

Thinking Ahead: Housing, Care & Related Finance in Later Life





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1 About this teach-yourself workbook

This workbook is intended as a “teach yourself” resource for older people, their families, carers or professionals who would like a basic knowledge of housing & care options in later life.

Home is important. It is where we spend most of our time, particularly as we get older. Home can hold lots of memories for us – it could be where we have lived for a long time, brought up children, and it is where we are most comfortable. As we get older, our needs change and there may be some aspects of living independently that become difficult – such as getting up and down stairs or climbing into the bath. It is these things that might cause us to consider whether our home suits our changing needs. However, it is important to begin to consider this sooner rather than later – knowing what options are available to you can help you make an informed decision and avoid rushing into making choices that may not be right for you, particularly at a time of crisis such as following a stay in hospital.

"I moved house six months ago at age 70. I wish I had this information to hand then, I may now be living a happy life"

(Mrs B, 71.)

This workbook encourages you to think ahead – to give you information about options, to get you thinking about your preferences and, most importantly, provide you with the knowledge of where to go when you need further information, advice and practical help.

You will find this workbook useful if you are:

- an older person thinking about how you can stay living independently in your own home
- an older person deciding whether to move home or stay put in your current home
- someone who is helping an older person to make these decisions
- someone who is interested in finding out about the different types of housing and care available to older people
- a recently retired person who has started thinking about "future proofing" your home.

By the end of this workbook you will:

- have begun to consider the main factors that could influence any decisions you might need to make about your future housing & care
- have learnt more about adaptations and equipment that can help you live independently
- have learned about the different help available to help you stay in your home
- have learned more about different types of housing available
- know where to go for further information and advice on housing, care and related finance
- feel more confident about planning ahead and making your own decisions about your housing and care.

Section 2 Your home

This section encourages you to think about your current home, and how well it suits your needs now and in the future.

Spent five minutes using a note pad to jot down your thoughts about these three questions. You may find that you write the same thing in more than one section.

1. What does “home” mean to you?

Jot down what words come to mind when you think about home.

2. What makes a good home? What are the good things about your home?

Think about the things that you enjoy about your home. Perhaps this could be the location, your garden, the character of the building itself, or your neighbourhood.

3. What are the things that might become more difficult as you get older?

Perhaps your home has a steep staircase, a large garden or is not close to public transport.

Keep in mind your ideas for this exercise as you continue through the workbook.

What older people told us

1. We asked older people to give us their thoughts about what home means to them.
Here are some of their answers which may echo your own thoughts.



Source: *More than Bricks and Mortar*, Care & Repair England, 2013

2. When asked what makes a good home in later life, older people most frequently mention location (proximity to family, friends, social opportunities, shops, GP, public transport) and design (warm, safe, secure, adapted/adaptable, “my own front door”).
3. Some of the things which you like about your home may become difficult to manage as you get older such as a large garden or maintenance of an older property. Perhaps you envisage needing repairs in the future. Steep stairs or getting into and out of the bath may become a challenge if mobility becomes difficult. Location may be a problem if you no longer drive, depending on whether you are close to local facilities or public transport.

HOOP tool (Housing Options for Older People)

This short questionnaire can help you to think about your current home and how well it suits you, and identify things that might become an issue in the future. You can download it to print and use later. You can also submit your questionnaire to a specialist advisor who can give you tailored advice based on your responses.

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Section
3
**Housing
decisions**

As we get older we may need to make decisions about our living situation. These decisions may need to be made more than once – how you live and what you need when you’re in your early 70s may not be the same as when you reach your 90s. However it is worth taking some time to think about your housing and care now and in the future.

As explored above, we may find that our home does not suit our needs or that it is difficult to live independently in our current home as we get older.

In the following sections, we will look at some options that may be open to you to help you stay in your current home, and also look at the options that may be available to you if you find that your home no longer suits your needs – this will cover adaptations, repairs, care in the home, different types of housing available, and what to consider if you’d like to move.

