we are always keen to work with 'friendly' organisations at a national and local level with whom we can deliver a combined service, such relationships may also lead on to future projects and partnerships.

Quality Assurance

FirstStop advisors require a broad knowledge and understanding of housing, care and related financial options, locally and nationally, as well as knowledge of and use of information and advice sources including the EAC website.

Our quality assurance framework is a tool to monitor local and national housing and care options advice and information services. It specifies the key 'ingredients' that we feel are necessary to provide a quality service, the main requirements being that:

- Advisors engage with customers in an appropriate manner;
- Customers are satisfied with the service provided and are helped to achieve their outcomes;
- Advice and information is appropriate and accurate;
- The correct action is taken including signposting/referral;
- Policies and procedures, including service standards, are set up and followed;
- Accurate records are kept.

A full version of our quality assurance framework is available at:

<http://www.firststopcareadvice.org.uk/downloads/FirstStop%20Quality%20Standards%20Framework%202014.pdf>

Housing & care options and related finance – How can we help?

Housing

Housing options for older people can be loosely categorised into two different choices; staying put or moving.

‘Staying Put’ can cover such issues as the provision of services, local support or adapting a home to make it suitable for increasing needs. FirstStop maintains a national directory of ‘home services’ across the country which enables the advice team to access local knowledge and signpost clients to relevant services and/or face to face support in their area. The directory includes services as diverse as advocacy, shopping and befriending services, as all can be vital in ensuring that an older person can remain independent in their own home.

Many older people look to adapt their property to suit later life. This may be something as simple as fitting a grab rail or ramp, or more expensive works such as the installation of a stair lift or wet room. Our national advice team are able to talk through statutory grants and benefits that may be available to meet any costs, such as Disabled Facilities Grants and free adaptations under the value of £1,000. In addition we maintain a comprehensive understanding of other useful organisations who can help with either; arranging the work, meeting the cost or, in the case of Home Improvement Agencies, both. Organisations such as Charity Search, Turn2us and local Age UKs can offer our clients a thorough knowledge of charitable and statutory funding.

In some cases we may recommend that a client speak to an Independent Financial Adviser (IFA) about certain products, such as equity release. In these situations we can offer to signpost to a member of the Society of Later Life Advisers (SOLLA).

There are many other housing concerns and questions that are brought to the Advice Line, such as; gardening, finding a reliable tradesperson, neighbour disputes and resolving complaints with housing providers. In each scenario we use our experience and understanding to identify solutions or sources of assistance for our clients.

Moving to more suitable accommodation such as a well designed bungalow or flat is another option for some people. Along with general advice on using an estate agent and the well established property websites, we can advise on any financial support that may be available to help with the associated costs of moving to a new home. This can include information on meeting rent/mortgage payments, the availability of rent deposits and grants to help cover the cost of furniture. We can

also provide details of 'age friendly' moving home services and offer a checklist of things to do to ensure a smooth move.

If our client would benefit from a discussion with an IFA or solicitor then we can offer a referral to a SOLLA accredited IFA or our legal partners, Truemans Solicitors.

Where relevant, we also advise on the shared ownership tenure model, which can help some older people afford a home that would otherwise be out of their reach, and put them in touch with their nearest specialist 'Help to Buy agent'.

We can also refer clients to our local FirstStop partners who can help with locating 'age friendly' neighbourhoods or properties, getting out to view a property or just provide general support throughout the challenge of moving home.

Moving to specialist accommodation can also sometimes be desirable or necessary. This can be in the form of 'age exclusive' developments, sheltered housing or extra care housing. Our advisors can help older people and their families understand the options available to them and provide them with all the information needed to make an informed decision.

EAC FirstStop is recognised within the industry for its specialism in sheltered and retirement housing, partly due to our comprehensive national directory of over 25,000 schemes, and partly due to our advice team's extensive experience in providing housing and care options advice over many years.

Sheltered housing is generally available to rent or buy, with a small number of schemes offering shared ownership or places on a licence basis.

For clients wishing to move into rented housing we can advise on the process of applying to local authorities and housing associations for accommodation. We have a thorough understanding of the choice-based lettings process and when a 'reasonable preference' (priority) for housing may be identified. In addition to talking through social housing options, we can also recommend making enquiries with local charities, such as Almshouses or Abbeyfields, as well as commercial landlords such as Girlings.

If purchasing a property is an option for our client then we are able to provide them with a basic understanding of leasehold tenure and how this differs from freehold ownership, as well as explain the ongoing costs involved such as service charges and ground rents.

Personal Housing Options Report

For our clients, this is one of our most effective resources, a short booklet that combines an overview of housing options for older people with a bespoke profile of

specialist housing schemes in their desired area that might meet their needs. The list is fully customised to the individual – for example, for an older person who has pets and has already registered for housing with the council, we would be able to provide a list of housing association properties that accept pets.

