

Working together for the benefit of older people

2010/11 Information Guide

Help at Home: what may be available in your local area

Although most older people live independently in their own homes, if they are frail or disabled this can be difficult without the support and help of other people or services. There is a wide range of assistance available but, sometimes, it is difficult to know where to get information about it.

This guide gives information about the types of help which might be available to help you stay in your own home.

Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this guide applies to England although there may be similarities with Scotland, Wales and Northern Ireland.

We also produce five separate guides for both Scotland and Wales covering the community care assessment of need process; paying care home fees and making a formal complaint, as these are the key areas where the policy and legislation differ significantly to England. All of the guides we publish can be downloaded from <http://www.counselandcare.org.uk/advice-and-information> or posted to you by leaving a message on our guide order line on 020 7241 8522.



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1 Help from social care services

If you are having difficulty managing at home for whatever reason, you should contact your local council adult social care services department. Contact details will be in your local telephone directory or your library, and will also be available on the internet. The main local council offices can put you in touch with your social care services or older people's services team. If you need support to contact social care services, you could ask a friend or relative to call on your behalf or ask your doctor to contact them.

If it appears to the local council social care services that you may need assistance to help you manage at home, they should carry out an assessment of your needs, regardless of your financial circumstances. They should be able to inform you of the services available in your area, if they assess you as needing a service. The council can either provide the service for you directly, or they can arrange for it to be provided by another agency. Alternatively, you can have a personal budget or direct payments so you can have control and choice to, for example, 'employ' your own personal assistant (see section 4.1).

For new developments in assessment for and access to care services, please see sections 1.2, Self-assessments and section 2, Personalisation: direct payments and personal budgets.

If you are not in urgent need, you may have to wait some time for a visit

(unless you use the self-assessment option). There are no time-limits which define how quickly you should be assessed, although if you need urgent assistance, your local council social care services should assess you straightaway, so always make them aware if you need an assessment urgently. Temporary support services can be put in place if you need them until a full assessment and care plan can be arranged.

1.1 Individual assessment of need

Each council sets its own eligibility criteria for the services it is able to provide. These should be based on new Government guidance on eligibility criteria for adult social care which is called 'Prioritising need in the context of Putting People First – a whole system approach to eligibility for social care'. Provision of services can vary between areas, especially because each council has a different level of resources available.

The criteria outline four levels based on the risks to a person's independence:

- Critical
- Substantial
- Moderate
- Low.

Currently, many social care services departments only provide services to those people who have substantial or critical needs. This is because there are funding pressures, which mean that councils have to restrict the numbers of people who receive services. The new guidance aims to

ensure that councils prioritise need by recognising the importance of person-centred care and preventative services.

Depending on your individual needs, the local council social care services will carry out either a 'simple' or a 'complex assessment' and, depending on the services available in the particular area, will arrange for these needs to be met. For example, if you are having difficulty cooking hot food, meals on wheels can be delivered to your home. If you are severely disabled and need 24-hour care, the assessment would be much more comprehensive. If you have an assessment you should be given a written statement of your needs. If it is agreed you need services, you should also be given a written care plan. For more information, see our guide **Assessment and services from your local council in England**. If you live in Scotland, see our guide **Assessment and services from your local council in Scotland** or if you live in Wales, see our guide **Assessment and services from your local council in Wales**.

If you have an informal carer, such as a family member or friend, they are also entitled to have an assessment of their needs carried out, called a carer's assessment. This can be conducted at the same time as the cared-for person's assessment and may result in you and your carer being offered extra services. For more information, see our guide **Carers: what support is available**.

If you are disabled, your local council social care services can enter you on their **register of disabled people** and you might be entitled to extra

services and a reduction in your Council Tax. However, you do not have to be registered as disabled to be eligible for disability benefits, or many other entitlements. See our guide **Disability benefits: Attendance Allowance and Disability Living Allowance** and our guide **Council tax benefit and housing benefit**.

1.2 Self-assessments

The government has agreed to 'put people first' when providing them with care and support (see section 2). Many people are experts in understanding their own care needs in the same way or even better than a social worker can. As a result, the option of self-assessment has been introduced, to give older people more choice and control over the care they receive.

Some councils already offer this option and the self assessment for care can be completed via the council's website. You receive an instant reply indicating whether you may be eligible for care support. There is still the option of telephoning to request a needs assessment. Sometimes, in more complex cases, the initial self-assessment is followed by a face-to-face assessment with a social worker.

