

Finding a Place to Live –

*Help with your
plans*



The
**Housing & Support
Partnership**

**HOUSING
OPTIONS**

DH Department
of Health





Finding a Place to Live

Help With Your Plans

Introduction

Most of us move home – it's a step we go through, part of growing up and becoming more independent.

For an adult with a learning disability, it isn't always easy to move.

You can use this guide, with people who support you (family, friends, social workers, advisers) to help you decide:

- What sort of housing you want
- What help and support you may need to live there
- How to find housing and support
- How to pay for housing and support.

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CONTENTS

SECTION 1	THINKING ABOUT A PLACE TO LIVE.....	7
SECTION 2	WHAT'S IMPORTANT?	16
SECTION 3	WHAT SORT OF HOME?.....	30
SECTION 4	FINDING A PLACE TO LIVE	46
SECTION 6	CARE AND SUPPORT	73
SECTION 7	PROBLEM SOLVING	80
SECTION 8	SUMMARY AND ACTION PLAN.....	97
SECTION 9	MOVING IN	101
ANNEX.....		111
1	National contacts and links	111
2	Publications	118
3	Other Resources.....	119





Section 1 Thinking About A Place To Live

1.1 Why move?

There are lots of possible reasons to move:

- Sometimes it's because you choose to move
- Sometimes things happen and you have to move
- Sometimes it's to do with the building or the area
- Sometimes it's to do with relationships
- There can be other reasons too.

Which ones could apply to you, your relative, or the person you support? Are there other reasons to move?

Are you leaving residential school or college?

Is your family moving away?



Do you want to be on your own?

Do you want to live with a friend?

Do you want to move nearer to work?

The next page has a checklist you can use.



			You can add more here about why
Are you leaving residential school or college?			
Is your family moving away, or abroad?			
Do you want more independence?			
Are you sharing, but want to be on your own?			
Are you on your own, but want to be with other people?			
Do you want to live with a friend, or friends?			
Do you need more space?			
Do you want to move to a new area?			
Do you want to move nearer to work, to friends, to family?			
Are there things wrong with your home (too noisy, not safe)?			
Is your family carer getting old or ill or finding it hard to look after you?			
Do you have other reasons to move? Write them in here:			



1.2 Why not stay where I am?

Maybe you can stay where you are for now. But you may not want to stay forever.

Places change. People change. Everyone gets older.

Do you want to choose where you live, and who you live with? Or do you want to be left with no choice? That can happen if things go wrong and you have to move quickly.

So it's worth starting to think about this now.

Quotes from two young women in their 20s living at home:

I love living at home; they let me have a rabbit and two guinea pigs.

"I like living with my mum, she helps with personal care, with cooking, making my tea and dinner, but there's a lack of independence, my choices aren't listened to"

Comment made by Jane, aged 20. Jane lives in a cluster flat within a small group.

"I love living here in my own flat, it's wonderful. I love doing what I want and going out with Liz who lives next door ... I go to college and the library"



Quote from a family carer about a daughter in her 20s.

“She wants to leave home and be independent. This will prepare her for the future when we are no longer alive or able to care.”

Comment from a family carer with a child at a special school.

“My relative with learning difficulties is still just at secondary school, but we need the information *now*, and then updating and renewing it.”

“I think it's time he moved on - but he does not want to - he refuses to think about it - he is quite happy to stay - what happens if I die? Things are left as they are - he cannot be moved against his will.”

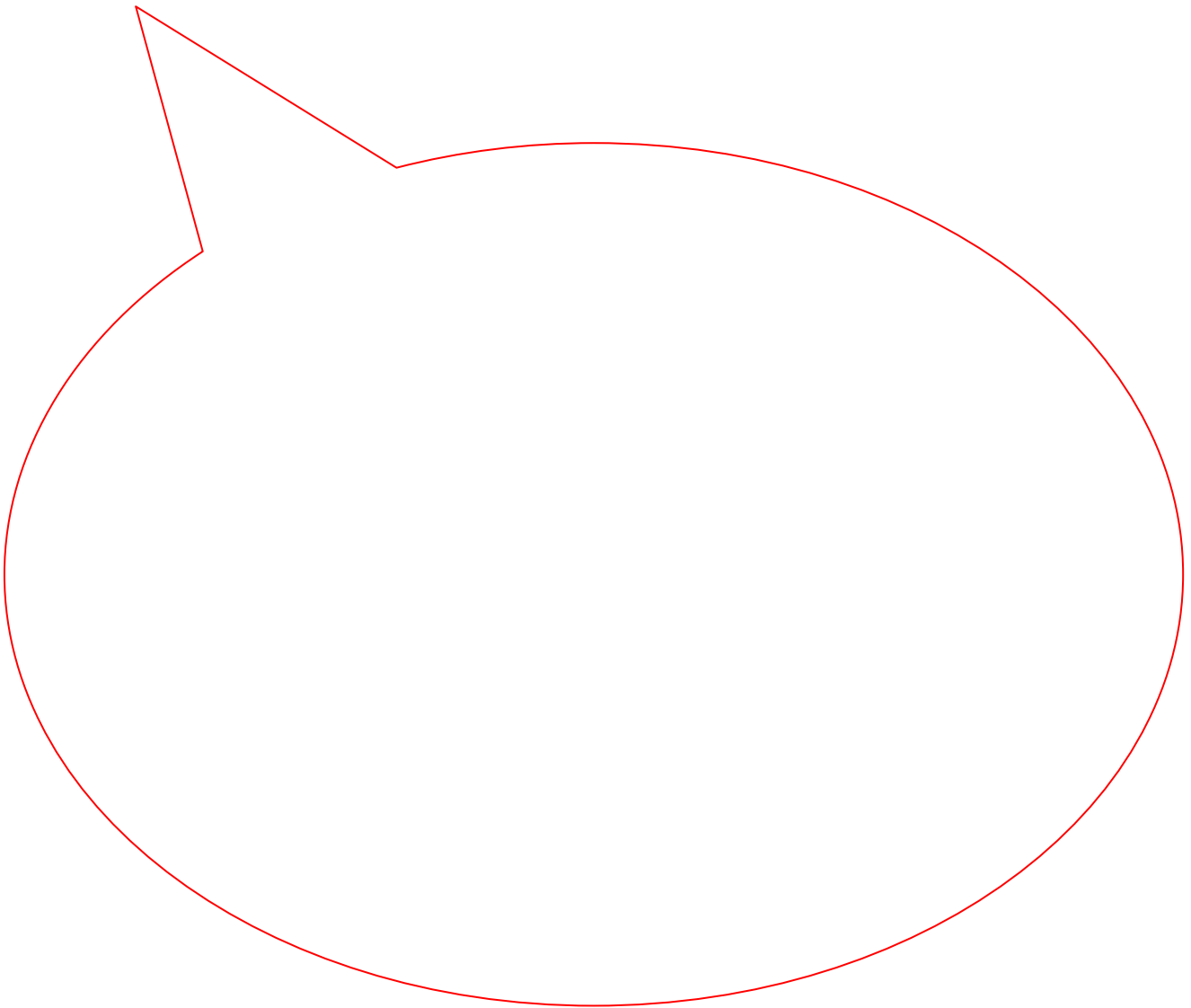
Quote from a family carer, aged over 80, about son in his 40s.

On the next page you can fill out your own speech bubbles.



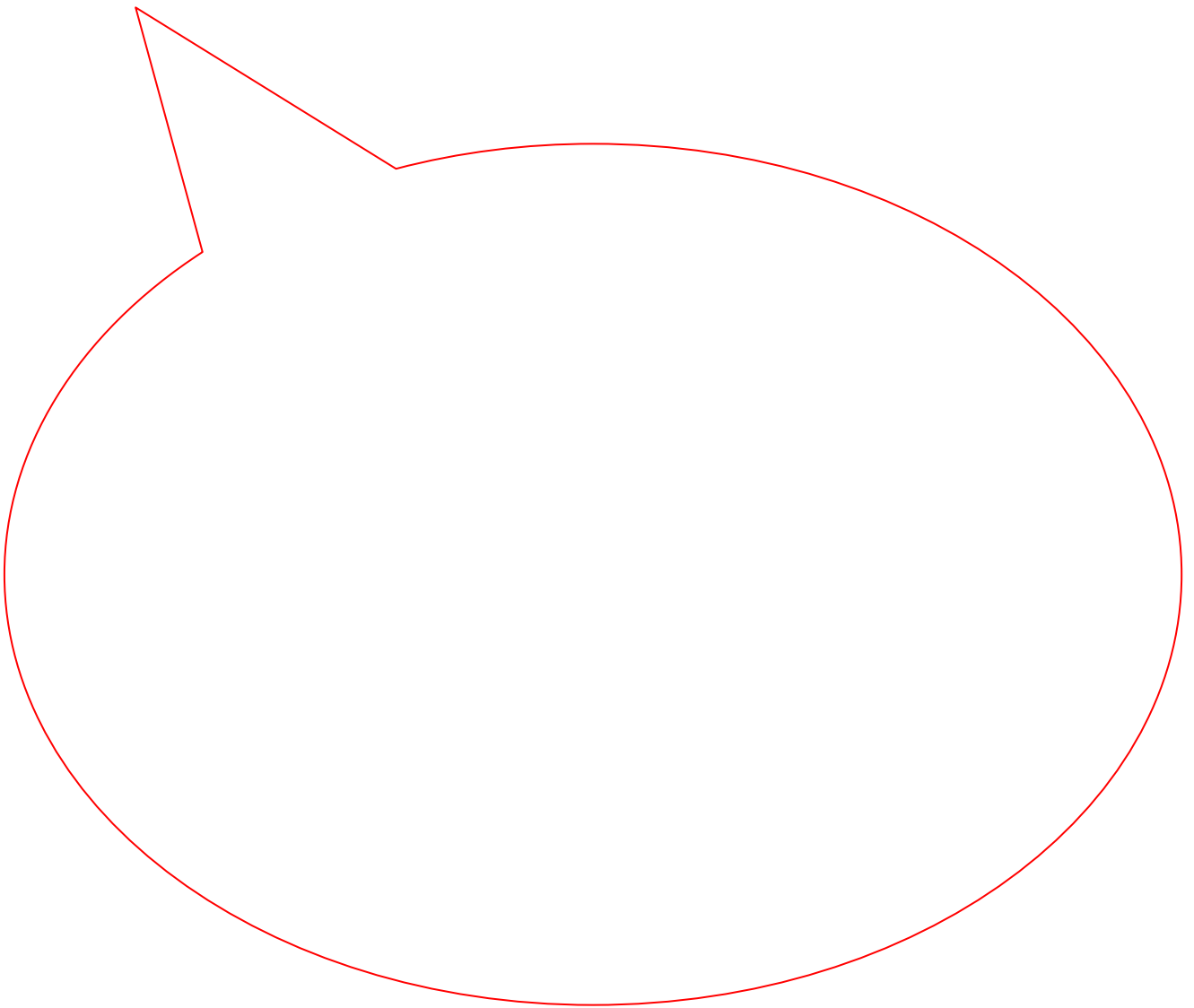
1.3 My housing choices

Where do you live now? What do you like? What don't you like about it? This is a good way to start thinking about housing choices.





Why move? To be more independent, to go to a new area, can't stay where you are, to be nearer friends or family, for more space or a better house, or as part of a bigger plan for the future?





1.4 How soon - this year, next year, sometime...?

Some people have to move very quickly – maybe things have gone wrong where they are. Other people want to take time to plan – and it can take a long time.

But it's never too early to start to think about:

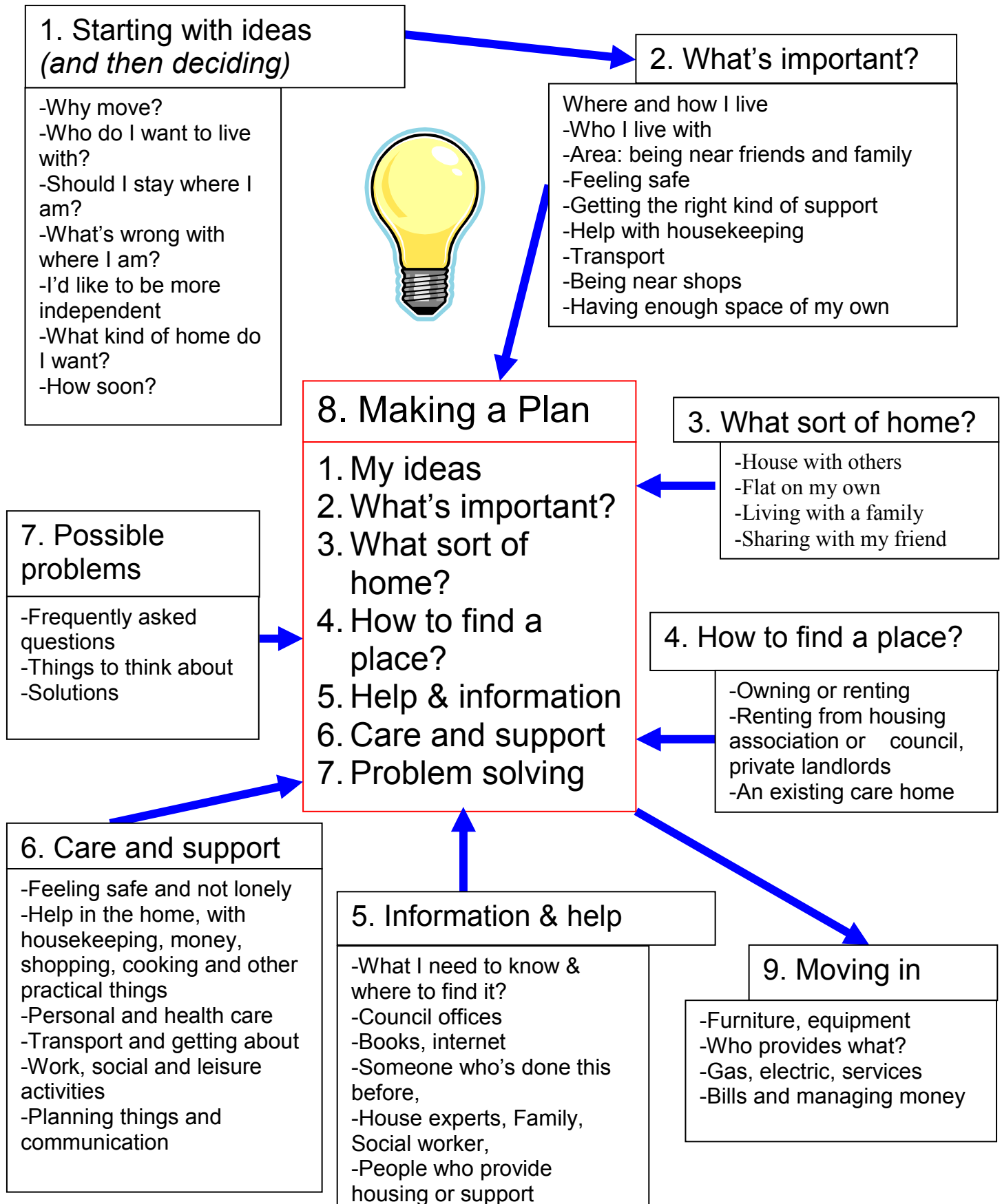
- what sort of housing you want
- what support you may need
- where you want to live
- whether you want to live with others or in your own place.

Even if you don't want to move at the moment, it's time to start thinking!

You can find out more in section 2, section 3 and section 4.

Some housing choices take longer to arrange than others. So if you have to move quickly you may have less, or no, choice.

See section 3 about different types of housing and how long you might have to wait.





Further Information Section 1

More about why move?

Valuing People¹ said housing was important - the aim is for a choice of where and how you live. For families the worry about planning for the future soon fixes on the question of how adult sons or daughters find their own place to live. This Guide seeks to give practical help with solutions.

Most people with learning disabilities live with their families. Often they leave the family home only as the result of a crisis such as the illness or death of the carer. With growing numbers of people living with older carers, the Government wishes to see better forward planning by local councils so that carers do not face continuing uncertainty in old age and their sons and daughters gain greater independence in a planned way.

People with learning disabilities can live successfully in many types of housing. They can cope with the full range of tenures, including ownership. Local authorities should expand the range and choice of housing, care and support services.

Lack of opportunity for adults with learning disabilities

Most of us live in houses which we own (71%), rent as social housing tenants (19%) or private tenants (10%). Most people with a learning disability live with their families (50 - 60%). Few find their homes through council housing or homelessness applications. The family view is that opportunities in housing are quite limited. Of those who have moved out of the family home most live in residential care homes (about 30%). Only 15% have a tenancy or own their own home.

The national survey of people with learning difficulties for Valuing People in 2005 said that few got help with housing plans from housing departments. They usually depended on family members for help and if they approached the authority it would more often be through social services.²

Valuing People Now the latest consultation document produced at the end of 2007 makes it clear that improvement is needed and that local authorities should concentrate increasing the numbers of people who live in their own homes or have assured tenancies in rented accommodation.

The evidence from the figures is clear. While some young people may want to stay on in the family home when they reach adulthood, many do so because they have not been aware they have a choice. In a recent *Community Care* survey 65% of people with a learning disability said they wanted their own house or flat. It was high on their list of priorities.

¹ Department of Health CM5086 (2001) *Valuing People*

² Emerson E et al (2005) *Adults With Learning Disability In England – National Survey 2003-4* NHS Information Centre



Section 2 What's Important?

2.1 Where and how I live

It's good to start by thinking about what is important to YOU.