There are many reasons why you may want to stay in your own home, and many reasons why you may prefer to move.

There can be “push” factors (ie things that make you want/need to move out of your current home) and “pull” factors (those things that draw you to moving home).

Pull factors:
smaller/easier to manage home; more security; better neighbourhood; cheaper rent; closer to friends or family

Push factors:
finding the home difficult to manage; finances; house too big; don't feel safe/secure in home and/or neighbourhood; lack of local amenities;

Think about these and write down any more that come to mind. Writing these down could help you reach a decision about whether to stay or move.



Section

4 Staying put

How would you answer the following questions?

1. Can you live independently in your home?
2. Is your home safe and healthy?
3. Can your social and care needs be met?

If the answer to any of these questions is no – or you are not sure - then you should think about ways to address this. Some ideas about how to do this are explored in the following section.

Keep in mind your ideas for this exercise as you continue through the workbook.



1 Can you live independently in your home?

Even though you may be fully independent at home at the moment, there may be a time when you are not able to manage so well – problems with mobility, sight, hearing or health can mean you are less able to live independently.



Adaptations

Adaptations and equipment (sometimes called “community equipment”) are available that can help you to maintain your independence – they can help you with washing and bathing, cooking, using the toilet and getting around within the home.

Simple adaptations can make life easier - such as a perching stool so you don't have to stand for long periods when you are cooking or washing up. Lever taps can make it easier to turn the taps on and off if you have arthritic hands. Grab rails in the bathroom can help you to keep steady when showering or getting in and out of the bath.

Equipment is also available such as riser beds and swivel chairs to help you get in and out of bed or your chair.

Larger adaptations are also available such as stairlifts, through-floor lifts for wheelchairs, and level access showers.



Paying for and arranging adaptations and equipment

You may be able to get some small adaptations or pieces of equipment (sometimes called community equipment) free or on loan through your local council. This can include items such as grab rails and key safes. You will need to contact your local council to have an assessment and they will then recommend the correct equipment and arrange for it to be fitted.

If you need larger adaptations, you may qualify for a grant to have these installed. This is called the Disabled Facilities Grant (DFG) and can be used for a range of adaptations. It is a means-tested grant, so the amount of income and savings you have can affect how much you may be awarded. Home owners and tenants can both apply. You need to apply to your local council for a DFG, but in many areas your local Home Improvement Agency or Age UK can help you through the process.

If you decide you need some adaptations, or would like to talk to someone about which adaptations might help you and how to get them, in the first instance contact your local Home Improvement Agency (HIA), Council, or FirstStop Advice. See "Useful Contacts" at the end of the workbook.





Assistive technology

“Assistive technology” is technology (or “gadgets”) that can help you to retain independence. There are lots of things that can help you in different ways. They range from simple pieces of equipment such as a kettle-tipper, to alarm systems, talking pill boxes and flood detectors.

The most well-known is a telecare system or pendant alarm system. This is especially useful if you live on your own and are at risk of falls. You simply wear the alarm, and if you fall, a nominated person or call centre is contacted.

Similar systems exist that alert someone if you haven’t opened the fridge for a day, or if you get out of bed during the night and don’t get back in. You can also get alarms that trigger when your home is too cold – this is very useful in winter as cold temperature can exacerbate health conditions.

The Disabled Living Foundation (DLF) has a very good website and helpline that you can access to look at different types of equipment and assistive technology. You can also buy equipment from them if you find what you want (but it is recommended that you take advice if you are thinking of having larger adaptations). Their “ask Sara” advice section is very useful – it is an online guide to choosing the correct equipment to help you. Click on the blue buttons for further information.

Support and care at home

If you need some support to stay at home, there is a wide range of services available that can help you to remain living independently at home. You could have help with day to day tasks that you find difficult – such as cleaning, gardening or cooking- or personal and nursing care in your home.