2 Personalisation: direct payments and personal budgets

Government has introduced a whole new way of thinking about care and support called personalisation. It aims to transform social care so people and their needs are at the heart of it. Personalisation is about people having choice and control over any assistance and support that they need to live their daily life. It is about looking at the whole of a person's life, their aspirations as well as their care and support needs.

One part of this is personal budgets. People who are eligible for care and support services should be assessed for a personal budget in order to enable them to direct their own care and support. The goal is for older people to have increased choice and control over the care they receive and who provides it.

By April 2011 every council is expected to offer personal budgets to every older person who is eligible to receive council-funded adult social care services. By October 2010 personal budgets must be offered to all new people and their carers accessing social care services.

Direct payments are one way of using your personal budget.

2.1 What are personal budgets?

A **personal budget** is the amount of council money available for your

care and support decided in line with an agreed support plan.

Personal budgets are now being introduced by all councils across the country to all eligible people with care and support needs who wish to use it instead of council services.

If you are eligible for personal budget, you can use this pot of money in a number of ways (with assistance if required) to purchase the care and support you feel is most appropriate for your needs. You can use it as a direct (cash) payment (see section 2.2). Alternatively, it can be held and managed as an account by your local council in line with your wishes or as an account placed with a third party such as a care provider. You can choose to take money out from your personal budget either in the form of a direct payment in cash, as services or a mixture of both.

The total amount you receive in your 'personal budget' will be based on your local council's 'resource allocation system', where a series of questions will be asked and points given to determine the overall size of your budget. The amount of money offered must be negotiable in order to ensure that all your individual needs (including any social, emotional or psychological needs) are met in full. Despite this new resource allocation system, you are still entitled to receive a full assessment of your needs. Councils are currently using different resource allocation systems. A common resource allocation framework was published in October 2009 for all councils to use if they prefer. However, this is currently a work in progress, and concern has been raised about the

consistency of the resource allocation system used by some councils.

2.2 What are direct payments?

If you are assessed by the council as needing home care services and you have capital below the upper capital limit (in England, it is £23,250, in Scotland, it is £22,750 and in Wales it is £22,000), you should be offered the option of direct payments if you are considered eligible for this. This means that the council provides the money so that you can 'employ' a carer to provide the assistance you need. You could have a combination of some home care services provided directly by the council and others arranged by you. You do not have to use the Direct Payments scheme if you do not want to. However, there are many local Independent Living Groups that can help you manage the processes involved in the Direct Payments scheme. To find a scheme in your local area, contact the National Centre for Independent Living (tel.: 020 7587 1663; www.ncil.org.uk). If you lack capacity it may be managed on your behalf by a trusted 'suitable person'. For more information about Direct Payments, see guide 23: **Home Care: using Direct Payments and personal budgets**.

2.4 Transforming social care

Local councils are working to make their current social care services and systems more 'person-centred', and Local Authority Circular LAC (DH) (2010) 1 sets out guidance and information to help them to do this. A 'Social Care Reform Grant' has been ring-fenced to help councils fund the changes that need to be made.

2.5 What will person-centred care mean for you?

At present, access to a personal budget is restricted to those people who are council-funded (with savings under the upper capital limit – currently £23,250). It may also be restricted to whether you have critical or substantial care needs as opposed to moderate or low care needs (see section 1.1), depending on your local council's eligibility criteria.

However, while you may not be eligible for a personal budget from the council, you should still receive person-centred care, whether you are in a care home, visiting a day centre or getting care at home. A lot of work is currently being undertaken to ensure that care is more centred on you as a whole person. One innovative way of doing this is to develop 'one-page profiles' with people that include what is important to the person now, in the future and the best ways to support them.

2.6 Access to information, advice and advocacy

Universal information, advice and advocacy are central to making sure that people are central to the care and support system and they can access and buy the right care that meets all their needs in full. It should be available to all older people seeking to access assessments and support to meet their care needs. This will help to make choice and control a reality for older people.

If you need more information about individual or personal budgets,

please contact your local council social care services department, and/or an independent advice service, such as Counsel and Care (tel.: 0845 300 7585; www.counselandcare.org.uk). For more information, see our guide **Home Care: using direct payments and personal budgets** and our guide **Independent Advocacy**.