You need to think about

- What you would like, your dream, an ideal (Section 3)
- What will be possible? (Section 4)
- Will what you want be quick and easy, or long and complicated? (see Section 4)
- How to get information and people to help you make it happen (Section 5)
- Sometimes there are difficult choices. You may have to wait longer for what you prefer. Sometimes there is not much choice.

For your dream - your ideal solution - you need to think about what is most important for you – use these questions to help:

- Who do I want to live with?
- What area do I want to live in?
- Will I be near shops, place of worship, sports, pub ...
- Will I feel safe?
- What about the right kind of help and support?
- What about help with housekeeping?
- What about transport – getting out and about?
- Will I have enough space of my own?



This Section will help you to think about these questions.
Think about what has happened in your life up to now.

Were you at residential school or college? Are you living with family?
Or in a shared house now? Or in your own place?

What did you like – or not – in the past? What do you like – or not –
now? What could you do to change things, or make them better?

Maybe you are worried about not getting on with someone else in
the house.

Maybe you would like to live in your own place but you are worried
about being lonely.

A man in his 40s living with
a small group with friends

“I don’t want to live on
my own, because it
would be lonely, boring
and I would be
frustrated.”

“She has expressed the
wish to live with her own
friends ... she has lived
with us for over 15 years
and we have never
received any help or
information to help
her to move”

A woman in her 50s had been living
with her sister, after the death of her
parents. The family carer said of her sister.



Sometimes it depends how the question is asked. Jane was 20 and leaving residential college. One person asked Jane: “Wouldn’t you rather be in a shared house, rather than living on your own and feeling lonely?”

Then someone at college asked Jane: “Would you rather be in your own flat so you can choose what to do, or in a house with other people, some of whom you didn’t like, like last year at college?” When asked whether she would be lonely in her own flat, Jane replied:

“No, there are lots of things I’m going to do – go to college, join the library, go out with my friend Liz ...”



2.2 My own home, or with other people?

Some people with learning disabilities live in shared housing. Other people have their own place - a flat or house on its own, or their own flat in a block with other flats for people with disabilities.

What's good and bad about sharing or having your own place?



Sharing

- Company and friends
- Less privacy
- Security
- Help from other residents
- Organised activities
- Not getting on well with others



Living alone

- Independence
- More privacy
- Freedom
- In charge
- Individual support
- Loneliness, boredom



2.3 What area do I want to live in?

The area is one of the first things most of us think about when choosing a home.

Being near to shops, local centres, transport, job or training opportunities are all important.

Being near family, friends and support are likely to be important too.

What area do you want to live in? Do you want to live in a town or in the country?

Do you want to live somewhere quiet or somewhere lively?

Do you want to live close to family and friends?

Do you want to live near a town centre? Close to shops?

Do you need to live close to work or college?

Do you need to live on a bus route? Close to a train station?





2.4 Feeling Safe

For most of us, it is very important to feel safe. But sometimes, people prefer to live somewhere that's not quite so safe if it is nearer to where they want to be – for work or friends or lots going on.

These are the sorts of choices you have to think about very carefully.

What is important to help you feel safe?

Below is a checklist you can use.

	Very important	Quite important	Less important
Safe area			
Neighbours I know			
Friends, family nearby			
Knowing people locally (shops, pub, bus drivers)			
Near to public transport			
Telephone, helpline			
Staff visiting or living in the building			
Safe pathways outside – no dark alleyways!			
Handrails and no steps			
Good lighting inside and outside			
Seeing who is at the door before I let them in			
Other things?			



If you are trying to get an idea about what an area is like, make sure you visit at different times – daytime, evening – and on different days – weekdays, weekends. Ask around (or get someone else to ask for you) – neighbours, shopkeepers ... people are often quite happy to tell you things!

There may be things you can do to make you feel safer, if they are not there already. Don't turn somewhere down without thinking whether it would be easy to make things better.

Would these ideas help?

- An extra light that comes on automatically?
- A video door entry system, so you can see who is at the door?
- An extra handrail or a ramp instead of steps?



2.4 Help in your home

Are there things that you would find hard without help and support?

These are things people sometimes need help with. What help might you need? How often?

Do you need help with shopping?

Do you need support to prepare food?

Help with doing the housework?

"Mum does all the housework. Mum and Dad pay for everything"

"I want to move some time in the future - mum is trying to get help towards things like bills ... I'm on lots of medication ... I would need help to remind me to take them - Mum does that at the moment."



Below is a checklist that you can use.

	Notes
Shopping	
Planning & preparing food	
Feeling safe	
Housework (cleaning, laundry ...)	
Health care, taking medication	
Personal care (getting up, bathing, dressing)	
Managing day to day money & paying bills	
Making financial decisions	
Arranging transport	
Relationships & communication	
Daytime activities (paid or unpaid work, college)	
Other things...	



2.5 Different ways to help and support you

Lots of people have a support worker to help them. Support workers usually work for an organisation that recruits, trains and supervises them. The council Learning Disability Team often arranges this. Some people have Direct Payments or an Individual Budget and employ the agency or a ‘personal assistant’ themselves. Sometimes people get help from a relative or friend or volunteer.

There is equipment that can help too – sometimes this is called Assistive Technology. It includes things we all use (like computers, mobile phones and door entry systems). But there are lots of other things that are specially designed for people with disabilities, like phones linked to a call centre, and things to keep you safe (like something to turn off water or gas).

This table below shows examples of help and support someone might need with shopping and food preparation.

	Support worker	Assistive Technology	Family carer	Other
Shopping	Helps with weekly shop	Computer for shopping list		
Food preparation	Helps to prepare food	‘Clever’ microwave, dishwasher	Meals with family	Meals out



2.6 What help and support?

What help and support might you need?

	Support worker	Assistive Technology	Family carer	Other
Shopping				
Housekeeping				
Food preparation				
Feeling safe				
Medication				
Transport				
Relationships & communication				

If you need support from staff in your home it could be provided in several ways.

- Live in or sleeping in support staff
- Staff present daytime and evening
- Regular daytime help from staff
- A number of planned hours each week
- Occasional help when needed
- Someone on call

There is more about support in Section 6 Care and support



2.7 What about transport – Getting out and about?

Transport is very important when you are thinking about where to live, and whether to share.

Your dream may be a country cottage – but it could be very isolated and lonely and with no buses or shops.

Maybe you have to choose between two parts of a town or city, or two villages. One place may be much better for buses (or trains) than the other.

Transport can be very expensive. The rent might be more expensive in one place, but if you can walk to work or college it might work out cheaper than a place with a lower rent that is further away.

Maybe you are already living in, or considering shared housing. Sometimes the transport is shared. You need to think if this will suit you, and how it is paid for.

What sort of transport can you use?

Walking or wheelchair

Do you – or will you - have what you need within walking distance, or accessible for a wheelchair user – shops, entertainment, doctor, dentist ...?

Are there routes that use traffic lights and pedestrian crossings?

Are there steep hills or steps between where you live and where you need to go?

Public transport for regular and local journeys

Are there bus routes that go where you want to go, and when you need them?

Are there trams, underground or local trains you can use?

Can you get just one bus or tram or train to where you need to go? If you have to change, can you cope with this?



Do you have a travel pass? Does it cover a helper if you need someone with you?

Is all the public transport in your area accessible for wheelchairs?

If you can use public transport, will you need help to start with to find your way?

Public transport for long journeys

Are you within easy reach of train and coach stations and airports to visit family and friends and to go on holiday?

Do you have a railcard or coachcard?

Cars and taxis

If you need to travel by car or taxi, who will provide and pay for this? Is it arranged by you, or by the housing or support agency or organisation?

Does the car or taxi need to be accessible for wheelchairs?

Does the house or flat have somewhere outside to stop for picking you up and dropping you off?

In shared housing, will transport be provided for where you want or need to go? Will you have to share the cost of transport that you do not (or cannot) use?



2.8 Enough space of my own

Most of us want enough private space of our own where we can do what we want without worrying too much about other people. But some people find too much space is uncomfortable and not cosy.

Are you thinking of living on your own, in your own place? Then it will depend how big it is – but it will all be your private space with your own front door.

Are you thinking of living with other people in a shared house or flat? If you share you will have your own room. There will also be shared space like a common room, kitchen and perhaps a shared garden. You may have washing facilities (a washbasin) in your room, or your own bathroom or toilet, or these may be shared too.



Section 3 What Sort Of Home?

3.1 What kind of home would be best?

In section 2 we thought about what is important to you about where you live. Now we need to think about what kind of home will be best.

This could be about renting or buying

The type of building – house, flats, bungalow

Purpose built, adapted, ordinary street property

How big it is

Whether you live on your own or share

Sharing with a friend

Or living with a family

A registered care home or support in your own home

We have examples of different kinds of homes on the following pages.



3.2 Your own home in a flat in a block or converted house.

There could be support for you in your own home to help you manage.

Your own flat works best if you want to be independent and manage on your own.

Your own house

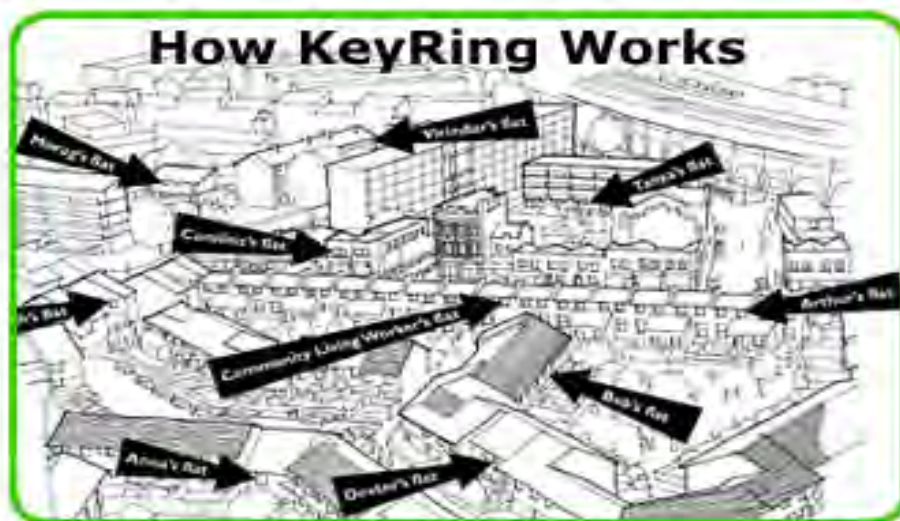
There might be room for someone else to stay, a support worker or friend.

Your own house gives you independence, but is it affordable?





3.3 A network of flats or houses where residents have their own homes but do things together.



Community support networks work best for those who want to share time and activities with others.

3.4 Your own flat in a group with others.



Cluster flats or extra care housing are groups of individual, self-contained flats, with a manager or support workers also on the site, which may have some communal living areas.



3.5 Living with a family



Staying put may be sensible if you are not sure about moving into your own home.

Living in a family home annexe. Part of your family home could be converted to make a separate self-contained flat.

Living with another family. A family placement is a type of adult fostering scheme.

3.6 Sharing a house or flat



A group home is a shared house with each tenant having a separate tenancy of their own room with some communal living as well.



Flatshare – managing your home with your flatmates usually with help from support workers

In a registered care home a manager has full responsibility for the home and how it is run.



In an intentional community, which can be in the town or country, large or small, living is about sharing your lives – a home, work and leisure in a mutually supportive community.





3.7 Sharing as a lodger or with a support tenant

Supported lodgings is living in someone else's house as a lodger but with some extra support for help at home.

An adult placement is a type of adult fostering scheme. This is sometimes now called "shared lives".

A support tenant could live in your home and provide some company and help with daily living. There is an example of this arrangement called Homeshare.



Now we have looked at what's important and what kind of home we want to go on to, how do we actually find our place to live? It could be renting on your own, with other people or finding a place in housing already available especially for people with a learning disability. There are also ways to buy a home including shared ownership where you part rent and part buy.

Further Information Section 3

Self-contained flat or house



This can be an “ordinary house (or bungalow) in an ordinary street” or a flat in a purpose-built block of flats, or in an older property that has been converted into flats. New build self contained flats will often now be built to provide better access for older people or those with physical disabilities. You can occupy as tenant or owner or through shared ownership.

Self-contained accommodation is not usually registered as a care home. Various forms of care and support are possible. You could rent from the local authority, a housing association, private landlord or even from parents or a family trust.

You can own outright too but for those dependent on income support ,shared ownership or ownership through a trust may be better financially.

Self contained accommodation can offer more independence but it is also important to consider how much support is needed, especially at night, and whether there needs to be space for someone else to sleep in.

- ✓ Offers scope for individual choice, control and independence but residents must want this degree of independence.
- ✓ It suits people who do not wish to share with others or have found it difficult.
- ✓ Good range of choice of types of accommodation, location and stock - older, existing and new build.
- ✓ Support can be tailored to meet wide range of needs and reduced where not needed.
- ✗ Risk, social isolation, vulnerability to harassment and safety all need to be positively addressed and managed.

“I feel glad to have my own place. It's good, smashing, they done well, a good job. I chose the colours”

“I want to go forward in my life but my Mum and Dad still worry about me. There are lots of buses and I can get to town”

“I do knitting and keep fit and go to college on my own on Tuesdays. I've got a building society account and can get out what I want. I do my own cooking and shopping with staff”

“There's a noisy neighbour who bangs doors. It's safe to go out when I'm with staff. Someone tried to break into my flat, I rang Andrew and the police came. I worry about getting broken into”



Community support networks

Separate flats or houses where residents arrange to live (and sometimes work) together as a community.

Such networks are a very suitable option for people with lower support needs, living in ordinary housing in a neighbourhood. *KeyRing* provided the original model for this type using social rented housing and has over 60 networks, which support over 500 tenants nationally.

There are usually a handful of ordinary flats within walking distance. One flat is occupied by the community living worker, a part-time volunteer. *KeyRing* aims to provide support, drawing on the skills of all the network members as well as the volunteer.

Network managers support the community living workers and also intervene directly to support tenants over specific issues (such as benefits). Each network manager has three or four networks to manage and there is also an out of hours helpline. Other providers have developed similar schemes.

- ✓ The network option is important as a valuable form of management and structure.
- ✓ Importantly it offers the scope for individual choice, and control combining independence with a form for community living and mutual support.
- ✓ It requires that people want to work together as a community and has been used more for those with lower support needs.
- ✓ There is a ready supply of types, location and stock of ordinary dwellings, but may be difficult finding housing in some areas.
- ✗ Vulnerability to harassment and safety are still potential problems but the network should be able to deal with risk and social isolation.

“Bernard came from a hostel and has become the network character and helps people to travel all over London and go into the office. He supports others to come to tenants meetings”

“Christine goes to the Post Office on her own now. She was so very quiet I worried how she would cope and that she’d be too vulnerable. Now she has her own life and is more confident. We were worried in case she was too vulnerable to live on her own. I was going through hell in that residential home, coming here was the best thing I did”



Cluster flats and Extra Care housing

Cluster flats are small groups of purpose built one bedroom self-contained flats with their own bathroom and kitchen. Another option is the studio flat with more shared facilities.

A number of people live in the same block, it is like “sheltered housing” for older people, but smaller scale - usually between 6 and 12 flats but split into 2 or 3 buildings. There will be a manager or support workers on site, either visiting or providing 24 hour cover. There may be communal living space and garden, and communal facilities like a laundry room.

An on site cluster gives people the best of both worlds offering a protective environment, without the loss of privacy and choice in residential care.

It blends well into the neighbourhood, it's a safe area and we're right on top of the shops and community centre.

- ✓ The single site cluster offers the benefits of independence but with less risks of isolation than self-contained independent housing.
- ✓ The cluster can be more informal than congregate or group services and allow non intrusive on site supervision
- ✓ Residents can take more responsibility for their own housekeeping.
- ✓ There are economies of single site management and there is potential for mutual support as with community network.
- ✗ Care is needed so that larger scale schemes do not stand out from ordinary housing. Some are fitted within general needs development.

“I wanted to get out of hospital and was fed up with it where there were rows and it was noisy. I'm a better person since I came here. I try not to go off the deep end. I'm very pleased, it's nice and quiet and I won't shift till I die”

“People used to take my things, now no one comes in my flat without ringing. I've made friends with people here and go to work in the old people's home”

“My Mum and Dad haven't got any worries about me now. I pay for my telephone and my rent; I can do quite a lot now”

“The cat keeps me company. There are a lot of people you can say hello to and I know the neighbours. I wouldn't go out on my own after 10 but we walk back together if it's late”

“This gives the freedom of having my own place and I don't have to be alone if I don't want to. People go into each others' flats when the staff go”



Extra Care Housing

This is a model of housing for older people providing proper self-contained flats but more scope for higher support or care needs as people get older. It does not have a precise definition. Projects vary in scale, care and support services, funding, facilities, and accommodation and management arrangements.

Features that tend to characterize extra care housing are:

- Self-contained flats or bungalows - unlike residential care.
- Dwellings designed to facilitate independence
- Individual care packages, in someone's own home, to a high level
- 24 hour care staff and support available
- Catering facilities with one or more meals available each day
- More extensive communal facilities than in sheltered housing
- Staff offices and facilities on site
- Domestic support: shopping, cleaning and meals
- Specialist equipment for frail or disabled residents
- Social and leisure activities/facilities

Four key variables combine to create the particular model. These are:

1. Housing and care provider relationships.
2. Buildings – scale, range of facilities, type of accommodation.
3. Allocation and eligibility criteria – the lettings or sales policy.
4. Tenure and financial conditions for residence

There is no reason why some older people with learning disabilities should not use mainstream older people's housing including extra care housing. Examples designed for people with learning disabilities can be

- Smaller about 6 self-contained flats and/or bungalows together
- Not just for older people or those with dementia
- With on site care team/staff and or support tenants
- With communal facilities –kitchen, office for staff, storage and
- Core Assistive Technology installed adaptable to individual needs
- Built to Lifetime Homes Standards; some full wheelchair standards
- Ground floor flats or with lift to a 1st floor
- For rent or sale

This is very like some existing cluster flat schemes.