If shopping is becoming difficult some charities have volunteers who can do your shopping – you just provide the list – or if you are confident you could try shopping on the internet. Some supermarkets deliver for only £1. You can also buy “meals on wheels” if you prefer not to cook.



Paying for care at home

You will need to pay for services such as gardening or cleaning yourself. Some Age UKs offer these services for a reasonable fee or have a trusted trader/contractor list. Some HIAs also hold a directory of vetted tradesmen and service providers.

For personal care such as help with dressing and washing, you will need to have an assessment through your local social services. There will be a financial assessment which will determine how much you will have to contribute towards your care. You may be entitled to some benefits which can help with these costs, so do seek advice and ask for a benefits assessment. For further information ask your local council, FirstStop Advice or Age UK for advice.

2 Is your home safe and healthy?

The condition of your home can affect your health, safety and ability to live independently and well. Cold, damp homes can cause respiratory and circulatory problems and if you already have a health problem or long-term condition, living in a damp and cold home can exacerbate symptoms.



Warmth:

Cold houses can lead to heart and respiratory problems.

Lighting:

Poor lighting can be a cause of trips and falls. Make sure you have high wattage lighting and get rid of any spotlights, which can cause dark areas and shadows.

Trip hazards:

Trips and falls are the leading cause of admissions to hospital for older people.

Reduce your risk of falling by making sure rugs are fixed down, there are no trailing electrical wires in your home and check that carpets are not worn (particularly on the stairs). Installing ramps in place of steps and grab rails at doors and in the bathroom can reduce your risk of falls.

Security:

Make sure you have adequate window and door locks, a spy-hole in your front door and a chain. Exterior lighting can also help you feel secure. You can also have a key-safe fitted which is accessed by a code so that someone you trust can gain access if needed.

Maintenance and repairs:

If your home needs some maintenance or minor repairs, these can soon turn into larger jobs. If you're unable to do these yourself this can turn into a worry – make sure you have these jobs done so that it doesn't impact on your health and your ability to live in your home safely and independently.

Your local HIA or Age UK may run a handyperson service that can help with maintenance, smaller repairs, or jobs such as putting up curtain rails, mending fencing and glazing. As above, they may also have a trusted trader list. See useful contacts.

Larger repairs/renovations:

You may find that your home needs larger repairs – such as fixing slipped roof tiles. Again, the anxiety of having to have work done to your home could affect your physical and mental health. Some HIAs can manage the process of major repairs for you or carry them out themselves, making it a much easier process for you. Some grants or benefits may be available towards the cost – your HIA or Age UK can tell you about these. See useful contacts.

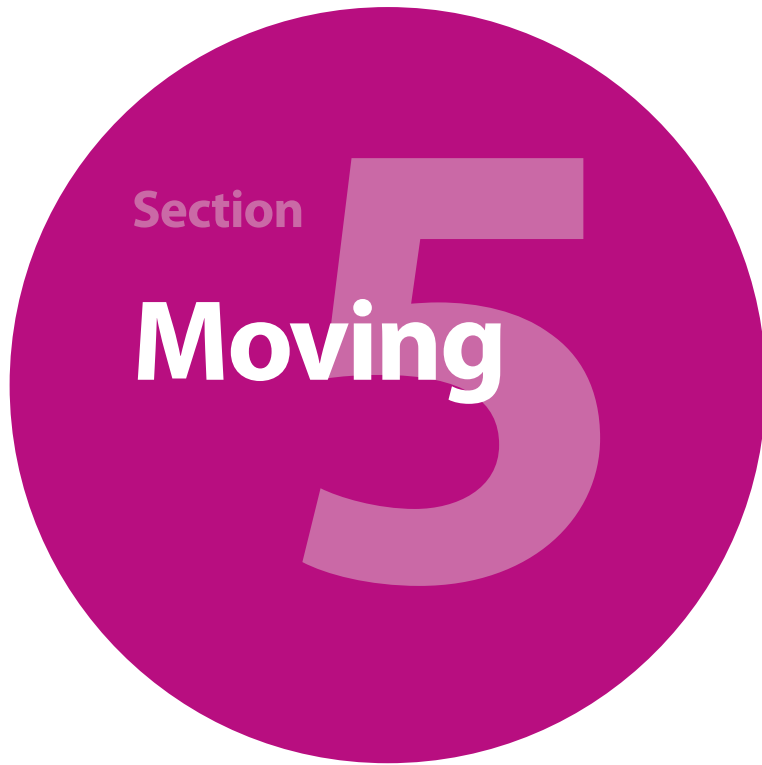
Living with long term conditions:

Detailed information is available about how to make your home a better place to live with long-term conditions – heart disease; stroke; respiratory disease; macular disease; dementia and arthritis. Click the blue button for further information.

3 Does your home meet your social needs?

As well as meeting your practical requirements, you will also need to think about how well your home suits your social needs. For example, is the location of your home suitable for you? Perhaps you no longer drive so need to be within walking distance of a bus stop. How easy is it to get to local services like shops, the library and GP? Are you close to family and friends?



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Section 5
Moving

Making the decision to move can be very difficult. There are many valid factors and reasons – both physical and emotional – that make this decision hard. Moving can be a positive thing but many people find it a difficult experience. This can be due to a number of factors – perhaps your home holds many memories for you, or perhaps the thought of moving brings worry or stressful feelings.

You may find it useful to write down your thoughts and feelings or use the suggestions below to think about how you are feeling.



“I’ve lived here for fifty years”

“my children grew up here”

“worried about the move”

“looking forward to meeting new neighbours”

“pleased to be moving somewhere smaller”

“sad”

“excited”

“fresh start”



There is a range of options that may be available if you are considering moving. You may wish to “downsize” to a smaller, more manageable home within the general housing stock, or you may prefer to live in housing which is purpose-built for older people. The options that are available to you will depend on location, tenure, availability of housing and of course your personal preference.

General Housing Stock (owned or rented)

You may choose to buy or rent a smaller home within the general housing stock (ie not specifically built for older people). This might be a smaller house, flat or bungalow which you buy, rent privately or through a housing association.

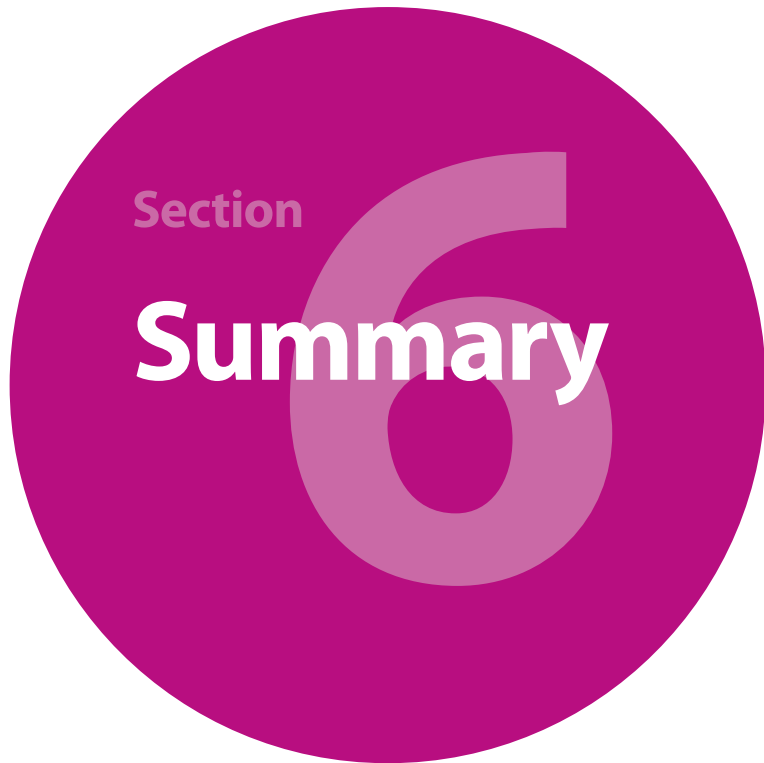
Purpose Built/Supported Housing Options for Older People

There are a number of different options that may be available to you if you choose to move to housing that has been built specifically for older people. Click on the blue button for further information.