3 Statutory help

Depending on the outcome of your individual assessment of need and your local council's eligibility criteria, social care services can arrange for a number of different types of support which can assist you to remain in your own home. The support available can vary considerably in different parts of the country and you will need to find out which specific services are available in your area. While you are waiting for an assessment you can still consider obtaining assistance from other sources (see section 1.2 for information on self-assessments). In many areas, you will find that some of the services are now provided by private or voluntary agencies, such as Age Concern and Help the Aged. Your local council social care services can refer you to these services.

The following services should be available to you in most areas depending on your needs:

3.1 Aids and adaptations

In order to be provided with aids or adaptations to your home, you will need to be assessed by an occupational therapist from social care services.

- An occupational therapist is a professional trained to help disabled people to manage the ordinary tasks of daily life themselves as independently as possible whilst minimising any risk. You may be referred to an occupational therapist following a community care assessment, or you can contact social care services directly. There

- will often, however, be a delay in the occupational therapist's assessment and their provision of equipment or adaptations to your home. If your need is urgent, you should ensure the occupational therapy department is made aware of this so that your assessment can be prioritised. (For further information, see guide **Health Difficulties: how to cope with changing needs** and our guide: **Housing: adapting your home to stay independent**)
- Alternatively, you could contact the specialist charity, Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk) to purchase equipment, or your local British Red Cross (tel.: 0844 871 1111; www.redcross.org.uk) for an equipment loan service.
- Your local council can also advise and assist you to arrange for major work or improvements to be undertaken to your home and can advise on applying for grants to fund them. (You can find more information about these grants from our guide **Housing: how to pay for the maintenance of your home.**)
- The local council social care services should arrange for you to have a bus pass or a blue badge to enable you to use a disabled parking space, or have a telephone installed if you are defined as disabled under the Chronically Sick and Disabled Persons Act 1973. This Act covers a range of disabilities including mobility difficulties, sight and hearing problems.

3.2 Home care

Home care workers, sometimes called 'home helps', may be provided by the local council adult social care services to help you to manage at home.

In some areas, a home care worker can collect shopping and undertake housework, as well as assisting with personal care tasks. This can include assistance with dressing, bathing or washing, taking medicine and getting into or out of bed. But in some areas, councils may have taken a decision not to provide help with domestic tasks such as housework in order to use resources for people with higher risk needs. If this is the case you may need to arrange this privately through a home care agency or see if a voluntary organisation can provide this help. You will need to be individually assessed to see what support is required to meet your needs. The following are examples of the different type of needs which can be met by home care workers:

- Mr Harvey is 86, physically quite frail, and virtually housebound. He has a home care worker who visits him once a week for an hour. He helps Mr Harvey to clean his flat, pay his rent and pay his bills. Mr Harvey's daughter brings him his shopping when she visits him at the weekend.
- Mrs Stewart is 77 and has had a severe stroke which has left her immobile and severely disabled. She receives at least two hours help at home each day. She has assistance to get out of bed, wash, dress and prepare her breakfast. Another carer returns in the evening to assist her to go to bed and provides her tea. Mrs Stewart has a hot meal provided seven days a week at lunchtimes by the council meals-on-wheels service.

If you need any assistance or supervision with tasks, and you are over 65, you may be eligible to receive Attendance Allowance. (Please see guide

Disability Benefits: Attendance Allowance and Disability Living Allowance for more information.) Attendance Allowance is a non-means-tested benefit to help you meet any additional financial costs. If you are under 65, you may wish to apply for Disability Living Allowance. (Please see guide **Disability Benefits: Attendance Allowance and Disability Living Allowance** for more information.)

3.3 Day centres

Most councils provide day centre support for older people. Day centres can provide company and activities, a meal and some help with personal care. At some day centres you can be helped to have a bath. Many day centres will provide transport to and from the centre. Some day centres provide support, especially for people with particular disabilities or illnesses, such as Alzheimer's or Parkinson's disease. You will normally be assessed by the local council social services to confirm how often you need to attend a day centre. In some areas, day centres are free, but in others a charge will be made.

In many areas additional day centres are now provided by private care homes or voluntary organisations, such as Age Concern and Help the Aged (soon to be known as Age UK), (tel.: 0800 00 99 66; www.ageconcern.org.uk) or the Alzheimer's Society (tel.: 0845 300 0336; www.alzheimers.org.uk). You could approach them directly to see if they think you may need a referral to the local council social services.