Shared housing - Group home

This is a shared house with each resident having a separate tenancy of their own room and of communal living, kitchen and bathroom space. Support and household management is usually the responsibility of the support service provider. Some are registered as care homes and others not. They can be small family houses with just three or four people sharing, or larger properties.

Small shared houses can work well where a group suit and get on and a shared household where people are compatible can benefit from each others' company, mutual support and sharing domestic duties like other households.

There can be problems if someone wants to move on and is unable to and a problem filling vacancies as they arise. The two tenants want to stay together but neither of them want a third person to move in, so it's unlikely we can fill the third place. Small shared houses work best when they are part of a wider range of services that can offer places for moving on.

- ✓ Small shared houses give an opportunity for group living and mutual support for people who want to share. Residents can take responsibility and share domestic arrangements.
- ✓ Good supply of housing types, location and stock of ordinary dwellings
- X Smaller community based homes are thought to be better than for those living in more institutional settings, but the 'group home' model has also been criticised as still retaining too many institutional features.
- X Residents may still not have choice about who they share with, or how support is provided. Financial reasons to fill vacancies may conflict with residents' choice of who they live with.

They've become more outgoing and sure of what they want. They will pour tea for each other; open a door, very basic things. They were taken back to the hospital for a Christmas party the year before last and all hated it. Residents do their own thing as far as is possible in a shared household. The rule is to treat each other with respect.

Shared housing - Flatsharing

Flatsharing is usually a joint tenancy where the tenants group hold joint responsibility for the home and choosing who lives there. Most young people who are not learning disabled are likely to start their housing careers as students in private rented housing like this. To manage your home with your flatmates, you will usually need help from support workers. Flatsharing depends on residents taking greater responsibility for communal living arrangements.



Shared housing - registered care homes

Group homes, shared housing, or larger residential services can all be care homes. An *establishment providing residential accommodation together with nursing or personal care* has to register under the Care Standards Act 2000.

The regulatory framework of the Care Standards Act, 2000 aims to ensure high standards of care and to protect vulnerable people.

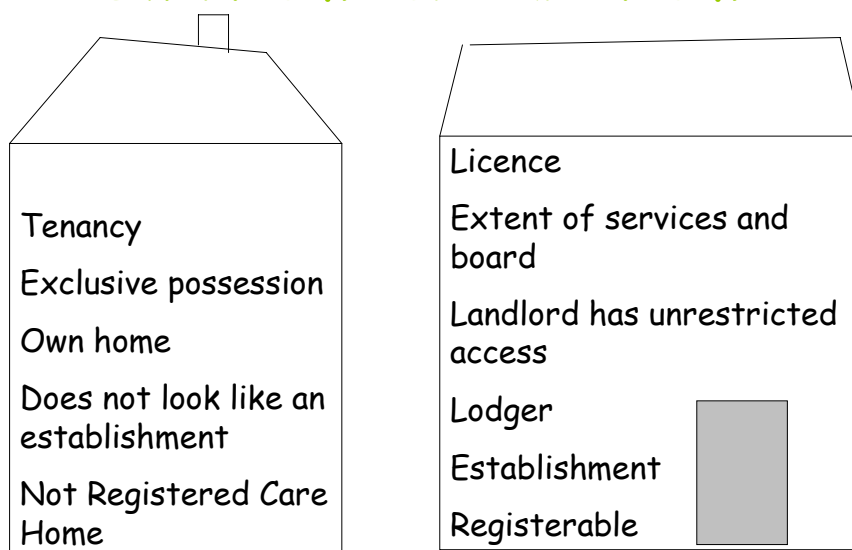
The reasons that a decision about registration is important are that:

- There are wide and enforceable responsibilities for the care, welfare and supervision of residents and for standards of the accommodation
- Residents' personal income is limited and housing benefit is not payable in a registered home
- Registration can create an institutional environment. It sets minimum standards but can create inflexibilities.

The Sweet and Maxwell Guide to the law is of the opinion that a proper tenancy with care did not fall under the Registered Homes Act and registration. A Government minister's advice during the passage of the Care Standards Act through Parliament reflects this too.

“Where care is provided to people in their own home - whether as owner occupier or tenant - that home will not be registerable as a care home’ and ‘it is immaterial whether the person is living alone or with others”

Own Home or Care Home





Providing 'accommodation together with personal care' suggests the two come as part of a package and there is an argument that housing is better separated contractually from care or support provided it is properly supervised and if need be regulated as domiciliary care. It allows for an individual's tenancy rights, more non-institutional arrangements and for more independence.

Since the passage of the Care Standards Act there has been some uncertainty when a home should register as a Care Home or when a care home is the better option for someone. The simplest answer is that the Commission for Social Care Inspection decide the first question and social service care managers decide the second.

The two are very different and it can be argued that in terms of the principles in *Valuing People*

- Inclusion in mainstream
 - Legal and civil rights - citizenship
 - Choice about where and how you live
 - Promoting independence
 - Security of housing and support
 - People should have their own home.
-
- ✓ Shared housing gives the opportunity for group living and company for people who want it. A variety of domestic arrangements and shared responsibilities are possible.
 - ✓ Outcomes for residents in smaller homes are known to be better than for those living in more institutional settings, but the 'group home' model has also been criticised as still retaining too many institutional features.
 - ✓ There is a ready supply of housing types, location and stock of ordinary dwellings.
 - ✓ Independent monitoring is required by the Commission for Social Care Inspection
 - ✗ Some schemes can be institutional. There is an unavoidable financial pressure to fill vacancies limiting choice about who you share with.
 - ✗ You have less direct personal income from benefits, income support and disability allowances. You are not eligible for Independent Living Fund, housing benefit or Supporting People grants.
 - ✗ In registered care homes personal rights are more limited, there may be less control over life style, mixing only with people with learning disabilities, too inward looking and confining.



Intentional Communities

In the mid-twentieth century, different models were developed for people with learning disabilities to provide housing, support and sometimes employment on one site. Nationally, the best known organisations still providing this model are *Camphill Communities*, *CARE* and *L'Arche*. There are also smaller, more local providers in some areas. Some draw their inspiration from a particular faith or ethos and have international links to other communities worldwide. Camphill is inspired by Rudolph Steiner. L'Arche (which means "The Ark") has Christian origins and values. These communities accept people with learning disabilities from any faith, or none, and there is no obligation to adhere to any belief system.

Many (but not all) of these communities were originally set up in rural areas. When they started, they were largely self-contained and run as residential care homes, although with an emphasis on shared living in a family atmosphere. Some have drawn heavily on volunteers. In recent years, some communities have moved away from rural sites altogether, or added housing in local towns, to provide services that are more closely linked to local facilities. Some have moved to a supported living model and are no longer run as care homes. Some also now provide a wider range of housing and support options (such as floating support for people with learning disabilities living in rented housing in the local area).

One of the distinctive features of an intentional community is that it aims to provide a real community, a sense of belonging and value, in contrast to the loneliness which can affect people with learning disabilities in other settings. One potential weakness is the same as for other shared housing (such as group homes): people may not always get on with their fellow residents (both other people with learning disabilities, and staff or volunteers).

Where such communities have been in rural areas, perhaps also providing employment on site, the other disadvantage has been perceived to be that there is little engagement with the wider community. Some academics, professionals and user groups have questioned the validity of such models. However, both people with learning disabilities and their families sometimes find such communities' suit their needs very well. Valuing People emphasised the need for a wide range of provision to provide choice, specifically referring to the role of intentional communities.



Shared Lives (previously Adult Placement)

Where other services may want to be like an ordinary home, placements or lodgings are someone's ordinary home with the resident there as a kind of family member or lodger. As is the case with the other types it is important that it suits the person concerned and that they have a say in the choice. Self-contained services suit people who want independence and don't want to fit in with others; a placement requires that someone will be happy to live with a family. It can offer the benefit of ordinary family activities, links with friends and neighbours and even compensate for people's vulnerability or own poor family experiences. Some services offer short-term placement to equip people for later independence.

Some placements are arranged and supervised by social services directly and others, 'agency' managed. Whichever it is training, supervision and monitoring needs to be provided either by the commissioning authority placement officer or within a group service.

Supported lodgings

This is living in someone else's house as a lodger but with some extra support for help at home. Supported lodgings provide lower levels of support than adult family placements, for vulnerable people with a wide range of needs. Provision of this type is more commonly found for other client groups rather than learning disability (such as young people and people with mental health problems). Such services can be eligible for funding through Supporting People and Housing Benefit. Occupants are likely to be lodgers or have a licence and so have very little security of tenure.

Supported lodgings can provide appropriate housing and support for people with lower support needs, and can be a useful stepping stone to more independence in some cases.

- ✓ For some people it may be important to feel part of an ordinary community and family life.
- ✓ Placement and lodgings potentially offer a safe caring environment, flexibility to meet individual needs and at low cost.
- ✓ Quality depends on good social services supervision of placements or provider agencies
- ✗ A lack of security, which may be a problem when placements come to an end, or the family want to move.
- ✗ Accommodation and service standards can be very variable.

There are also some services which describe themselves as "supported accommodation". This can just be another name for supported lodgings but it may also extend the idea by encompassing situations where a disabled person lives in a separate annex or property. They are supported by the landlord or even a family but do not actually live in the family home.



Homeshare

This is a simple way of helping people help each other by sharing accommodation. It involves two people with different sets of needs, both of whom have something to offer. Some people have a home which they are willing to share, but need some help and support. Others need a home and are willing to give some help in exchange – the homesharer.

A key feature of Homeshare is that it avoids the 'provider' and 'recipient' roles prevalent in most provision of social support. Agreements for Homeshare need to be clear in advance about what is expected of each side and what the boundaries are. Homeshare agreements will cover any necessary 'house rules' and will detail the sort and amount of support expected from the sharer.

Primarily set up to help older people get the support they need and to provide affordable housing for young people, Homeshare can also be useful for people with disabilities.

Homeshare has established programmes and employ their own Co-ordinators. These schemes will advise homesharers. Further details and practical ideas can be found at www.homeshare.org.uk. They can also give information about any Homeshare Programmes or Co-ordinators in your area.

Staying Put and other Family Solutions

It seems likely with increasing use of individual or personalised arrangements that more creative family solutions will emerge.

This can include **staying put** where someone may stay in their family home but additional support and care services are provided. This may need to consider the affordability of building improvement or change. In the longer term the family home could be passed on to a son or daughter.

Others have developed **granny flat** building solutions by adapting the family home to provide self-contained accommodation and more independence for a disabled relative.

Another is to use the **family home site** to provide new build self-contained accommodation building in the garden. One family whose daughter had physical disabilities was provided with a purpose build bungalow and a direct payments package was used to employ support staff.

There have been many examples of families using their own capital resources to create **buy to let** solutions, which can be for single occupation or for sharing. This has often been combined with the use of a Discretionary Trust as the vehicle for ownership and management of the home.

There is more detailed information in Section 4 Finding a place to live.



Section 4 Finding A Place To Live

Comparison between different types of housing

Nowadays, there are more and more opportunities for people with a learning disability to find a home. You can:

- Rent on your own (or with a friend) from a housing association, council or private landlord;
- Rent in a shared house for people with learning disabilities (sometimes called a 'group home')
- Own your home outright, or with a mortgage;
- Own through low cost "shared ownership" (part-rent, part-buy) as a single person; as a couple; or sharing
- Find a place in a residential care home

Type of housing	Housing Costs	Housing Benefits	Repairs	Internal decoration	Furnished	Security of Tenure
Social renting - council, housing association	Affordable rent	HB CTB	Landlord	Tenant	Not usually	Secure
Special shared rented – housing association, charity	Affordable rent (usually)	HB CTB	Landlord	Usually landlord	Furnished (maybe not own room)	Secure (depends on tenancy)
Private renting	Higher rent	HB CTB	Landlord	Landlord (usually)	Sometimes e.g. for sharers	Insecure unless trust or family
Registered care home	Included in total fee for placement	None	Owner/manager	Owner/manager	Yes	None
Outright ownership	No mortgage costs	CTB	Owner	Owner	Not usually	Secure
Ownership with mortgage	Capital + loan repayment	IS CTB	Owner	Owner	No	Secure (if keep up payments)
Shared Ownership	Capital/loan and rent	HB IS CTB	Terms vary	Resident	No	Secure

IS = Income Support

HB=Housing Benefit

CTB=Council Tax Benefit



Deciding on different options

But how do you decide which options to explore? Where do you start? It's helpful to start with the questions in

- Section 2: What's important
- Section 3: What sort of home

The next steps could include thinking and finding out more:

- What housing choices are available in your area?
- Is it better to rent or buy?
- If you rent, who from?
- How about home ownership?
- What about paid work, now or in the future? (This affects benefits for housing)
- What is the ideal, and what is possible?
- Who will give housing information and advice?

To start with it may be useful to think about the area or areas that you might want to live in. Start with where you know!

Your housing choices will probably be quite different if you are thinking of living in:

- The countryside
- A village
- The middle of a large city
- The suburbs
- A market town.

There are not many flats in the countryside, or cottages in city centres! So start by thinking and finding out:

- What sort of housing is there?
- Houses or flats? Large or small? Rented or owned?
- What about different areas – are they safe? Are they near family or friends (if that's what you want)?
- What about transport and getting to college or work?
- Is there any specialist housing for people with learning disabilities?



What is available?

Below are two forms that have been completed by Amy and John as an example.

EXAMPLE

This was what John and Amy discovered when they filled in the chart.

John does not want to live in specialist housing – he had enough of that at residential college! He wants his own place, in ordinary housing. In the area where he wants to live, this is what he found:

Question				
What housing is available?	Family houses Semi-detached and terraced	Larger houses converted into flats	Mainly purpose- built modern flats	Some flats above shops
How big?	2-4 bedrooms	1-2 bedrooms	1-2 bedrooms	Bedsits & 1-2 bedrooms
Is it wheelchair accessible?	Not needed			
Who owns it?	Mainly owner- occupied, some council	Mainly private landlords	Council housing association, and private landlords	Don't know
What sort of area? Safe?	Mostly OK	OK except [name...] area	OK except [name ...] estate	Town centre can be noisy
Is it near family and friends?	Yes	Yes	Yes	No
Are there good bus routes?	Not very frequent	Yes	Yes	Yes
Is it near college?	No	Yes	Yes	Yes
Would it suit me?	Maybe if I wanted to share – but I do not	Yes because I prefer to be on my own	Yes because I prefer to be on my own	Not sure because too noisy
Do I want to find out more?	NO	YES	YES	NO



Amy has a friend in a block of housing association flats for people with learning disabilities, so she is interested in specialist housing. Amy needs to use a wheelchair some of the time. She enjoys being around other people although she would prefer her own front door.

This is what she found:

Question					
What sort of housing?	KeyRing Community network	Camphill Community	Bedsits	Cluster flats	Care home
How big?	10 1-bed flats near each other	4 shared houses 16 people	5 bedsits. Shared bathrooms	9 1-bed flats	10 people own bathrooms
Wheelchair accessible?	Accessible or could be adapted	Some are wheelchair accessible	2 ground floor and could be adapted	Lift to all flats, 3 wheelchair accessible	Accessible for wheelchair users
Who owns it?	Council and housing association	Charity	Private landlord	Housing association	Private owner
What sort of area? Safe?	Near town centre	Edge of town	Town centre	Near town centre	Village near town
Is it near friends?	Yes	Yes	No	Yes	No
Good bus routes?	Yes	Yes	Yes	Yes	No
Near voluntary work?	Yes	Yes	Yes	Yes	No
Would it suit me?	Maybe if near other young women	If I like other residents and staff	Not sharing bathrooms and kitchens	Yes	No
Do I want to find out more?	Yes	Yes	No	Yes	No



Here is a form for you to fill in.

Questions about your area				
What housing is available?				
How much space does it give?				
Is it wheelchair accessible?				
Who owns the housing?				
What areas do you like? Is it safe?				
Bus routes, transport?				
Near college/work/leisure?				
Is it near family and friends?				
What else?				
Would it suit me?				
I want to find out more?				



Do I want to rent or buy? What can I afford, and what help can I get from others?

Looking at the housing choices in the areas you are interested in may help you decide:

- Maybe there is no (or very little) rented property
- Maybe it is nearly all rented
- Maybe there is very little housing for sale, or it is very expensive or too large.

In our examples, John can think about either renting or buying. The choices Amy has made, and her need for wheelchair accommodation, have already pushed her towards renting, probably from a charity or housing association.

Some people are very lucky. They get help from their family to help them buy a place. Or the family buys a place and then rents it to their son or daughter.

Sometimes people get help from family to pay the rent from a private landlord if it is too expensive to be covered by housing benefit. There is more information in the detailed sections on renting and on buying.