Moving Home checklist

If you are considering moving, you will still need to think carefully about how a new home would suit your needs – think about all the things discussed in this workbook – location, size, practicalities eg stairs, level access shower.

This checklist can help you think about whether your new home will suit you, or if you have not decided where/ whether to move, it can help you decide on the type of property you would prefer. You can also use it to think about your priorities when looking at different accommodation – eg size vs location, community vs your own garden etc.



Section
6
Summary

There are many things to think about concerning our housing as we get older. This workbook has given you some ideas about how you might stay living independently for longer, whether that be in your current home or whether you decide to move.

It is important to consider the options now, before a time of crisis which may lead you to make a hasty decision. If you know what your options are and where to go for advice and practical help, you will be able to reach an informed decision and make the decision that's right for you.

Section

Useful Contacts



Organisation	Contact details	Notes
FirstStop Advice Line	0800 377 7070 www.firststopcareadvice.org.uk	An independent, free service for older people, their families and carers. It provides advice and information on housing issues to enable older people to live as independently and comfortably as possible
AgeUK Advice Line	0800 169 6565 www.ageuk.org.uk	A free, national, confidential phone service for older people, their families, friends, carers and professionals. They have a team of expert advisors who can give up to date information and who can signpost to the appropriate service
Independent Age Advice Line	0800 319 6789 www.independentage.org/advice	A free advice service for older people, their carers and families offering advice and information on benefits and entitlements, getting a care assessment, moving into a care home, paying for care, being discharged from hospital and much more
Foundations	0845 864 5210 www.foundations.uk.com	The national body for Home Improvement Agencies and Handypersons Services, providing support to over 200 home improvement and handy person service providers in England, covering over 80% of local authorities
Extra Care Housing and Assisted Living Homes Directory	www.housingcare.org/elderly-uk-assisted-living-extra-care-housing.aspx	Find extra care housing or an assisted living community in this directory of retirement properties specialising in housing with care in the UK
Disabled Living Foundation	0300 999 0004 www.dlf.org.uk	Guide to equipment and adaptations
Thomas Pocklington Trust	020 8995 0880 www.pocklington-trust.org.uk	Specialise in offering support to blind or visually impaired people to live an independent life. Can also provide advice about lighting around the home

Organisation	Contact details	Notes
Rica	020 7427 2460 www.rica.org.uk	The 'Which' for disabled and older people
Action on Hearing Loss	Tel: 0808 808 0123 Textphone: 0808 808 9000 www.actiononhearingloss.org.uk	Provide support for people with hearing loss and tinnitus
Living Made Easy	0300 999 0004 www.livingmadeeasy.org.uk	Clear, practical advice on daily living equipment
Support My Life	0113 200 9161 www.supportmylife.org	Daily living equipment online shop
AskSARA	0300 999 0004 www.asksara.dlf.org.uk	Helps you find useful advice and products that make daily living easier
Cinnamon Trust	01736 757900 www.asksara.dlf.org.uk	A charity that offers help looking after your pets
Shelter	0808 800 4444 www.shelter.org.uk	For advice on tenancy and legal issues
Citizens Advice Bureau	www.citizensadvice.org.uk	For advice on tenancy and legal issues
The Money Advice Service	0300 500 5000 www.moneyadviceservice.org.uk	For advice on tenancy and legal issues free, unbiased, independent money advice

“It made me think ahead both for myself and also for older people in my family... it’s good to have more knowledge, especially about where to go for help and information”

Every effort has been made to ensure the information in this note is correct at time of publication. We do not accept any responsibility for errors or omissions.

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