3.4 Meals on wheels

The local council social services can arrange for you to have hot meals delivered daily or weekly to your house. This service may be arranged by the local council social services but provided by local private or voluntary agencies such as WRVS. The Meals-on-wheels service can normally provide you with a special diet to meet your medical, cultural or religious requirements, if requested. Some people will receive a meal seven days a week while others may only require a meal once a week. A charge is usually made for each meal.

3.5 Respite care

Respite care can be provided in order to provide a break for a carer. In exceptional cases it can mean a care worker 'living-in' with the cared-for person while the carer goes away, but it will usually involve the cared-for person staying in a care home temporarily while the carer has a complete break. This can be arranged in a 'rolling' programme, for example, every six weeks. It is important to get the period between each break arranged to that it does not affect the cared-for person's Attendance Allowance or Disability Living Allowance. Some voluntary agencies can provide care workers to sit-in while the carer goes out to work or for a social activity. Respite care can be arranged through the local council social care services or through the GP or hospital consultant if the older person has medical needs, but it depends on the local arrangements available. It is important to ensure respite care is included in both the cared-for person's and the carer's care plan.

3.6 Holidays

Local council social care services are required to assist with holidays for people with disabilities in accordance with the Chronically Sick and Disabled Persons Act 1973. Assistance may mean as little as arranging transport to or from the holiday and often does not mean any funding to pay for the holiday. However, there are charities who will consider this. For more details see our guide **Grants from charities for people on a low income**.

3.7 Housing

Several agencies, including a national charity called the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org), local council social care services, or the housing department, should be able to provide you with advice about moving to more suitable accommodation if your current housing has become unsuitable for your needs. Some of these will have care workers based on-site and are called extra-care or very sheltered housing schemes. For more information, see our guide **Housing decisions and options in later life**

Extra care housing is also available. An extra care housing scheme is usually a group of specialist flats built on the same site (some providers offer bungalows), with care and support services on hand 24 hours a day. The flats can either be rented or bought, both by an individual and by a couple. Older people living in them enjoy the freedom of having their own front door and the peace of mind from knowing staff are

available if they are needed.

More information about extra care housing is available in our guide **Extra-care housing**.

3.8 Care homes

Your local council adult social care services can arrange for you to move permanently into a care home. For more information, see our guides **Assessment and services from your local council** (versions also available for Scotland and Wales), **Care Home Fees: paying them in England** (versions also available for Scotland and Wales), and **Care Homes: what to look for**.

3.9 Telecare or telehealthcare

Many councils can now provide telecare or telehealthcare services to assist older people who live in their own home. Telecare or telehealthcare is technology which can help monitor (via remote monitoring centres) someone's safety, health and wellbeing.

Examples of telecare services can be:

- bed sensors to see if someone gets out of bed in the night but doesn't return
- alarms which can signal if the gas or a water tap has been left on
- devices to alert the resident to the fact that the front door may have been left ajar accidentally.

Telecare can also help people who may lack mental capacity or who are

developing early symptoms of dementia and who may be forgetful.

If you think that telecare/telehealthcare may be beneficial to you or someone you know, please contact your local Social Services department to see if they offer this technology as part of a wider care package. If you are responsible for purchasing your own care privately, following a needs assessment from Social Services you may want to contact Tunstall (tel.: 01977 660 479, email enquiries@tunstall.co.uk or www.tunstallhealth.com).

Counsel and Care plans to produce a guide on telecare services later in 2010. In the meantime, please contact our advice service (tel.: 0845 300 7585; www.counselandcare.org.uk) for more information.

4 Paying for home care

Most local council adult social care services charge for the provision of home care. How much you will pay depends on where you live. In order to decide how much you should contribute, your local council adult social care services should undertake a financial assessment of your income and capital savings to determine your ability to pay. Home care charges should be 'reasonable' and are based on national Government guidance called 'Fairer Charging'. The charge should not take you below the level of your Pension Guarantee Credit entitlement, plus a 25% 'buffer' (16.5% in Scotland). View a copy of the 'Fairer Charging' guidance on the Department of Health website:

www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_4117931.pdf

If you have a personal budget, the amount you contribute to it should be calculated by the council using the 'Fairer Contributions' guidance. For more information on personal budgets see section 2 of this guide.

View a copy of the 'Fairer Contributions' guidance on the Department of Health website:

www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/documents/digitalasset/dh_102471.pdf

4.1 If you consider a charge is unreasonable

If you feel the charge is unreasonable and that you are paying too much for the home care you receive, you may wish to contact our advice service

to discuss this. You may also wish to raise a complaint with your local council adult social care services department. (See section 5 of this guide for further details on making a complaint.) Remember to keep a copy of all letters for future reference.