Paying for housing, benefits

Different choices will affect how much you have to spend on housing and related costs, and what help you can get:

- Starting up housing costs (such as deposits or buying furniture)
- Continuing housing costs (paying rent or mortgage, Council Tax and household costs like fuel bills)
- Other costs (for example transport costs if where you live means you have to pay more for transport)
- For more information on costs of setting up home, see section 9. For more general information on money and moving into independent living see the publication *My Home and Money* (Housing Options publication)

There are benefits to help pay for housing costs, but they are means tested and you have to claim them.

Benefits are also linked to whether or not you are in paid work.

The main benefits for tenants in rented housing are Housing Benefit and Council Tax Benefit.

The main benefits for homeowners are Council Tax Benefit and sometimes help with mortgage interest for people receiving Income Support.

There is more information about mortgage interest help in the detailed sections on home ownership and shared ownership.

There is sometimes help available for people on low incomes who are disabled to make adaptations or improvements to their housing.



Housing choices, paid work and benefits

Housing choices become more difficult if someone is already working, or starts paid work after moving into their own place. Many adults with a learning disability work part time or full time in a paid or voluntary job. Others study part time or full time at college. The welfare benefits you can claim are linked to both your disability and to whether or not you are working.

If someone is thinking about moving into their own place, they need also to think about;

- Whether they want to work
- How many hours to work
- In paid employment
- Or voluntary work
- Or a combination of paid work, voluntary work and other daytime activities

Housing choices become more difficult if someone is already working, or starts paid work after moving into their own place. For example, shared ownership or home ownership with a mortgage may depend on Income Support Mortgage Interest. If the person works too many hours, or earns too much, they will lose their entitlement to Income Support and the help with Mortgage Interest. If someone works for more than 16 hours a week, they may be able to claim Working Tax Credit but they won't be able to claim Income Support. There is no help with mortgage interest payments for people claiming Working Tax Credit.

For anyone doing more than £20 a week part time work it is advisable to seek further advice from local CAB or other local welfare advice service or ring Housing Options Advice Line. See Housing Options Quick Brief *Permitted Earnings* and Factsheet; *The Financial Effects of Starting Work*



Renting

There are different types of tenancy. If you are thinking of renting it will be very important to know what sort of tenancy you have.

Tenancies and tenancy agreements

Tenancies are usually created by completion of a tenancy agreement or lease. They can vary enormously in the rights and responsibilities of the landlord and tenant but the usual weekly tenancy is in a form governed by law, which apply to Council, housing associations and private tenancies.

It is very important to know the tenancy terms all mean especially:

- What the accommodation is
- Whether you have a tenancy (which gives some security) or just a “licence”
- When the tenancy starts
- How the tenancy can be ended
- Payment of rent
- Doing repairs and decoration
- Tenants responsibilities, noise, nuisance, looking after the place, pets
- What about breaches of tenancy
- And grounds for eviction

For advice on tenancies, it is best to go to a specialist advice agency or telephone Shelter’s national helpline (0808 800 4444)



Renting Social Housing

Renting from a housing association or the council usually (but not always) costs less than renting from a private landlord, or home ownership. Sometimes this is called 'social housing' or 'affordable housing'. Council and housing association rents are usually lower than rents with private landlords. If you are getting Income Support, the full rent will usually be covered by Housing Benefit.

The advantages of social housing are:

- Very secure tenure, can be permanent
- Will let to someone on benefits, rents probably within housing Benefit levels
- No need to pay a deposit
- Social landlords responsible for most repairs and all maintenance
- Available to sharers or couple with a joint tenancy

The disadvantages of social renting are:

- Competition for places, need to know about allocations schemes, may mean waiting
- Councils and associations vary in quality and standards of housing available
- May be limited choice of available property or area offered
- Repairs service and property standards variable, but usually at least adequate



Private renting

Because of the competition for social rented housing, other solutions have been explored and developed by people with learning disabilities, organisations working with them, professionals and parents:

- Renting from private landlords
- Renting from charities, such as Golden Lane Housing, Mencap's housing arm
- Renting from family members or a family trust

Many young people start their housing career in a private rented flat, for example as students. You may want to do the same. Renting from a private landlord can give you more choice, but it usually costs more, with higher rents and a deposit against any damage (often 1-3 months rent, paid before moving in). Housing Benefit may not cover the full rent even if you are on Income Support.

There are several ways that you can find private rented housing:

- By looking for 'to let' signs in the area that interests you
- Through local estate agents and letting agents
- By word of mouth
- From a local council or family buying a place to let
- If your local council has arrangements to lease properties from private landlords

Renting from family members, or a charity or trust

A family member, charity or trust could also be a private landlord and they may offer better quality housing. You are less likely to have to leave at short notice than with a commercial landlord.

Advantages of private rented housing:

- Extends choice of available property
- Quick solution – no need to wait for too long
- May be useful source of suitable property
- A good way to try out living with a friend or partner



Disadvantages of private rented housing:

- Insecure tenant, may not be permanent
- Private landlords may vary in quality
- Repairs service and property standards variable
- Rent levels may be higher, need agreement to Housing Benefit levels
- Landlord may refuse to let to someone on benefits

Home Ownership

It is possible for you to own your own home:

- With a mortgage, benefits and perhaps family money towards the cost
- Outright, for example if someone leaves you a house in their will after they die
- Through shared ownership

Shared ownership is where you part rent and part buy. It is the ownership that is shared – it doesn't mean living with someone else.

Advantages:

- Extends choice of available property
- Secure and permanent
- More responsibility (if that is what you want)

Disadvantages:

- Not always easy to raise mortgage or get interest payments through Income Support
- High initial costs (including deposit, legal and survey fees)
- Owner responsible for repairs and maintenance
- Difficult to arrange for sharing with others; problems if for a couple and they split up



Further Information Section 4

HOUSING FOR RENT

SOCIAL RENTED HOUSING

There are different organisations providing social housing. It can be quite confusing because there are lots of different names for social landlords, as well as the local council or housing association.

Housing associations are also called “Registered Social Landlords” (RSLs) because they are “registered” with the Homes and Communities Agency (the organisation that funds and regulates them). But some organisations that call themselves Housing Associations or Trusts are not registered with, or regulated by the Homes and Communities Agency.

Some council have transferred their housing to RSLs. Some Councils have created different landlord organisations called ALMOs (Arms Length Management Organisations) or TMOs (Tenant Management Organisations).

How do I get social housing?

There are three ways to get social rented housing:

- Local housing allocation schemes or housing registers
- Because you are homeless, or likely to become homeless. Homeless does not mean on the streets. If you are leaving residential college you could be rehoused as homeless.
- Taking over a tenancy after the death of a parent or other relative if you are living with them (called succession)

What priority is there for someone with a learning disability?

Despite government policies for people with learning disabilities such as Valuing People, opportunity in housing for people with learning disabilities is on the evidence, limited.

Pressure on social rented housing is especially acute. There has been a decline in the number of social rented housing units available over the past 20 years. For ordinary social rented housing provision, people with learning disabilities are in competition with families, single people and older people in housing need. There is a very limited supply of specialist supported housing for people with learning disabilities.

For new housing, there are competing priorities for housing capital funding to provide the building (from the Housing Corporation) and for revenue funding to pay for support staff (from Supporting People and Social Care).



Housing allocations and housing registers

The main route into social rented housing is through the housing register. Some people still refer to this as the 'housing waiting list'. This suggests a queue, where people will eventually reach the front and be offered housing. In fact many people on a housing register will never be offered housing. Their needs will never be great enough to attract enough priority, compared to others in greater need. In the past, councils and housing associations kept separate lists. In many areas there is now a common register to access all social rented housing in an area.

Some councils have a "special needs" housing register, or special arrangements to consider applications from people with learning disabilities. These arrangements are there to look at housing and support needs together.

If you think you are on the housing register it is important to check. Most housing authorities monitor their registers once a year. They will cancel the application if there is no reply. Make sure they hold details of family carers as well as the person applying. This should help to keep the register up to date.

Some local authorities have now moved to what is called **Choice-based letting**. When a property becomes available (either a re-let or new property) it is offered to people on the housing register to 'bid' for it.

Reasonable preference is given to the following categories of people who:

- Are homeless
- Are occupying unsanitary, overcrowded or unsatisfactory housing;
- Need to move on medical or welfare grounds;
- Need to move for reasons of hardship

Homelessness applications

The other way to get social rented housing is to apply and be accepted as homeless. This route is rarely used by people with learning disabilities. People may not like the idea of being assessed as "homeless". This can be a way to get social rented housing more quickly than the housing register, but there is often less or no choice (of area or property). But, accommodation offered must be reasonable for the person's needs and there is a right to appeal.

For people in private rented housing or sharing accommodation the threat of homelessness becomes more of an issue.

Parental attitudes to keeping their sons and daughters at home are also changing. Parents of young people are less likely to remain carers into old age, and more likely to move themselves, or experience relationship breakdown. There are a number of circumstances where people with learning disabilities can become homeless, which are discussed in more detail with examples.



Examples of homelessness applications

Mr A (a young man with a learning disability aged 27) was working but there were problems with absenteeism and lateness. An employment support worker became aware of this because she had supported in the past. The support worker had a good relationship with the employer and, by chance, was at the time in contact with the employer for another placement. The employer arranged a disciplinary hearing at which Mr A was supported by the employment support worker. Without this support he would have been sacked.

The employment support worker discovered that he was late for work because he was living with a girlfriend but his relationship had broken down. After negotiation with the local housing authority, it was agreed that the girlfriend should give him written notice to quit. Mr A had no right to occupy the girlfriend's flat once the relationship had broken down because she was the tenant. The council agreed that the young man would be treated as homeless and in priority need because of his disability. He was rehoused into a housing association flat in the same town near his work.

Ms B was a woman aged 50 was living with her brother and family member after the death of their parents. Ms B suffered abuse (including physical abuse) from her brother and family. She was expected to do all the housework, and treated like a servant. Social care staff working with her were aware of this. Unfortunately they were not aware that this abuse could have led to a successful application to be rehoused as homeless. Instead, staff had pursued reconciliation within the family. Social services departments are obliged to have a policy on safeguarding vulnerable adults. However, such policies are not necessarily linked in with seeking alternative accommodation and may emphasise reconciliation instead, especially if the person does not express a desire to move. Mrs B received advice from a Shelter Housing Aid Centre. She applied as homeless and was rehoused in a 1 bed council flat

Succession

This is potentially an important route for people with learning disability who are already living in social rented housing but where the tenancy is held by their relative. Please note that succession only takes place when the tenant dies – not if they move out and it only applies to a relative who is living in the property at the time of death – not if they are living elsewhere.

People often assume that council staff in social care, housing and other departments will work together and exchange information. They think that if the social worker knows someone is living with a parent in a council house, the council will sort things out. Unfortunately it doesn't usually work like this.

Like homelessness, there are complex legal issues depending on the type of tenancy and there is a fuller discussion below.



PRIVATE RENTED HOUSING

Private renting

The two key problems with private renting is first, Housing Benefit payments may not cover the rent. The second is that accommodation is usually let on a short term tenancy. The other options below provide other solutions.

Private sector leasing

Local authorities across the country also use private landlords to help with housing, especially for homeless families. Private leasing schemes, often in partnership with a housing association, can provide short to medium-term housing because the lease is for a number of years. We are aware of a number of examples of private sector leasing for people with learning disabilities.

A private landlord provides a lease for a term of 3 or 5 years and the council or housing association sublet on weekly tenancies. This provides more security and affordable rents for the tenant. The landlord gains a reliable income and partner for lettings.

If you want to know more about private leasing schemes, ask your local council or housing association if they do this in your area.

Renting from family members or a Trust

A family member, charity or trust could also be a private landlord and they are likely to offer better security and standard of housing.

In theory, parents (or other relatives) could use a buy-to-let mortgage to provide rented housing for their learning disabled offspring. This could work with or without other people with learning disabilities sharing the property: all the tenants would have assured shorthold tenancies. As long as it was clearly a commercial arrangement, the tenant(s) should be entitled to housing benefit (if eligible). The parents would be advised to discuss this in advance and before buying a property, rather than assume that it will be acceptable.

Where a family Discretionary Trust owns a property, the beneficiary usually lives there rent free. However, it may be possible to charge rent which is eligible for housing benefit. Renting part of the parental home (e.g. a bedsit or granny flat) can also be eligible for housing benefit but see Housing Options Factsheet *Renting to Relatives*

Private renting from charities

Some charities (Golden Lane Housing, set up by Mencap, is an example) provide rented housing for people with learning disabilities, paid for by loans and from rents (met through Housing Benefit).



HOME OWNERSHIP, INCLUDING SHARED OWNERSHIP

Home Ownership

Home ownership can be an attractive option for people with learning disabilities. It can provide a high degree of choice and control, and a high level of security of tenure. There can be issues about how to deal with repairs and maintenance, and of legal capacity and tenure. The person with a learning disability may not wish to be responsible for repairs and maintenance, and if they are on benefits there can be difficulties in paying for both routine repairs and more expensive longer-term maintenance.

Home ownership is probably more suitable for people with learning disabilities who wish to live on their own, or as a couple, independently (with support as needed) in their own house or flat. Although in theory it could be used for people who wish to share, in practice there can be problems if one person is the owner and the other a tenant or lodger. The owner has a high level of security of tenure but the lodger or tenant does not.

Someone with a learning disability can own their own home outright or with a mortgage. Sometimes the home has been left to them in a will (e.g. by a grandparent or parent).

In theory a person with a learning disability could buy on the open market, but there will probably be problems in getting a mortgage, and finding money for a deposit and other expenses (e.g. legal fees). Over recent years, rises in house prices have made it difficult to afford home ownership in many parts of the UK, but changes in the housing market in 2008 have seen prices falling.

Even if they are working, most people with a learning disability do not earn enough to meet mortgage costs. However, it can be possible to get mortgage interest on a loan of up to £100,000 paid through Income Support. There is no help with capital repayment. Some lenders will provide interest-only mortgages.

Others may have a house left to them in a Will or paid for by the family. The alternative is to put a family home in a Discretionary Trust or do buy to let.

Ownership by a Trust

If parents (or other relatives) set up a Discretionary Trust, then the Trust can own the property and the person with learning disability can live there rent-free. The situation on paying rent is complex but it may also be possible to claim Housing Benefit for a rent provided it is not considered to be 'a contrivance'. (There is a Housing Options Factsheet on this.) Trustees will need to make arrangements, and pay, for repairs and maintenance.



Shared ownership

Shared ownership is where you part-rent and part-buy. It is the ownership that is shared – it doesn't mean living with someone else.

Advantages:

- Extends choice of available property
- Secure and permanent
- Can cost less than full ownership
- No deposit needed
- Housing association may be responsible for repairs and maintenance (depends on lease)
- Family money can sometimes be used to help buy the property

Disadvantages:

- Shared ownership not available in all areas
- Initial costs (including legal and survey fees)
- Not always easy to raise mortgage or get interest payments through Income Support
- Difficult to arrange for sharers; problems if for a couple and they split up
- Shared owner may be responsible for repairs and maintenance (depends on lease)

Shared ownership enables the person to buy a share of the property and pay rent on the rest. It does not mean that they share the property with other people: it is the ownership that is shared with a housing association or charity. The person has a shared ownership lease from the housing provider.

The property is normally funded from a combination of the following sources:

- Grant from the Homes and Communities Agency, or interest-free 'loan' from family or family trust, which is repaid if the person no longer needs the property.
- The housing provider's loan (funded by part of the rent)
- The shared owner's mortgage (up to £200,000).

The person with a learning disability can claim Housing Benefit for the rent they pay to the housing association. Provided that they are entitled to Income Support, if they have a mortgage they can claim the mortgage interest (limited to a mortgage of up to £200,000). The other big advantage of shared ownership is that there is no need for a deposit.

As long as the person with a learning disability remains entitled to Income Support, housing costs (rent and mortgage interest) should be met in full from benefits for the foreseeable future. However, if the person starts work and has earnings at a level to lose their entitlement to Income Support, the situation is potentially much more complicated, so this should be born in mind when considering ownership options.



Some housing associations develop small estates including shared ownership for sale but it is also possible to use shared ownership to buy ordinary houses, flats or bungalows for sale on the open market, providing a high degree of choice. The normal shared ownership lease places the responsibility for repairs and maintenance on the leaseholder and this can be problematic for a disabled person.

Shared ownership using Homes and Communities Agency funding

Housing associations make bids to the Homes and Communities Agency for funding to provide shared ownership housing, either new-build or purchased on the open market, using Social Housing Grant. New-build shared ownership schemes are usually aimed at young working people on modest incomes, either single people/couples or families. Housing associations developing such schemes would not normally market them to disabled people who are not working, unless this need was brought to their attention.

To date, relatively few housing associations have developed shared ownership housing options specifically for people with learning disabilities.

To overcome the repairs and maintenance problem, the standard shared ownership lease can be amended for disabled people to place this responsibility on the housing association. This is then covered by the rent, which is eligible for Housing Benefit. Limited repairs, improvements and adaptations to properties can be made to ensure that they are suitable for the needs of the disabled person.

Home Ownership for People with Long-Term Disabilities (HOLD)

Some of the rules about New Build and Open Market HomeBuy make it difficult for people with long-term disabilities to buy their own homes.

The Government wants to give people with long-term disabilities as much choice as other people, so they have created a scheme called HOLD, which makes home ownership easier. If you have a long-term disability you can still apply for the other HomeBuy schemes as well.

HOLD is more flexible because it gives housing associations more freedom to let you buy a lower share (25% to 75%), choose where you want to live and the size of property you need; for example you might need an extra bedroom for a live-in carer. If suitable newly build properties are not available, you may be able to buy a property for sale on the open market.