In addition to details of housing schemes, we can also use our local home services directories to include information on useful organisations whose services range from financial advice and conveyancing to moving home and arranging help with domestic tasks. We may also include details of services provided by one or more of our national partners such as Seamless Relocation, Society of Later Life Advisers (SOLLA) or Truemans Solicitors.

The pros and cons of moving

There are many ‘push/pull’ factors that lead older people to think of moving. Concerns such as distance from family, cost of maintaining the home or difficulty climbing stairs can result in a person feeling as though their only option is to move. Our advice team can help people objectively assess their current living arrangements and identify any services or financing that might help them ‘stay put’. In some cases we encourage them to use our Housing Options for Older People (HOOP) self appraisal tool prior to a discussion. If a person decides to move, then we can advise them on how this change in circumstance will affect their current financial, social and care arrangements.

Finance

Advice from FirstStop on financial matters covers a range of topics including: **benefits, grants and care funding**.

We maintain a thorough understanding of state benefits available for older people and keep abreast of proposed reforms. We have a specialist within the team who keeps on top of recent changes and brings this information to the rest of the team.

In addition to understanding the eligibility criteria for various benefits, we also recognise how certain benefits can affect others. For example, a claim for Carer's Allowance once a person is over State Pension will generally not result in any direct payment being made; however, it is likely that an 'underlying entitlement' to Carer's Allowance will be given which can increase a person's entitlement to Pension Credit by over £30p/w.

Finally we are able to identify where a change in circumstance may result in a potential overpayment if not reported or a possible underpayment if no relevant application is made. An example of this would be a move into a care home; if a resident will be funded by the local authority then their entitlement to Attendance Allowance will stop after 28 days of funding. Conversely, if one member of a couple will remain at home after their spouse moves into a care home, they may be entitled to benefits such as Pension Credit as they will be considered a single person and therefore their partner's capital and income will not be considered.

Grants and loans available to meet certain costs can vary in purpose from moving house and meeting rent to adapting your home to decorating it. Our advice team have a thorough understanding of eligibility criteria to a number of schemes including; Disabled Facilities Grants, Discretionary Housing Payments, Budgeting Loans and Short Term Benefit Advances.

We can also give clients a confident introduction to certain financial products including equity release schemes and care annuities. We then aim to build on this basic understanding by signposting or referring to a SOLLA accredited Independent Financial Adviser for further advice and regulated guidance.

Care

The provision of care can be loosely categorised into two types, **domiciliary (home) care** and **residential care**. Each can be funded in three different ways; **self-funded** by the individual, part funded by the **local authority** or fully funded by the **NHS**.

The need for care in a care home or at home is usually identified through Social Services following a community care assessment. Our advice team are familiar with the recent changes through the Care Act as well as existing regulation and local authority circulars that have made up this complex process. In addition we are confident in applying this to individual cases so that a person can access the care & support that they require.

Once an assessed need has been identified then Social Services have a legal duty to offer a full financial assessment to determine an individual's ability to meet the cost of their care. Our advisors have a comprehensive understanding of the Fairer Charging guidance for home care funding and an extensive knowledge of the Charging for Residential Accommodation Guidance (CRAG) which acts as section 7 guidance to local authorities and states how contributions to care costs should be assessed.

This understanding allows us to advise confidently on a number of common issues such as third party top ups, deferred payment agreements and deliberate deprivation of assets.

Should a move to a care home be necessary then we can help older people and their families with finding a suitable home. Our national database of residential and nursing homes, combined with knowledge of common issues and factsheets that are updated annually, help our advice team to better prepare those looking for a care home.

When it comes to funding, our advice team are able to cover a wide range of options for those who will be meeting the cost of the care in full. Points to consider would include maximising benefit entitlement, accessing any potential NHS funding, discussing any financial products that may be available and renting out any owned property.

NHS funding has gained a lot of media coverage in recent years, partly due to better awareness and partly due to a number of retrospective claim deadlines. This has resulted in our team having a considerable understanding of the process and eligibility criteria. In order to enhance our service we have also recently entered into a partnership with Beacon CHC, an organisation specialising in challenging NHS Continuing Healthcare decisions which originated from Age UK Oxfordshire.

FirstStop local partners and advice tools

EAC and FirstStop are working to establish a nationwide advice and information network for the benefit of older people and their families. Thanks to support from DCLG, we are currently funding 15 local partners across the country to provide housing and care options services, and aim to expand this network in 2015/16.

We value the importance of 'self-help' toolkits and have developed the following tools to assist people in identifying needs and accessing services;

- **Home from Hospital** provides information on common issues associated with a discharge, plus details of local services that may be able to assist.
- **Managing Money Better** helps older people to better understand their financial situation and highlights entitlements and schemes that they may be missing out on.
- **Housing Options for Older People (HOOP)** was our first toolkit and acts almost as a 'housing M.O.T', encouraging thought and discussion around common problems.

Our **Housing** & **Care** options and related **Finance** advice map