If it has been decided by adult social care services that you have needs that will fall within the criteria of provision, the service cannot be withdrawn if you do not pay the charge. However, your local council adult social care services are within their right to pursue debt for services provided if it is established that the charges are 'reasonable'.

4.2 Deprivation of capital and home care charges

There is little guidance and legislation relating specifically to what happens if you deprive yourself of capital to avoid paying home care fees. While there is no legislation that allows councils to pursue someone for home care charges where they may suspect deprivation of capital has occurred, a number of councils do have policies for charging for home care services which include how they treat deprivation of capital.

However depriving yourself of capital in order to avoid charges may limit your independence and choice. It may also affect any benefit or service that you receive now or in the future (including if you need to move to a care home) which are subject to the Deprivation of Capital rule.

The key issue is 'intention'. If a person needed home care at the time they deprived themselves of capital the council may argue that the

person could reasonably have foreseen that they may need care home accommodation in the future. If that was the case they may then assume that the person needing care has what is called 'notional capital'. They would be seen as still having the capital that they deprived themselves of.

If you need further information and advice please see our factsheet 1: **Deprivation of capital – what can I spend before moving into a care home?**. You may also want to seek legal advice on the issue of deprivation of capital from a solicitor via the Community Legal Services on 0845 345 4345 or advice about debt recovery legislation from a solicitor or a local Citizens Advice Bureau.

5 Making a complaint

If you are dissatisfied with any of the services you are provided by your local council adult social care services, whether this is home care, care management or meals-on-wheels, or if you have been refused support, you have the right to complain.

Many people feel reluctant to make a complaint as they fear that this may jeopardise any services they receive. However, it is important to use this process to ensure the council is aware of your dissatisfaction, to try to resolve the difficulties, and so that their services can be improved. For more information, see our guide **Complaints about community care and NHS services in England**. If you live in Scotland, see our guide **Complaints about community care and NHS services in Scotland**, and if you live in Wales, see our guide **Complaints about community care and NHS services in Wales**.

If you wish to make a complaint and need support to do so, please see our guide **Independent Advocacy** for information. An independent advocate can provide you with support and representation free of charge.

6 Voluntary or private home care

The first step for obtaining assistance within your own home for such things as shopping, housework and personal care is to contact the local council adult social care services by telephone to ask for an assessment or by completing a self assessment if it is available from your council at this time (see section 1.2). However, in some areas the council may not be able to provide the kind of assistance you require or you may choose not to follow the route of contacting adult social care services. If this is the case, you may need to contact other providers of home care services. For further information, see our guide **Home Care Agencies: what to look for**.

6.1 Voluntary organisations

Your local Age Concern and Help the Aged (soon to be known as Age UK) (tel.: 0800 00 99 66; www.ageconcern.org.uk) may be able to tell you about services run in your local area, such as shopping, home care or schemes to assist people with heavy household tasks. You can find their details in the local library or telephone directory.

6.2 Private agencies

There may be a number of private home care agencies in your area. For details of some agencies, contact the United Kingdom Home Care Association (tel.: 020 8288 5291; www.ukhca.co.uk) or the Care Quality Commission (tel.: 03000 61 61 61; www.cqc.org.uk). The type of care that agencies offer and the charges they make for the service can vary considerably. They may provide nursing care, live-in companions,

personal care and domestic help. For more information about choosing an agency if you pay for your own care, have a personal budget or use direct payments see our guide **Home Care Agencies: what to look for**.

6.3 Homeshare schemes

Homeshare is a scheme which has been established for people who are having difficulty living on their own in their home, and who need a bit of extra help with tasks and chores. Homeshare will match you with a younger person who will come and live in your home with you, providing you with help and reassurance, and providing them with accommodation. You are carefully matched to ensure that you will be compatible. Such schemes are not available in every area, but more information can be obtained from Homeshare (tel.: 07789 925 948; www.naaps.org.uk/en/homeshare).

6.4 Befriending services

These are services run by local voluntary organisations, which can provide volunteers to help older people make friends and feel less socially isolated. A befriender may visit once a week for a cup of tea and a chat, or might be able to take you out for the day. To find a befriending service in your local area, you should contact your local Age Concern or CAB, or contact Counsel and Care's advice service on 0845 300 7585. You can find their details in your local telephone directory or library. You will also be able to find details from the adult social care services department at your local council.