The Housing Association should work together with Social Services or your Support Provider if you are going to need some support in your new home. This will be important to make sure that the support you need and the adaptations or alterations to the property are ready in time.



Some housing associations may also be able to provide a maintenance/repair service, which should be covered by housing benefit if you are eligible.

Priority for HOLD will be given to people with long-term disabilities who are:

- Council and Housing Association tenants
- On the housing register
- Key workers such as teachers, police, social workers and nurses
- Prioritised by the Regional Housing Boards (RHBs).

The Housing Options website has an up to date briefing on HOLD.

Shared ownership using family or trust funding

To provide a range of housing options and to overcome the problems of obtaining Homes and Communities Agency funding, some housing providers have developed models which use family or Trust money instead of Social Housing Grant.

These models can enable the Trust or family to provide housing for their disabled relative at a cost which is far less than the full cost. However, families need to seek independent advice, especially if they intend to raise money against their own home or are considering this option as part of inheritance planning.

The big advantage is that people with learning disabilities can access property in a price range, which gives real choice of property type and area, even in a relatively expensive area. Housing providers usually like modern properties for shared ownership, although they may accept older properties in excellent condition. Repairs and maintenance are managed by the housing provider and paid for through rents.

Parents should always think carefully about ‘future-proofing’ the housing solution. Parents often come up with ideas which may be viable short-term (such as getting together as a group to buy a property for their learning-disabled offspring to share) but would not be viable long-term as people’s housing needs and desires change over time.

There are a number of specialist housing associations that work with local authorities and families to provide shared ownership for people with learning disabilities. For more details and lists of specialist providers look at the Housing Options website Factsheets.

Shared ownership and sharing with others

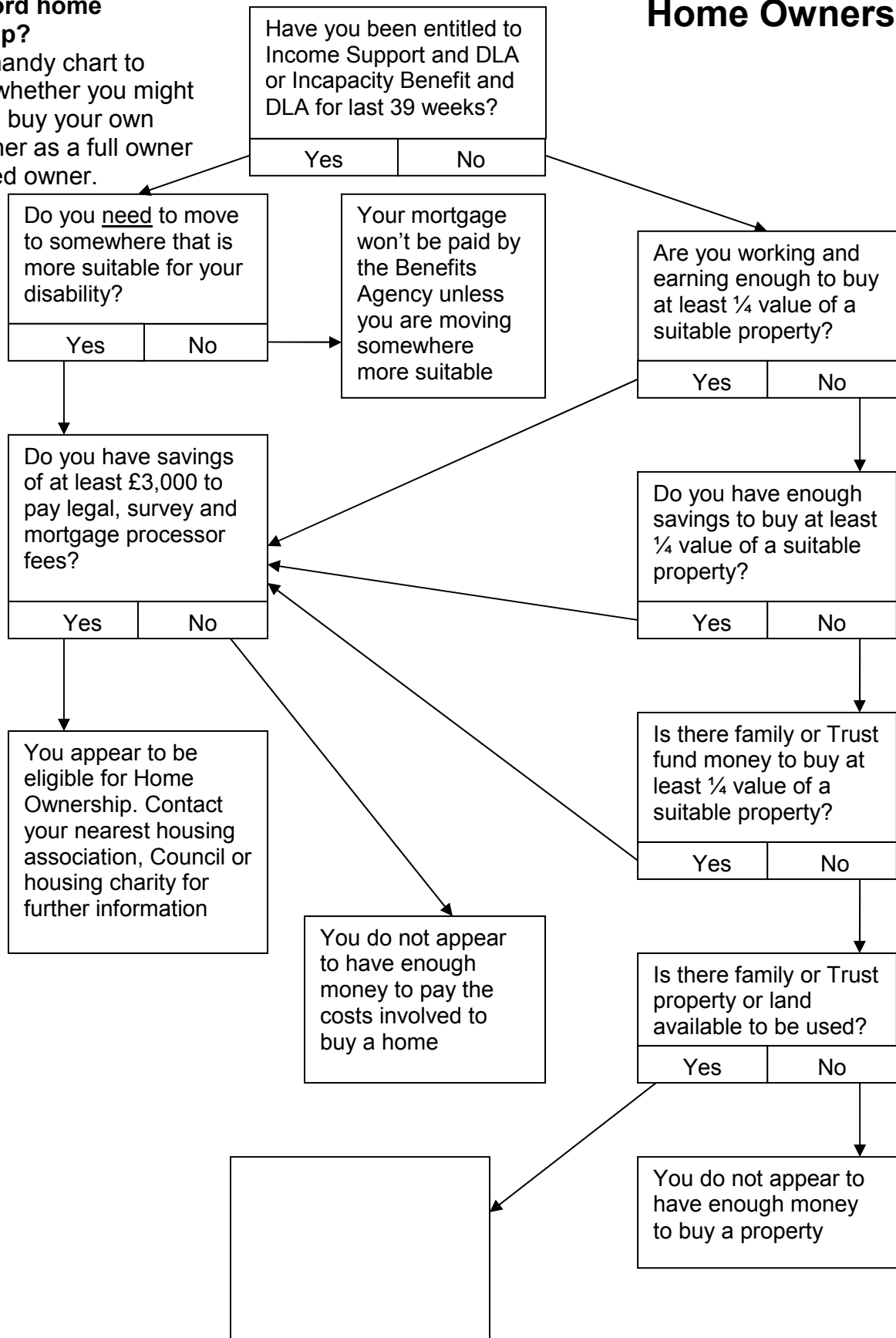
It is possible but more complicated to use family money for shared ownership when the offspring wishes to share a property with others but some specialist providers can advise when they think this is practicable.



Home Ownership

Can I afford home ownership?

Use this handy chart to work out whether you might be able to buy your own place, either as a full owner or a shared owner.





Section 5 Information and Help

5.1 Getting help

Families find there is a problem finding help and information. Who is there to help? It is difficult to find out about your rights or entitlement to housing or support services. The systems are not user friendly. Make a list:

1. Find other families who have been through all this. They will have ideas and contacts. You can find other families through your local Mencap or other carer organisations.
2. Talk to any housing or support providers you can get hold of, what can they offer or recommend?
3. Social services may have a special advisor for how to find housing and support for living. If you have a social worker, talk to them.
4. The local housing department can tell you about making a housing application. Ask them what kind of help they can offer in the case of people with a learning disability.
5. The local Learning Disability Partnership Board may have housing representatives or a housing sub group. You can find your local Learning Disability Partnership Board on the regional pages of the Valuing People website



If you are able to use the internet there are many sources of information:

The Valuing People Support Team website includes a housing section under 'resources'

www.valuingpeople.gov.uk

Housing Options runs an advisory service website and has both an 'easy read' section with voice over and more detailed guidance on a range of housing topics. Housing Options can also provide help with individual housing plans. www.housingoptions.org.uk



We have meetings but then nothing seems to happen.

The way we got a place for Tom was through our GP. He referred Tom to a psychiatrist and she said Tom needed his own place because we weren't getting any younger. I think she put a word in for us with the local social services. She was very helpful.

There's a lot about choice but that seems to be the last thing on offer.

There seems to be plenty of information but not all of it very useful

How could we make the most of using family money toward the cost of a home?

We had help from a local charity which provides services. They organised negotiations with social services about support went to a local housing association for housing.

Social services said we should apply to the Council. They said we would have to wait a long time because Harry was living with us and wasn't a priority need.

We wanted a place for Ann but they said she's not 'critical or substantial'.



5.2 Some ideas

It is useful to talk to other families locally who have some experience of finding a place for their son or daughter. There may be others locally you can find who work for the Council or a housing association.

Sometimes you will find help in unexpected places so when in doubt try anything. Every now and then you get a result.

There will always be people who will tell why what you want is not possible. This cannot be the final word or you are stuck.

For a place to live, the support and the housing have to come together. One without the other is useless. Of the two it is usually the support package which is the more difficult step. The trick is putting the two together.

Some social services and housing departments work together well. However, this does not always happen, though it should do. Some hardly know each other at all.

Research says that most people do not find their place to live through the local housing department. Nevertheless making a housing application may be something you need to do to get a council or housing association home.

Work with others who share your interest in finding homes and support for their young people. You have more potential as a group in many ways and can be more effective. Individuals can get fobbed off but even small groups can have an influential voice. You can talk to council officers or to councillors.

Developing relationships can be as important as creating a plan. Just having a good idea is not enough to make it happen.



5.3 Helpful contacts and links on a local level

The **national websites** will often give good sources for local information e.g. local CAB, Mencap, Shelter or benefits and housing advice services. Some of these are excellent and their main strength is their local knowledge.

The **District Council and its housing department** is the other obvious place to start local searching. Here you will find details of local housing plans, allocation schemes for social housing and how to apply for housing. Each local authority will have someone primarily responsible for housing strategy and planning new housing investment. They may also have an approved list of private landlords.

Social services can be found in the phone books or through the County or unitary authority website. You can find local offices, and find out how you can approach the authority to ask for help or for a care assessment. There will be public information about key policy documents such as Fair Access to Care Services which limit who gets help. There should be standards for the delivery of services and how you can make complaints. They should also be a good source of information about service providers.

It helps to have had some regular contact with social services. If you are new to the area or if you have not had reason to need to contact services for anything you will need a plan. You could get a GP to refer you to social services for help or just ring up the duty desk. Initially it could be just to find out how you could approach them for help. If you know what you want then you need to make a formal request for a care assessment and/or a carer's assessment and it is better if you have an idea of what you want.

Local care and support service providers are another source of local knowledge. Those with local offices can be a valuable way of building local contacts and information. Support and care providers can be found through social services or national listings e.g. www.carechoices.co.uk or Community Care www.communitycare.co.uk has a purchasing listing of care service providers. You can usually arrange visits to find out more.



Local housing providers: you can find local housing associations through the Homes and Communities Agency or District Council websites. Some will know more about *supported housing* than others. They may have a special department or person that concentrates on housing and support so if you are ringing the inevitable switchboard see if they can direct you to such a person.

District Councils may have information about private landlords or an approved list of them.

Finding other families through a local Mencap or other family advocacy group is another route to good first hand knowledge about what's what in your area. There may be local events where you can find families with similar interests.

Families working together can be a better way of finding solutions. You can share ideas and pool your efforts. You have potentially more contacts and experience between you. Even if only a small group you have small political potential. You could invite social services to speak to you. Because it's not casework they can be open with you. The first supported housing schemes were often hatched by such local groups.

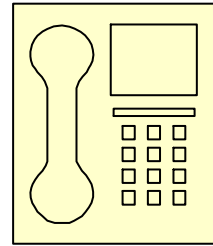
If you have a group of families that want to explore the possibilities locally you could try ringing up housing or support providers and ask them to come along and talk to you. Local providers should want to talk to potential customers. If they are prepared to come, there is then a normal tendency for such a visitor to want to appear helpful. This is more fruitful than cold calling when people just want to get rid of you.



5.4 Your local contact list

(You can use this page to list useful local contacts)

- Housing authority and housing providers
- Social services local office
- Support providers
- Advice services (money, benefits, legal)
- Carer networks
- Advocacy groups
- Education, employment and training resources
- Help with moving in (services, utilities, furnishings etc)
- Useful people



Name	Tel	Web or email

MORE

More Information and help resources are listed in the Annex at the end of this Guide



Section 6 Care And Support

6.1 A support plan

In Section 2 we looked at what's important and quite a lot of it was about the help and support needed to live independently.

- Feeling safe and not lonely
- Help in the home, with housekeeping, money, shopping, cooking and other practical things
- Personal and health care
- Transport and getting about
- Work, social and leisure activities
- Planning things and communication

All of this should be in a Support Plan. The Support Plan is the key to getting the right services. The social services care manager and support provider need to agree what is in it and how it is to be paid for and provided. This is sometimes called the Support Package.

Most people with a learning disability will need some care and support to live independently in their own home. Who will support you, how much will it cost and who will pay for it ?

It can be provided by:

- paid staff employed by an organisation providing support services (for example Mencap, United Response)
- paid staff employed by the housing provider (for example a housing association)
- paid staff employed directly by the person with a learning disability using a Direct Payment or Individual Budget.

Some care and support is not paid, or is informal:

- unpaid family carer(s)
- unpaid friends
- informal arrangements such as a local café that provides a hot meal, or using a laundry or ironing service, paid for out of benefits income.



Money for paid staff usually comes from the local council. Most people with learning disabilities get funding from Social Services following a Care Assessment, especially if they need quite a lot of help and any personal care. Some people get funding through something called Supporting People, especially if they only need a little bit of help. Some people with higher care and support needs get money from the Independent Living Fund

6.2 Paying for care and support: benefits and funding

There are a number of possible sources of money to pay for care and support and for the other expenses of independent living, including rent, council tax and daily living. Funding for support is sometimes linked to the benefits received.

Source	Pays for
Housing Benefit	Rent Eligible service charges e.g. communal heating
Council Tax Benefit	Council Tax Benefit or exemption
Income Support, Employment & Support Allowance and Premiums	Daily living expenses – meals, household bills, clothes, travel
Incapacity Benefit or Severe Disablement Allowance	Can be topped up by Income Support for people unable to work because of illness or disability. To be replaced by Employment & Support Allowance
Working Tax credit	Supplements low wages and is higher for people with disabilities
Disability Living Allowance	Care component (3 levels) Mobility component (2 levels)
Independent Living Fund	Must be on high rate DLA. Support up to a £475 limit if the L.A also contribute £320 min per week
Supported People Grant	Housing related support - can cover wide range of help with budgets, shopping etc
Social Services	Balance of costs of meeting assessed needs. Comes as either care contract or direct payment
Health Trust	May be pooled budgets for health and social services funding or protocols for joint funding for individuals



6.3 Will we be able to get funding?

The *Fair Access to Care Services (FACS) Guidance* provides a national framework for councils to use when deciding who should be helped. This applies to everyone, not just people with learning disabilities. The guidance prioritises the risks faced by individuals into four bands: critical, substantial, moderate and low. Because they are short of money, many councils will not provide money or services to people who are assessed as having “moderate” or “low” needs.

Each authority should have published guidance on the procedures for assessments for care services (*Better Care Higher Standards*) and eligibility criteria (*FACS*) and details of appeals or complaints procedures if necessary. It is important to know what these say and whether the local authority complies with its own procedures. Decisions about eligibility and funding for support packages are usually made following social worker recommendation to a ‘panel meeting’. If someone is eligible for a service which includes accommodation, social services have a duty to meet this need either by providing residential care or securing supported housing accommodation.

6.4 Getting a care assessment

To get paid support staff, you will need help from a social worker to get the right funding in place. You will need at some stage to make a formal request for a care assessment. The social worker may come from the local council’s Adult Social Care team (this used to be called Social Services). In some areas there is a joint learning disability team, run by the local council working with the NHS Primary Care Trust (PCT).

In supported housing, the local authority learning disability service pays for only the support and care that is needed, separately from the accommodation, under community care legislation. You need to ask the local authority for a **care assessment** provided for under Section 47 of the Community Care Act 2000.



Community care funding can pay for:

- Care and support
- Daytime activities (for example attending a day centre or employment project).

Local authorities are required to assess all those who even *may* be in need of community care services but they then will decide if you are eligible for funding having taken their own resources into account.

In order to do this they refer to *Fair Access to Care Services* guidance. There is also a duty to refer any housing needs to the housing authority and invite them to assist in the assessment.

Where a community care assessment identifies 'ordinary accommodation' as an assessed need and this need will not be met by the housing department, then a duty to meet this need will arise and it will be for the local authority's social services department to meet this need. They must either place the individual in a registered care home, or facilitate a person who needs accommodation and care into a tenancy and then provide domiciliary care.

There is also a right to a **Carer's Assessment**. This considers the carer's needs and their ability to provide care and support to their relative.

At the end of all this you should receive a statement of what is to be provided, what help is to be given and what financial support. This is sometimes referred to as the care package.



Further Information Section 6

Fairer Charging

A sting in the tail of a successfully negotiated care package is that social services may make an assessment of the person's own income that could contribute toward the cost of their care. Usually if they receive Income Support they have only limited state benefits but it does not prevent local authorities assessing this income and deciding it is enough for them to make some contribution from their Disability Living Allowance or any other resources of their own. The guidance on this is called *Fairer Charging* available from www.dh.gov.uk. Like *Fair Access to Care Services* the local authority will have its own rules about *Fairer Charging* and again you have to know what the national guidance says and also find out what the local rules are.

Direct Payments – help or not?

Direct payments will suit some people much better than others. It needs careful thought.

Instead of the authority paying for a service it is possible for people aged 16+ to be given the cash value of the service as a Direct Payment, so that they can pay for their own arrangements. If an individual pays support workers with their Direct Payment, they become the employer, with all the responsibilities this involves (for example tax, National Insurance, employment rights) or they have to pay an agency or service provider to do so on their behalf.

Direct Payments give the client more control over how money is spent but more responsibility too. The amount of discretion over the use of the money may be quite limited and the work involved substantial. For older carers needing to depend on arrangements that will outlive them they have to find a way to hand that responsibility on or ask the authority to manage the budget.

The local authority will ask to see records of how the Direct Payment has been spent. It is possible to pay a family member to provide support in the family home but a special case needs to be made for approval for such an arrangement.

Another recent idea which is similar is that of **Individual Budgets** which is being piloted in a few authorities. Money from several sources including social services is allocated to the individual, providing a sum for them to use on their care or support package.

The plus is obviously consumer control and efficiencies in administration and purchasing. But there is a transfer of risk and an easy target for cash limited budgets. There are equally clear difficulties for people managing such arrangements without help. Families may help as they do with Direct Payments



but for older adults there may be no parents to help. So, people may need brokers or agents. Arrangements for proper audit and supervision of such agents are needed.

There is more information on Direct Payments, Care Assessments and FACS on www.dh.gov.uk

Supporting People funding

Supporting People funding is for “housing related” support services for “vulnerable people” including people with learning disabilities. It is provided by central government, and administered by the local council. Supporting People pays the organisation providing the service, not the person with a learning disability. You can’t usually get Direct Payments with Supporting People funding, though this may change in the future.

Housing related support is defined as being:

- To enable people to remain, or establish themselves, in the community.
- To prevent or avoid going into hospital or a care home
- Not intended to subsidise or replace community care funding
- Not for intensive personal care
- Available as part of a package of care and support

Supporting People funding can also be used to fund “other welfare services” if they are “occasional” and “ancillary to housing related support services”. Such services could include: assistance with shopping and cooking, maintaining a garden, transport, health or employment, educational opportunities and maintaining relationships

Supporting People funding is cash-limited and no one has a right to receive funding. This means that there may be no funding available for people moving into independent living, even if they clearly need housing-related support. There is also a general expectation that support needs will reduce over time, so someone who is already getting Supporting People funding may have their support hours reduced or stopped in the future. There is no appeal mechanism if Supporting People funding is not available.

There is guidance available from the government agency www.spkweb.org.uk and SITRA a national advisory agency www.sitra.org.uk



Independent Living Fund

For eligible people, the ILF will fund up to £475 per week as a direct payment towards the cost of support of disabled people to enable them to choose to live in the community:

‘those personal duties which a fit person would normally do for themselves, such as dressing, eating, washing and bathing, getting into and out of bed, and moving around the home including care that is needed during the night’.

To qualify for ILF:

- A person must be eligible for the higher rate care component of Disability Living Allowance (DLA).
- The Social Services Department must make a minimum £320 contribution in cash or kind, towards support costs
- Other sources of funding such as a contribution from health or Supporting People can be used to top up the package

The individual is expected to contribute their Severe Disability Premium and half their Care Component of DLA to the cost of the package. Every Social Services Department has a designated ILF worker to help with claims. It is possible to get advice from ILF themselves and the ILF website at www.ilf.org.uk.

Employment and earnings

Employment is one of the government’s priorities for people with learning disabilities and meaningful work opportunities are a very important priority for people. But the benefit system is not well-thought out or always helpful to people on low incomes with high housing costs. The two main reasons that people on low income with expensive housing may find things difficult are:

- (1) Although Working Tax Credit rates can be generous in supplementing low wages, people in receipt of this will not get SMI help towards their mortgage because they will not be entitled to either Income Support or Income-based Employment and Support Allowance.
- (2) Working Tax Credit is taken into account in full when working people claim Housing Benefit and Council Tax Benefit. At the maximum, people can lose 85p of every pound they earn because of these reductions when they are working.

Anyone considering taking on work should always get advice to check what effect their wages will have on their existing income.



Section 7 Problem Solving



We want to find a home for life





We've been told that a house where someone is receiving care has to register as a care home.

We have been told we can't have a care or support service.

Can we sign the tenancy for someone with limited capacity?

- 7.1 We want to provide a home for life.**
- 7.2 We have been told we are not eligible for a service.**
- 7.3 Can we sign the tenancy for someone with limited capacity?**
- 7.4 We've been told that a house where someone is receiving care has to register as a care home.**
- 7.5 Housing benefit will not cover the full rent.**
- 7.6 We've been told renting to a relative disqualifies payment of housing benefit.**
- 7.7 Ownership won't work for people with disabilities.**
- 7.8 We have been told there's a long wait for housing.**
- 7.9 Ground floor accessible accommodation is not available.**
- 7.10 We've been told that if you can't manage on your own you can't have a tenancy.**
- 7.11 Our housing provider wants to give a licence to occupy.**
- 7.12 How do you organise all the benefits and money for rent support and everyday living?**
- 7.13 Can I keep a pet?**



7.1 *We want to provide a home for life*

This sounds more like a life sentence than a way of life. Is it really a good idea for someone to be confined to one eternal solution? Hopefully not, people change and may want something different.

There are no guarantees in housing solutions as in life. However some housing options are more secure than others for example ownership provides a great deal of security. It is your home for life if you want or you can sell and use the money somewhere else. Social housing tenancies give security too (more than care homes or private tenancies) as long as there are no serious breaches of tenancy conditions. Care or support funding and benefits are not secure either but they can be defended if necessary by recourse to the law.

As for everyone, the future is an uncertain place. Young people moving to their own home for the first time may find it has its ups and downs. It is financially complicated getting

- the money for support services,
- benefits approved,
- the right place to live,

The help of your housing and support provider will be vital. It can be quite hard work but there are a number of positives for the future.

Things may go wrong, but social services should not suddenly withdraw support. They may want to make savings but can't suddenly cancel arrangements without exposing themselves to legal action. Any provider with a reasonable balance sheet is not going to suddenly collapse.

What so many families say is "*what will happen after we're gone?*" but if sons and daughters have already moved on it may not be such a fearful question. (If they haven't it is.)



If someone has moved to their own home, there are a number of key points about planning for security

- If financial systems are in place it's a matter of keeping an eye on costs and spending like any budget, then keeping an eye on the money and not overspending.
- You need to gradually reduce the dependence on parents and use others to take on some of the work parents have done - support providers or other advocates, brothers or sisters, a circle of support or advocacy service.
- Set up a Trust with some of the Trustees nearer the resident's own age. A Trust can provide for little extras or future contingencies – enough for a 'buy to let house' might be handy.
- The Trust can pay for work Trustees might do as financial advisors or helpers.
- If you haven't, **make a Will**. It needs to fit with any Trust that is already or, will be, set up.

7.2 We have been told we are not eligible for a service.

If you need support to live independently then it is important to know whether someone will be eligible for help from the local authority social services.

It helps to have had some regular contact with social services. If you are new to the area or if you have not had reason to need to contact services for anything you will need a plan. You could get a GP to refer you to social services for help or just ring up the duty desk. Initially it could be just to find out how you could approach them for help. If you know what you want then you need to make a formal request for a care assessment and/or a carer's assessment and it is better if you have an idea of what you want.

Once upon a time there was a duty to provide some social services. Since a House of Lords judgment in 1997 it was decided that local authorities should take resources into account when deciding what services should be provided. This was tackled by setting our national criteria for deciding eligibility priorities for care services. Policy guidance on "Fair Access to Care Services" (FACS) was first published in 2002. The guidance provides councils with an eligibility



framework for adult social care for them to use when setting and applying their eligibility criteria.

The guidance can be found on the Department of Health website [www.dh.gov.uk].

The *Fair Access to Care Services (FACS) Guidance* provides a national framework for councils to use when deciding who should be helped. The framework is based on *the impact of needs on factors that are key to maintaining an individual's independence* such as *risks to autonomy, health and safety, managing daily routines and involvement in family and community life*. This applies to everyone, not just people with learning disabilities. The guidance prioritises the risks faced by individuals into four bands: critical, substantial, moderate and low. Because they are short of money, many councils will not provide money or services to people who are assessed as having “moderate” or “low” needs.

Each authority should have published guidance on the procedures for assessments for care services (*Better Care Higher Standards*) and eligibility criteria (*FACS*) and details of appeals or complaints procedures if necessary. It is important to know what these say and whether the local authority complies with its own procedures. Decisions about eligibility and funding for support packages are usually made following social worker recommendation to a ‘panel meeting’. For national guidance [www.dh.gov.uk].

The assessment of eligibility for a service is carried out along with the assessment of need for a service by a local authority social worker or care manager. If you feel that they may be more concerned about saving money than acting in the person's best interest you could seek independent advice and find an independent social worker to carry out their own assessment for you. The website for the British Association of Social Workers [www.basw.co.uk] has on its homepage a link to a listing of independent social workers. You could also look for a law firm with expertise in community care law.

If you want to ask for a Carer's Assessment if you feel it's difficult for you to carry on as you are there is information about this on the Carers UK website [www.carersuk.org].



7.3 ***Can we sign the tenancy for someone with limited capacity?***

Best not to. The first step is to decide whether they have capacity to take the decision themselves. A person can be said to have capacity if they are able to understand the basics to sign the tenancy - the essentials, the basic concept of money, payment for the home, rules to be kept, it need not be complicated. There is a Housing Options/National Housing Federation *Easy Read Tenancy Guide* to cover the basics.

If people lack capacity they may still be able to appoint an agent, someone may have *Lasting Power of Attorney* or the Court of Protection can be asked to appoint a Deputy to act on their behalf.

The Mental Capacity Act 2005 says we should help to maximise a person's capacity.

- Use simple materials, pictures and language
- Take time to explain relevant information.
- Explain effects of decision.
- If there is a choice, explain the options.
- Consult family members/advocates on communication
- Someone who knows the person well: social workers; advocates

If people can understand the basics of having a tenancy of their own home they can sign a tenancy and you can record how this was explained and understood.

If a person seems to lack the capacity to understand what are the options?

1. A person with capacity to understand that the idea of a tenancy is difficult to understand can authorise someone else to sign it for them as their agent.
2. Someone with Lasting Power of Attorney or existing Enduring Power of Attorney can sign as the agent of the incapacitated person.



3. A receiver or its replacement - the court-appointed deputy - can also sign a tenancy. A Single Order can be obtained from the Court of Protection for the appointment of a deputy.

Anything else is less certain but the risks may be limited if there is agreement to the practical arrangements for proper conduct of the tenancy, payment of rent and proper support for the tenant.

The person themselves can sign the tenancy. It will be presumed valid unless challenged. If the landlord knows they lack capacity a landlord may not be able lawfully to evict for breach of the contract for nuisance or annoyance but a charge for occupation would be recoverable. Tenancies could be arranged without signature so long as the landlord was happy to take on tenants who could not understand the conditions in the tenancy or be liable for breaking tenancy conditions.

The Mental Capacity Act 2005 is helpful, we are expected to show that we are acting in the best interests of someone who may lack capacity. There is good guidance on the Act but it remains to see how the Courts will deal with disputes in this area.

7.4 *We've been told that a house where someone is receiving care has to register as a care home.*

A lot of nonsense is talked about what does and does not have to register as a care home. The Care Standards Act 2000 says that a care home is an establishment is a care home if it provides accommodation together with nursing or personal care.

When the Care Standards Act 2000 was being introduced the Minister said that care home registration was not intended to apply to someone's own home. *'Where care is provided to people in their own home - whether as owner occupier or tenant - that home will not be registerable as a care home' and 'it is immaterial whether the person is living alone or with others.'* *In such cases if personal care is provided by a domiciliary care agency, the agency should be registered.*

So the key test is whether the place you live is an establishment providing accommodation together with care or your own home where you may receive care.



In one case a provider issued tenancies but there were terms in the tenancy for providing care together with the accommodation. The judge said it was not a standard lease, for example the rent was £700 a week and included care. (!)

Usually standard tenancies with usual rents are more likely to fit within the Minister's idea that a tenancy means you have your own home and it is likely (though not tested in case law) that a judge would agree.

7.5 *Housing benefit will not cover the full rent.*

Because of the way Housing Benefit is calculated, there are many occasions when it will not be based on the full amount payable. This is mainly a problem renting from private landlords. Housing Association and Council rents are not restricted by the Local Housing Allowance levels of payment..

Always get advice to see if the Council have got their sums right. If your Housing Benefit is based on the rent equivalent of a smaller property than the one you are actually renting, ask the council to allow a claim for a larger property – this often happens if you are under 25 years old. There is currently a legal argument about how much Local Housing Allowance someone with disability needs is entitled to.

If you need extra financial assistance because of a shortfall in Housing Benefit, apply to the council for discretionary housing payment benefit. Social Services departments have general powers to make payments to disabled people; some people have used money from their individual budgets to cover rent shortfalls.

If the unmet rent is topped up by voluntary or charitable payments, this income will be ignored when working out your entitlement to means-tested benefits.

Need to know more? Check www.housingoptions.org.uk, Quick Briefs, Housing Benefit Restrictions.



7.6 *We've been told renting to a relative disqualifies payment of housing benefit.*

If you share living accommodation with a close relative, they will not get help from Housing Benefit towards any rent they have to pay to you.

However, if you are not sharing, then it is possible for your relative to get Housing Benefit in the usual way. There are, however, two main grounds on which councils can refuse to pay.

The first is if the council think that the arrangement is not a “commercial” one, i.e. it is purely a personal arrangement between the two relatives, not a “proper” commercial tenancy with enforceable terms. The second is if the council feel that the rental liability has been created to take advantage of the housing benefit system.

There has been much caselaw around this, which is a very grey area in benefits law, and relatives need to get advice in advance before committing themselves financially. One approach is to meet with someone senior in the Benefits Section of the Council, preferably with someone from social services, to see if there is likely to be a sympathetic response. If someone is eligible for help from social services it is potentially solving the problem of how they find the housing part of the service required.

Need to know more? Check www.housingoptions.org.uk, factsheet, Renting to relatives: can they claim Housing Benefit?



7.7 Ownership won't work for people with disabilities.

For

That used to be what we thought but there has always been an interest from families in providing 'a home for life' and this is one of the few ways of giving that level of security. And it offers more choice: three quarters of the country's housing is owner occupied. You have more choice of area and of suitable types of property than with ordinary rented options. It offers choice for the future. You can sell and find something else suited to your changing needs as you get older. It's also one of the few ways in which families can invest for a family member, for example by using a Discretionary Trust. It can also work for people with limited capacity. Financially it can work very satisfactorily for disabled people on benefits using Income Support for Mortgage Interest and Housing Benefit (for shared ownership).

Against

Buying property can come unstuck with unreliable chains and vendors. It requires work and effort. There are costs up front which have to be found for fees and legal work. You have to be able to sell if you want to move on. There are management and maintenance responsibilities which have to be met somehow. Outright ownership may not be the best option but using a Discretionary Trust or shared ownership shares the responsibility for the property with a third party which may be sensible. If you want to share with other people ownership may not be an obvious solution. It usually means having your own self-contained property. However there are ways of sharing and owning, joint ownership, or owning a flat, which could be in a group with others, for example an extra care or cluster flat model of housing.



7.8 We have been told there's a long wait for housing.

This is a problem. Applying to the Council for housing can mean a long wait. It's quicker to look for private sector lettings but the problem there is rent levels and housing benefit and security.

If you are eligible for social service help there is a duty (S47 of the NHS and Community Care Act 1990) where it appears there may be a need for housing, for the local housing authority to be invited to assist in the assessment and making the decision about the services needed.

There are corresponding expectations in the Code of Guidance on the Housing Act 1996 for housing staff to work closely with care management teams where housing applicants have care or support needs.

Where a community care assessment identifies 'ordinary accommodation' as an assessed need and this need will not be met within the required timeframe or at all by the housing department, then a duty to meet this need will arise and it will be for the local authority's social services department to meet this need. (CSIP Housing LIN Factsheet)

www.integratedcarenetwork.gov.uk/library/Resources/Housing/Support materials/Factsheets/Mca_statutoryduties_infosheet_4.pdf

- Some authorities set up joint housing and social service panels to consider allocations of accommodation for people with support needs
- Others agree annual quotas for letting to those with support needs
- The health and welfare needs of applicants can be given special weighting in deciding priorities for allocations by choice based lettings

Encourage your local Learning Disability Partnership Board to negotiate an agreed process by which applications from people with learning disabilities will be encouraged, assisted and dealt with. In most cases it is not user friendly as it is.



7.9 Ground floor accessible accommodation is not available.

Many people with a learning disability also have physical or sensory disabilities and need accessible and adapted accommodation suited to their needs. This is often in limited supply. The housing authority should know what is available and which housing associations may be able to help.

The Homes and Communities Agency programme for new development is well suited to providing new build dwellings to wheelchair accessible standards. If there is a shortage the local authority could encourage local housing associations to bid for funding for such accommodation. Social services with local Occupational Therapists knowing individuals requiring accommodation could help to develop a specification. Social services would be expected to budget for the revenue funding needed for people's support costs as a condition for the approval of a housing association bid.

To find out about local housing associations, the work of the Homes and Communities Agency, the National Approved Housing Programme 2008-11 start with or you can Google it.



7.10 We've been told that if you can't manage on your own you can't have a tenancy.

This is an example of the kind of response which appears unhelpful to say the least. It may be that it arises from the need to ensure someone has not only a home but the support with living arrangements. It's not a very user friendly way to encourage people with their efforts.

The lack of opportunity is recognised in the new Department of Health consultation paper *Valuing People Now*. The Disability Discrimination Act 2005 has made it a legal duty since December 2006 on all public sector organisations to promote equality of opportunity for disabled people. What we are told by people with disabilities and their families include

- A lack of accessible information e.g. about housing and tenancy
- Housing applications not user friendly
- No help available to manage Choice Based Lettings system
- Allocation schemes not linked to care assessments
- Objections to tenancy on the grounds of lack of mental capacity
- Moving home or area very difficult

Local authorities should make sure people can make the best of the current mainstream services and the Local Learning Disability Partnership Boards could seek to ensure that this is the case.

Code of Practice Guidance on Disability Equality Duties, Housing and the Disability Duty, and the Department of Communities and Local Government Disability Equality Scheme can be found at:

www.drc-gb.org

www.officefordisability.gov.uk

www.communities.gov.uk



7.11 Our housing provider wants to give a licence to occupy.

A tenancy grants more rights and security to a resident than the lesser right to occupy conveyed by a licence. The requirement to register homes providing care has been applied to both tenancies and licences but it is argued below that where someone has a tenancy of their own home this should not be registered as a care home whether or not the accommodation is shared with others.

A tenancy grants 'an interest in land', established by the payment of rent and the contract conveying usual rights and responsibilities which derive from centuries of law and statute. Occupying under a licence is a lesser right, a permission to occupy.

Where the degree of supervision and personal care provided such as the manager of a home requires unrestricted access it is likely that such a home will have to register as a residential care home.

Generally in the social housing sector landlords will wish to grant a tenancy wherever possible, provided the circumstances of occupation and management of the premises are consistent with a tenancy. The Homes and Communities Agency gives some guidance on this to housing associations who should:

'Give new tenants the most secure form of tenancy possible compatible with the purpose of the housing' (*Homes and Communities Agency Performance Standards for RSLs*)

'Should not grant licences to applicants for supported housing where tenancies should be offered' (*Homes and Communities Agency Code of practice on tenure*)



7.12 How do you organise all the benefits and money for rent support and everyday living?

With some difficulty it's fair to say. The advantage of having your own home as opposed to being in residential care is that you have money from a range of sources – Housing Benefit, support or care package funding, Disability Living Allowances, Income Support or employment, and others. Then there is a set of costs - for housing, service charges, care and support, daily living expenses, household, leisure, clothes, holidays, day activities, savings etc.

What goes to pay for which. What if you have Direct Payments or an Individual Budget? Who will plan and manage all this money coming in and going out? What if someone has limited capacity to deal with money?

These and other questions have been dealt with in a recent Guide from Housing Options and Dimensions.

www.housingoptions.org.uk/gi_publications/gi_publications_16.html

There are some other very good publications on mental capacity and decision making, and other provider and service users guides:

www.bild.org.uk/03books_pca.htm#Financial_Decision-Making

www.arcuk.org.uk/400/en/my+money+matters%21.html

www.enable.org.uk/docs/Supporting_Someone_to_Manage_Money.pdf

www.askmencap.info



7.13 Can I keep a pet?

It depends on whether you are in a flat or a house, whether it's rented or owned and most important, how big the pet is. Generally it's not easy.

Small animals (e.g. hamsters), small birds (e.g. budgies) and fish

	Houses	Flats
Social rented housing Ask landlord	Usually OK	Usually OK
Private rented housing Ask landlord	Usually OK	Usually OK
Shared ownership Ask landlord	Usually OK	Usually OK
Home ownership	OK	Usually OK

Dogs and cats

	Houses	Flats
Social rented housing Ask landlord	Maybe OK	Probably not OK
Private rented housing Ask landlord	Probably not OK	Probably not OK
Social rented housing Ask landlord	Maybe OK	Probably not OK
Home ownership	Usually OK	Probably not OK

Social landlords (councils and housing associations) do not usually allow dogs or cats in blocks of flats, but this may vary according to the type of property and the attitude of the landlord. You need to check the tenancy agreement. Permission is usually needed for small pets (birds, fish) but this would not normally be refused. Different rules may apply for assistance dogs.

For private rented houses, whether or not pets are allowed will depend on the tenancy agreement. Most private landlords do not like their tenants to have dogs or cats but permission may be given for small pets.



For private rented, shared ownership or owner-occupied blocks of flats, whether or not pets are allowed will depend on the lease (and also the tenancy agreement if privately rented or shared ownership). Most blocks of flats do not allow dogs or cats. Some flats have direct access to the street and a garden, and dogs or cats may be allowed. Permission may be needed for small pets (small mammals, birds, fish) but this would not normally be refused. Different rules may apply for assistance dogs but you will need to check the lease and if necessary with the landlord.

If pets of any size or type cause a nuisance to neighbours, action will be taken under the tenancy agreement by the landlord, or under the lease by the managing agent for private blocks of flats. You will have to make sure you can look after your pets properly. Small pets can also cause problems: for example, parrots can be very noisy, and hamsters, gerbils, guinea pigs or fish tanks can smell if not kept clean.

EXAMPLE

Ranjit lives with his parents and has a large dog. He has been offered a small shared ownership house, but the housing association does not allow dogs. Ranjit has to choose between taking the house, and leaving his dog at his parents' house, or staying at home with his parents. He could wait for another property or try another landlord for the shared ownership, but this could take a long time. Ranjit decides to take the house, and leave the dog with his parents. Because they live round the corner, he often sees the dog and feeds it and takes it for walks nearly every day.

EXAMPLE

Sally loves animals and has always had pets when living at home in the country with her family, including dogs, cats, rabbits and caged birds. She is offered a second floor housing association rented flat in a nearby town but cannot have a dog or cat. She moves into the flat and asks permission to keep small animals. She has two gerbils and a budgie, and gets help looking after them from her support worker. The support service also helps her find part-time voluntary work at a cats rescue centre, and a part-time paid job in the local pet shop.



Section 8 Summary And Action Plan

Do you want to move? Have you talked to people about moving home?

Do you want to move?

Yes

No

	<i>Yes</i>	<i>No</i>
Do you want a move		
Do family agree with you		
Have you talked to service provider about a move		
Social worker wants to help arrange a move		
Would you stay where you are if possible		

Main reason for a move

Why do you want to move?

Tick any that apply

✓

It's what I and my family want e.g. independence	
Part of my care assessment or individual plan	
Change of area	
Need for accommodation with support	
Leaving residential school or college	
Need my own home	
Don't like where I am now	
Other	

When do you want to move? Now, straight away? Within the next year? Later?

How soon do you want to move?

Tick one box only

✓

Immediate	
Within 12 months	
Within 3 years	
Not urgent	



What type of home do you want? A house or a flat? Sharing with others?

Type of accommodation wanted *Tick one or more* ✓

My own house or flat	<input type="checkbox"/>
Flat grouped with others - cluster flats	<input type="checkbox"/>
Large shared house or care home	<input type="checkbox"/>
Small shared house	<input type="checkbox"/>
Living with one or two friends	<input type="checkbox"/>
Family placement or supported lodgings	<input type="checkbox"/>
Community or network of homes in an area	<input type="checkbox"/>
Other	<input type="checkbox"/>

Source of housing

Which of these might be possible? ✓

Renting from the local authority	<input type="checkbox"/>
Renting from a housing association	<input type="checkbox"/>
Renting from private landlord	<input type="checkbox"/>
A place in special supported housing	<input type="checkbox"/>
Buying new or existing property	<input type="checkbox"/>
Shared ownership	<input type="checkbox"/>
Money available to buy	<input type="checkbox"/>
Staying in family home	<input type="checkbox"/>
Inheriting or keeping tenancy	<input type="checkbox"/>
Renting from family/family trust	<input type="checkbox"/>
Other	<input type="checkbox"/>



Is there anything else you need or want?

Anything else special required?

Who I live with, support needed, what I do - work and fun, safety, transport, area, near to friends or family, enough space...

Do you need help to plan your move?

Further help needed

Tick any that apply

✓

On housing	
Money or benefits	
Support arrangements	
Other	



If you need help to organise your move, who do you want help from?

Help wanted from *Tick any that apply* ✓

Social worker	
Housing experts	
Family or friends	
Local organisations	
Housing provider	
Support provider	
Other	

Do you have any questions? Are there any problems?

Questions or problems *Tick any that apply* ✓

Legal capacity	
Funding for support	
Benefits	
Tenancies	
Mortgages	
Using family money	
Using trust or company	
Renting from parents	
Other	

Your Housing Option Plan (HOP) is a way of helping you to get the support and housing you need.

Showing this to the people who are responsible for arranging housing and support can help you to get what you want – sometimes they may want to make a copy of this – keep it in a safe place – it is your plan (you can make as many copies as you want).



Section 9 Moving In

9.1 Getting organised

Before you can move in, you will need to organise:

- Ordering and buying furniture, carpets, domestic appliances (or arranging removals if you already have them)
- Connecting and arranging to pay for services (water, gas, electricity, phone, and TV if satellite or cable) and Council Tax
- Minor alterations and adaptations (for most people) to make the property more suitable
- Major alterations and adaptations (for some people) to make the property suitable or manageable
- “Assistive Technology” (gadgets, gismos, clever things to make life easier)
- Help to get to know and understand how to work things in the new home (like central heating, electrical appliances, door locks)
- How to budget and arrange for payment of regular bills and day to day spending.

Housing Options publish a guide called “My Home and Money” it is available from Dimensions Group or www.housingoptions.org.uk

9.2 Furnishing and equipping the new home

There can be a lot of things to organise and pay for when first moving into your own place.

Don’t underestimate the costs, time and energy needed to equip a new home! Start early. It’s very important to make sure the person is fully involved in choices, but this can take a lot of time, especially if they find it difficult or tiring making lots of decisions

QUESTIONS TO ASK

What will the new owner or tenant have to provide?

Who will take responsibility for supporting the disabled person to choose and buy things, and claim grants or loans?

What local help is available (furniture projects, volunteers, charities)?



9.3 Who provides what?

You often have to provide everything – furniture, carpets, domestic appliances... If it's a shared house or flat for people with a learning disability to share, it may include some or all the furniture. Some private landlords provide carpets and curtains. Unless for shared occupation new housing association properties may not include items such as curtain rails, and floor coverings.

Even if items are provided, they may be difficult or unsafe for a disabled person to use, so they may need to be changed (for example a gas cooker).

Carpets and curtains may be left by a previous tenant or owner, but they may or may not be clean, serviceable and to the new occupier's taste. It can take time to order furniture and arrange delivery, and someone has to be available at the property.

Try to find someone who can help with DIY jobs in advance of the move. If you don't know anyone who can help, try your local Volunteer Bureau or Care and Repair/Home Improvement Agency.

Your Occupational Therapist, or the local Disabled Living Centre, can provide advice on choosing equipment that is safe and easy to use. The OT may be able to persuade a social landlord to provide better or different equipment or facilities because of the person's disability.

Who provides what will vary widely on who is owner or landlord, whether the house is shared or for single occupation and what is included in the rent and service charges. Sometimes fitted communal furniture and equipment is provided and replaced from a service charge. Usually personal furniture and equipment has to be provided by the resident. The cost of replacement of communal furnishings and services may be covered by Housing Benefit.

The example below is for a housing association (RSL) tenancy.



Item	Provided by resident/s	Provided by RSL landlord	Notes and sources of help and advice
Floor coverings (carpet, vinyl)		Yes	Replacement may be covered in service charge
Curtains or blinds, and fittings	In own room/s	In communal areas	
Fitted domestic appliances (cooker, fridge-freezer, washing machine etc)	In one's own s/c flat	In shared houses	Can be covered in housing capital grant
Shelves, cupboards, storage	Shelves for TV etc	Fitted kitchen built in items	
Small domestic appliances (electric kettle, microwave etc)	Usually	Sometimes	Pooled budget in shared house
Kitchen utensils, crockery and cutlery	Yes	Sometimes	Pooled budget in shared house
Communal furniture: sofa tables and chairs	Yes	Sometimes	Pooled budget in shared house
Communal equipment TV, DVD, CD player etc	Yes	Sometimes	Pooled budget in shared house
Personal bedroom furniture bed and bed linen	Yes		
Wardrobe, chest of drawers	Moveable items	Fitted wardrobe	
Personal equipment TV, DVD, CD player etc	Yes		
Payphone		In shared houses	



Here is a blank form for you to use:

Item	Provided by resident/s	Provided by landlord	Notes and sources of help and advice
Floor coverings (carpet, vinyl)			
Curtains or blinds, and fittings			
Fitted domestic appliances (cooker, fridge-freezer, washing machine etc)			
Shelves, cupboards, storage			
Small domestic appliances (electric kettle, microwave etc)			
Kitchen utensils, crockery and cutlery			
Communal furniture: sofa tables and chairs			
Communal equipment TV, DVD, CD player etc			
Personal bedroom furniture bed and bed linen			
Wardrobe, chest of drawers			
Personal equipment TV, DVD, CD player etc			
Payphone			



9.4 How to pay for setting up home

Someone receiving Income Support can claim a Community Care Grant or a Loan. A grant doesn't have to be paid back but repayment of a loan is taken out of benefits. You have to make a list of essential items and make an estimate of costs. You probably won't get everything you claim for and it only covers essentials (such as a bed, bedding and kitchen equipment). If the claim is turned down you can appeal, but this will take longer.

You need to keep a record of how the money is spent. If you want to provide good quality items you may find that the grant isn't enough to cover the cost. You will either have to accept a lower quality or make up the cost from somewhere else. Other sources of help include charities and furniture recycling projects.

Use a catalogue (for example Argos) to get an idea of how much to claim for a Community Care grant. You can sometimes get good quality furniture and household equipment at little or no cost from the Freecycle website, e-bay or car boot sales.



9.5 Connecting and paying for services

You may have to arrange for access to the property to connect services. This can mean a lot of time hanging around waiting when you are busy with other things to do with the move – try to find a friend to help.

It is usually easier to set up Direct Debits to pay for services, but whatever you do you will need a system to keep records. Sometimes it is cheaper (some companies give a small discount).

Most adults pay regular bills through their bank, using direct debits or standing orders. Not many people keep pots of cash any more. Set up a simple filing system for bills.

For adults living independently, paying bills will depend on whether they are sharing or living on their own.

Most regular bills can be paid by a fixed amount each month (such as phone, fuel bills, water charges, TV licence). Where the bill varies (such as fuel, water) there is an estimate and each year this is checked against actual consumption.

Make sure someone is responsible for monitoring regular payments, estimates and meter readings. If something is under-charged it can mean a large bill at the end of the year. If something is over-charged, you are lending the company money and not getting any interest!



Further Information Section 9

More about services bills and managing money

Here is a checklist to make sure you don't forget to arrange these:

	Tick if done	Who by?
Water		
Sewage/septic tank		
Gas		
Electricity		
Phone & internet		
TV		
Council Tax		

Water and sewage

Most newer properties are now fitted with water meters. Older properties may not be but for one person or two sharers it will probably be cheaper to have one fitted than to pay water rates.

There is no choice of water supplier. Most water companies deal with both water supply and sewage (waste water) disposal. Occasionally there are two separate companies. In some rural areas there may be a septic tank and this will need to be emptied under a contract.

Gas and electricity

You need to contact the supplier and arrange for connection and how you are going to pay. There is a large choice of energy supply companies. Some say they are cheaper, some say they are greener ... but it can be hard to decide. There are computer programmes available to help compare prices – but it may be more important that they are helpful and that you can get through quickly to the call centre if there is a problem. It's usually cheaper to buy both gas and electricity from the same supplier.

Phone and internet

Some people only have a mobile phone now, instead of a landline. But you may need a landline for some of the Assistive Technology.

If you want a landline phone or internet, there is a big choice of provider with different charges. It is often cheaper with a package that includes TV (and sometimes mobile phone too).



TV (if satellite or cable)

The choice is between Freeview, satellite (Sky) or cable (Virgin). Some new buildings are already wired for some of these.

If you are not good at this stuff, try to find someone who is before the move!

Council Tax

Council Tax pays for things like refuse collection. If you are claiming Housing Benefit, the same claim form is used for Council Tax. If not you will have to contact the council and find out whether you have to pay Council Tax – some accommodation for disabled people is exempt. Council Tax Benefit covers all or part of the Council Tax for people on low incomes. Someone living on their own and receiving Income Support should not have to pay any Council Tax.

Examples of budgets

A typical budget for someone living independently will include the person's income (benefits, tax credits, wages) and their regular spending, to include:

- Housing costs (rent, mortgage, Council Tax)
- Fuel bills (gas, electricity)
- Water bills
- Food
- Essential household expenses e.g. cleaning materials, toilet paper
- Essential personal expenses e.g. toiletries
- Other personal expenses e.g. magazines, DVDs, pet food
- Telecommunications (landline phone, mobile phone, internet)
- TV licence
- Transport costs (buses, taxis, perhaps rail or airfares)
- Cost of daytime activities (if charged for, such as day centre or employment project or college course)
- Sport and leisure activities
- Holidays
- Allowance towards replacing household items e.g. bed linen, furniture, domestic appliances.

There may be some trade-offs to make the budget balance. For example, someone who wants to spend a lot on magazines and DVDs may find they don't have enough left for holidays. This also links to attitudes towards money.

Here are two examples of budget estimates. The 2nd is based on Excel spreadsheets provided by United Response as part of the ARC Guide *My Money Matters*



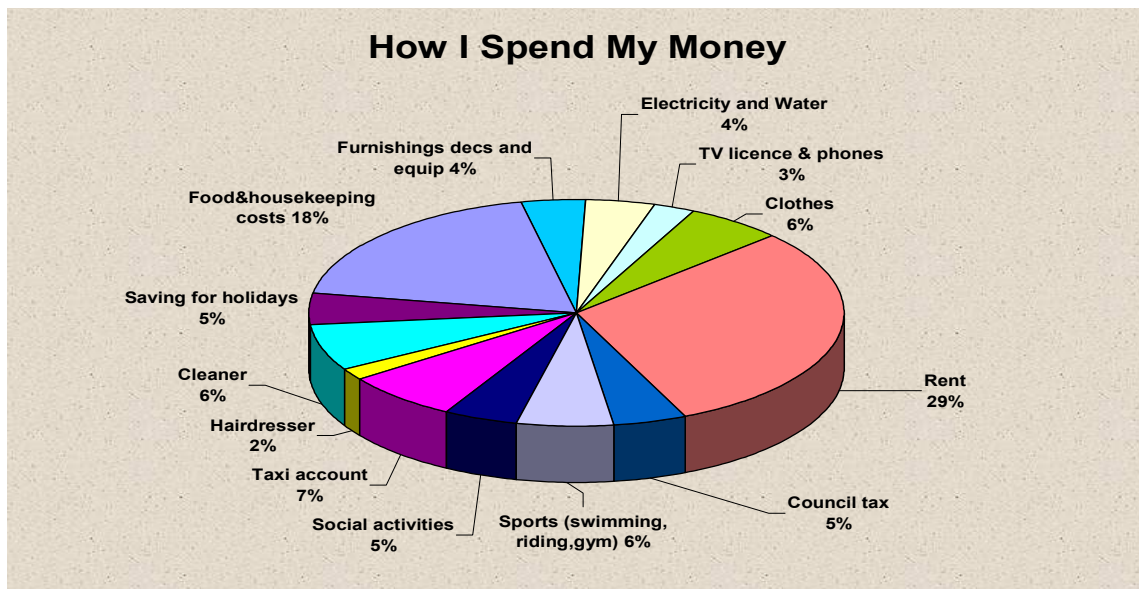
Resident's Weekly Budget	Income	Exp
Rent - from HB Basic rent: housing management, maintenance, internal decorations, voids, loan repayments,		74.37
Eligible service charge: - from HB, communal areas - heat & light, cleaning, furniture and replacement, laundry equipment, payphone, TV, gardening, fire equip, window cleaning, water rates		17.62
Total from HB	91.99	91.99
Council Tax (exempt or covered by benefit)	0	0
Ineligible service charge: heat & light and water for own rooms, apportioned charge (40%)		4.00
Personal Household: meals, personal TV and equipment, furniture replacement		50.00
Travel		30.00
Phone		5.00
Decorating & cleaning own room, personal laundry		10.00
Personal equipment, furniture, carpet, replacement		7.50
Sport & leisure: gym, swimming, badminton		15.00
Toiletries		5.00
Clothing		18.00
Holiday savings		12.50
Other personal expenses: books, stationery, CDs, entertainment		25.00
Additional daytime support, circle of support, volunteer expenses		10.00
Contribution to day activity costs		22.89
Savings		27.46
Income Support (inc Incapacity Benefit £98.45)	132.85	
DLA Mobility	45.00	
DLA Care	64.50	
Total from resident's income	242.35	242.35
Day Activity – training, education, employment,		
Work activity experience		31.98
Outdoor and independence skills		36.43
Workshop activity		14.22
College fees		20.00
Direct Payments	102.00	
From personal income	22.89	
Total	124.89	124.89
Care and support paid direct to provider	1,300.00	1,300.00
Local authority charge for care services	0	0
Total	1,759.23	1,759.23



My Money (weekly figures)

Where I Get My Money	£ Received	% of Total
Income Support & SDA	129	47%
DLA	54	19%
Housing benefit	80	29%
Council tax benefit	12	5%
TOTAL	275	100%

How I Spend My Money	£ Spent	% of Total
Rent	80	30%
Food & housekeeping costs	50	19%
Furnishings decoration and equipment	10	4%
Electricity and Water	11	4%
TV licence & phones	7	3%
Clothes	15	6%
Council tax	12	5%
Sports (swimming, riding, gym)	15	6%
Social activities	12	5%
Taxi account	18	7%
Hairdresser	5	2%
Cleaner	17	6%
Saving for holidays	12	5%
TOTAL	264	100%



Checking My Money

All the money I have got	£275
All the money I have spent	£264
All the money I have saved	£11

Annex

1 National contacts and links

Housing

Homes and Communities Agency

www.homesandcommunities.co.uk

0300 1234 500

The Homes and Communities Agency is a public body whose job is to fund and regulate housing associations in England through its regional offices. A website includes information on its role and responsibilities, regulation and rights, lists of housing associations by area, access to publications and guidance on housing, housing investment, regional housing programmes, low cost home ownership and information about housing associations.

Housing Options

www.housingoptions.org.uk

0845 4561497

Housing Options is an independent advice and information service to assist people with learning disabilities with housing and support choices – more options for individuals, parents, social services and providers. It does this by providing practical help, advice and information. The website provides Factsheets and Briefings and there is a telephone advice line.

Housing LIN

www.integratedcarenetwork.gov.uk/housing

020 7820 1682

The Housing LIN is the national network for promoting new ideas and supporting change in the delivery of housing, care and support services for older and vulnerable people. It has the lead for supporting the implementation and sharing the learning from the Department of Health's Extra Care Housing Grant arrangements and related housing, care and support capital and revenue programmes. Very good selection of Factsheets and Briefings.

National Housing Federation

www.housing.org.uk

020 7278 6571

The National Housing Federation is the body that represents the independent social housing sector with 1400 non-profit housing members managing around 1.8 million homes. They produce useful guides and factsheets on social housing and supported housing. Among their offerings: *How do I get housing - [renting a home](#) and [low cost home ownership](#).*

Department of Communities and Local Government

www.communities.gov.uk

020 7944 4400

After several name changes the DCLG was created as a central department in 2005. It is responsible for policy on housing, planning, regional and local government. Main aims to give everyone the opportunity of a decent home, social cohesion and independence, increasing number of affordable homes, and area regeneration. Useful information on housing law, regulations, guidance e.g. on allocations schemes, choice based lettings, homelessness.

Shelter

www.shelter.org.uk

Free housing advice helpline 0808 800 4444

Shelter is a national organisation working to improve the lives of homeless and badly housed people. It provides free, professional and independent advice on homelessness, finding a place to live, renting and leaseholds, legal rights and benefits. The aims are to prevent and alleviate homelessness by providing information, advice and advocacy for people with housing problems and campaign for changes to housing policy.

Supporting People Team in the DCLG

www.spkweb.org.uk

The Supporting People programme provides £ 1.8bn revenue grants to services for vulnerable people to improve their quality of life by providing a stable environments and enable greater independence. Supporting People website tells you what the grant is for and how it is administered.

Other National Organisations

British Institute of Learning Disabilities (BILD)

www.bild.org.uk

01562 850251

Independent organisation committed to improving the quality of life of all people with a learning disability. Services promote good practice in health and care services. Lots of publications.

Commission for Social Care Inspection

www.carestandards.org.uk

All about care homes and regulation of care services, registration, listings of care homes, inspection reports, making complaints.

Department of Health

www.dh.gov.uk/learningdisabilities/

Information about government policy and guidance on health and social care, publications, statistics, learning disability services. Lots of important things not always easy to find what you want.

Disability Rights Commission (DRC)

www.drc.org.uk

08457 622 633

The DRC Helpline provides information and advice on Disability Discrimination Act. Signposting towards specialist organisations. Offers good practice advice on the employment of disabled people.

Disabilities Care Register

www.carechoices.co.uk

0800 3892077

A database of residential and supported accommodation in the UK. A free service providing profiles of providers by area, types of service and needs. There is also a freephone enquiry line.

Foundation for People with Learning Disabilities

www.fpld.org.uk

020 7802 0300

Research foundation with website [news](#) and [events](#) on learning disability issues, as well as information on topics such as [advocacy](#), [accommodation](#) and [employment](#). Lots of publications.

Mencapwww.mencap.gov.ukwww.askmencap

020 76964545

0808 808 1111

Mencap campaigns and provides advice and support directly through the national charity and its local network of more than 1,000 affiliated groups. The support provided includes housing, education, employment and leisure activities. The Ask Mencap website is good on money, housing, law and benefits. Solicitors freephone for wills and trusts 0500 243444,

Golden Lane Housing provides ordinary housing enabling people with a learning disability to live within the community.

Golden Lane Housing

020 7696 5521

National Autistic Societywww.nas.org.uk

0870 600 8585

Services, information and advice for children and adults with autistic disorders throughout the UK including post-school education and training, residential provision, and supported employment. The NAS have information on local societies, service providers and factsheets and long list of publications.

Paradigmwww.paradigm-uk.org

0870 010 4933

Paradigm is a consultancy agency on health, housing and social care services for people with learning disabilities. An excellent website of contacts, research and government policy sources.

Valuing People Support Teamwww.valuingpeople.gov.uk

Valuing People is the government's plan for making the lives of people with learning disabilities and their families better. The Valuing People Support Team provide a regionally based service to help with the delivery of this plan. They have a good website about services, employment, health, housing, education and social care. It says what Valuing People is about, what is happening across the country and who the Valuing People Support Team are and phone nos. Lots of other useful website links. They have their own newsletter and other publications.

Planning at Transition 16 – 19

Department for Education and Skills

www.dfes.gov.uk/sen

Information about the Government Special Educational Needs programme with links to other sites. Many information booklets can be obtained free of charge. There is also a national network of regional partnerships. Guidance on transition legislation, duties and practice are found in *Protocols for the Transition Planning Process for Young People with Statements of Special Educational Needs Code of Practice on the Identification and Assessment of Special Educational Needs*

Connexions

www.connexions.gov.uk

Connexions offers a range of guidance and support for 13 to 19 year olds to help make the transition to adult life a smooth one. For further information about the Connexions Service and how it is developing in your area, please contact your Local Partnership.

To do this, go to the web site and click Partnerships. This web site provides links to many helpful resources and services and full information about the training and role of Connexions advisers.

Skill (National Bureau for Students with Disabilities)

www.skill.org.uk

0800 328 5050

Information and advice relating to post 16 vocational, further and higher education, student allowances, training and employment opportunities.

Transition Information Network

www.transitioninfonetwork.org.uk

020 7843 6006

This website is for young people who are looking for information about opportunities and services ready for when they leave school. Parents/carers and professional workers will find the information useful too. Has housing pages.

Benefits and legal advice

Citizens Advice Bureaux –

www.nacab.org.uk

020 7833 2181

The Citizens Advice Bureau Service offers free, confidential, impartial and independent advice on debt and consumer issues, benefits, housing, legal matters, employment, and immigration. Advisers can help fill out forms, write letters, negotiate with creditors and represent clients at court or tribunal. The national website provides a directory of local CAB offices and a guide on money, legal, housing and rights.

www.nacab.org.uk/index/getadvice www.adviceguide.org.uk/

Department of Work and Pensions

www.dwp.gov.uk

020 7712 2171

www.disability.gov.uk

Benefit enquiry line 0800 882200

Information from the Department managing benefits including those for disabled people. The directorate is responsible for providing an efficient, reliable and considerate system of Disability Benefits, and for all disability issues: unemployment and sickness benefits, income support, disability, children with special needs, residential care etc. The Disability website provides information on disability rights and policy.

The Benefit Enquiry Line for people with disabilities is a confidential telephone advice and information service, for disabled people and their carers.

Disability Law Service

020 7791 9800

The Disability Law Service provides free advice and representation to disabled people and families on housing, care, education, wills and trusts.

Disability Alliance

www.disabilityalliance.org

020 7247 8776

Website of Disability Alliance (DA), who are also publishers of the Disability Rights Handbook. Disability Alliance was set up in 1974 providing various [services](#) to disabled people, their families, carers and professional advisers about social security benefit entitlement and other entitlements. These services include the provision of advice, information, campaign work, research and training.

Independent Living Fund

www.ilf.org.uk

0115 9428191

The Independent Living Fund (ILF) is set up and financed by UK central government and may be available to support disabled people who want to live in their own homes. To qualify applicants have to be receiving the highest rate of Disability Living Allowance (DLA) care component and receiving services from their local authority of at least £200 per week. A helpful helpline!

Communication

AbilityNet

www.abilitynet.co.uk/

0800 269 545

AbilityNet is a charity that brings the benefits of computer technology to adults and children with communication needs and disabilities. They have a good range of helpful factsheets and skillsheets. See factsheet for alternative and augmentative communication (AAC).

Change

www.changepeople.co.uk

0113 243 0202

CHANGE have an information team of people with learning disabilities working with illustrators to make information accessible.

The CHANGE Picture Bank CD Rom and Book has 500 High and Low resolution pictures covering various everyday subjects. You can use the pictures to make your information easy to understand and more effective.

Picture Exchange Communications System (PECS)

www.pecs.org.uk

01273 609555

PECS is a communication system using symbols. There are symbols for use in schools, at home and in the community. The symbols are available in a folder and on CD Rom.

Widgit

www.widgit.com

01223 425 558

Widgit is a picture symbol communications system. The company produce a wide range of educational software, particularly focusing on improving communication and literacy.

2 Publications

Housing Options have produced a wide range of publications and policy papers. The publications listed below are distributed by a number of organisations and publishers and several can be downloaded directly from www.housingoptions.org.uk

My Home and Money - for families and support providers, some of the detail of managing income and expenditure in supported housing
Jenny Pannell and Maurice Harker, Dimensions 2007

Gadgets, Gizmos and Gaining Independence - Assistive Technology and People with Learning Disabilities the rapidly changing capacity of technology to help people manage independently
Nigel King and Alicia Wood, Advance 2006

Discretionary Trusts: A Guide for Families - an introduction to an important way of using family resources for the benefit of someone with disabilities including for the provision of housing.
Nigel King, 2004

Housing and Support Choices
Claire Hall, Maurice Harker, Nigel King and Andrew Young, 2004
An introduction to the main options and how they work.

Learning Disability Partnership Board Housing Strategies: A Review
An overview and commentary on the local authority housing strategies produced for Valuing People.
Maurice Harker and Nigel King, 2004

Missing Out on Housing?
Maurice Harker and Nigel King, 2004
A policy briefing: how mainstream housing policies can work for people with learning disabilities. What you can do in your area.

New Provision for Older People with Learning Disabilities
Nigel King, DH 2004 an introduction to the characteristics and needs of an emerging group to be provided for in developing new housing and services for older people. This includes extra care.

Tomorrow's Big Problem: Housing Options for People with Autism
Maurice Harker and Nigel King, NAS 2004

A guide for service commissioners, providers and families, where we are now, what progress has been made and how can we plan for the needs of people for the future.

Your Place to Live: Making it Happen (Manual, Video and CD Rom)
Claire Hall, Maurice Harker and Alicia Wood, 2004

Materials to help create housing and support plans for people with learning disabilities.

Buying, Renting and Passing on Property

Nigel King and Sarah West, 2002

A guide for families arranging housing for disabled relatives.

3 Other Resources

Many of these are on the Housing Options website too

Care Homes for Adults - Minimum Standards www.dh.gov.uk

This is about registered care homes not ordinary homes but still provides a useful guide to physical design standards and also deals with staffing and management standards in registered care homes.

Domiciliary Care Standards www.dh.gov.uk

This applies when someone is receiving personal care in their own home and describes the performance standards required of care agencies.

Homes and Communities Agency - Charter for Housing Association Applicants and Tenants www.homesandcommunities.co.uk

Housing Associations are subject to lots of a rules and guidance about how they manage their homes, inform and consult tenants. They are supervised in this by the Homes and Communities Agency (this function soon to move to a new regulator OFTENANT (the Office for Tenants and Social Landlords)).

Housing Associations and Managing Agents

www.homesandcommunities.co.uk

A detailed Homes and Communities Agency report about the way Housing Associations should work with partner agencies, such as care or support providers.

Independence, Well Being and Choice

www.dh.gov.uk

The Department of Health's vision (2005) for the future of social care for adults in England. There have been more visions since then including

Putting People First

www.dh.gov.uk

(2007) The shared aims and values which will guide the transformation of adult social care, and recognises that the sector will work across agendas with users and carers to transform people's experience of local support and services.

Improving the Life Chances of Disabled People

www.cabinetoffice.gov.uk

An important Cabinet Office report (2005) that proposes an ambitious vision for improving the life chances of disabled people.

National Statistics: Adults with Learning Difficulties in England 2003/4

www.icservices.nhs.gov.uk

Large scale survey which has a lot about where people live and of those who have moved from the family home, about choice, likes and dislikes, what's important to them.

National Housing Federation: Level Threshold www.housing.org.uk

A checklist of principles and actions to help bring disability issues and access to housing into the mainstream of housing association thinking.

The National Framework for NHS Continuing Healthcare and NHS-funded Nursing Care

www.dh.gov.uk

An important guide to defining costs and services to be part of the health service.

Fair Access to Care Services

www.dh.gov.uk

The all important Department of Health guidance on how eligibility for financial support is to be decided by local authorities given their resources.

Investing in independence, housing for vulnerable people strategy
www.homesandcommunities.co.uk

An important re-statement by the Homes and Communities Agency 2007 of the importance of continuing to support investment in supported housing to be delivered through partnership with local and health authorities.

Making Decisions - Helping people who have difficulty deciding for themselves
www.dca.gov.uk

A guide on the Mental Capacity Act 2005 this one for family and friends which explains the law about mental capacity, how decisions should be made on financial, health and other matters, the role of doctors, lawyers and other professionals and where to go for expert help and advice

Tenant's Handbook
www.housing.org.uk
A National Housing Federation Guide/Housing Options guide showing simple version of tenancy and support agreements

The Housing Timebomb
www.mencap.org.uk
Mencap's important statement (2002) of the problem of the housing crisis facing people with a learning disability and their older parents.

Valuing People Now 2007
www.dh.org.uk
The Government's restatement of the 2001 vision for services and consultation on priorities for the future. Includes housing as one of the four priorities.

Valuing People Now - 3 way Response www.housingoptions.org.uk
Response to the Consultation Document dealing particularly with the key points on lack of opportunity in housing and how to improve the delivery of housing solutions including ownership, renting and practical help needed.