Counsel and Care's VitalLinks project aims to build and support a network of befriending schemes. For more information on this project, contact Counsel and Care on 020 7241 8555 or email vitallinks@counselandcare.org.uk.

7 Support to maintain your home

If you are a private or council tenant and your home needs repairing you should first contact your landlord. If your landlord will not assist you, you should seek advice from your local Citizens Advice Bureau or housing advice centre (whose details you will be able to find in your local telephone directory).

If you are an owner-occupier or private tenant and you need assistance to repair or adapt your home, you can obtain advice and support from your local Home Improvement Agency (HIA). Sometimes, the agency is called 'Care and Repair' or 'Anchor Staying Put' because they are run by other organisations. To find out if there is one in your local area, contact Foundations (tel.: 01457 891909; www-foundations-uk-com), which keeps a database of HIAs across the country. Your local scheme may be able to assist by arranging decorating and minor repairs, or putting you in contact with suitable tradespeople. They can advise you on how to claim grants and assist you to raise money from charities. Often they have a handyman scheme which can assist older people with minor work. For more information, see our guide **Housing: how to pay for the maintenance to your home**.

7.1 Garden maintenance schemes

If you are having trouble maintaining your garden, there may be local organisations which can provide volunteers to help you. Age Concern and Help the Aged (soon to be known as Age UK) (tel.: 0800 00 99 66;

www.ageconcern.org.uk) runs a gardening programme which helps local organisations to develop gardening assistance schemes for older people. Contact the charity to ask about schemes which operate in your local area. It may also be worth contacting your local CVS (Council for Voluntary Service) or Volunteer Centre (sometimes based at the local CVS) to see if they know of any local charities or schemes who can help you. Contact NAVCA (National Association for Voluntary and Community Action), the national association of CVS's (tel.: 0114 278 6636; www.navca.org.uk/liodir) or Volunteering England, the national association of Volunteer Centres (tel.: 0845 305 6979; www.volunteering.org.uk) for more details of your local CVS or volunteer centre.

In some cases, if you own your house it may be difficult to adapt or improve it to meet your needs. You may wish to consider the option of moving to more suitable accommodation, such as a smaller bungalow, sheltered scheme or very sheltered housing. For more information, see our guide **Housing decisions and options in later life**, which outlines the options available in more detail. Our guide **Housing: adapting your home to stay independent** has more specific details about what adaptations are available if you are disabled.

8 Financial help

8.1 Pension Credit

Pension Credit is organised in two parts: Pension Guarantee Credit and Pension Savings Credit. Pension Guarantee Credit is a benefit paid to people who have a weekly income below the minimum income (£132.60 for a single person, £202.40 for a couple) that the Government says you need to live on. Many older people miss out on this means-tested benefit, especially if they have been awarded Disability Living Allowance (DLA) or Attendance Allowance (AA) which might increase their level of entitlement significantly. If you previously were not in receipt of Pension Guarantee Credit but have recently been awarded AA or DLA, you should contact the Pension Service (tel.: 0845 60 60 265; www.thepensionservice.gov.uk) or the Benefit Enquiry Line (tel.: 0800 88 22 00, text phone 0800 24 33 55; www.direct.gov.uk/disability-money) to see if you will now be entitled to Pension Guarantee Credit.

Pensions Savings Credit has been established by the Government to reward those pensioners who have made modest savings for their retirement. Anyone with a weekly income, including from savings, of over £98.40 as a single person, or £157.25 if a couple, may qualify to receive Pension Savings Credit. The maximum you can receive is £20.52 per week if you are single, or £27.09 per week if you are a couple. For more information about how this is calculated, see guide **Pension Credit**.

8.2 Attendance Allowance (AA)

Attendance Allowance is a non-means-tested benefit paid to people aged 65 and over who are sick or disabled and require care and/or supervision. You can claim Attendance Allowance regardless of your income or savings and regardless of whether you are getting support from your local council. Claiming this may entitle you to an increase in other help and benefits, such as Pension Guarantee Credit, Council Tax Benefit and Housing Benefit. Please see guide **Disability Benefits: Attendance Allowance and Disability Living Allowance** for further information.

8.3 Disability Living Allowance (DLA)

This is a similar benefit to Attendance Allowance that can only be claimed if you are under 65, but it can continue to be paid once you reach the age of 65. Unlike Attendance Allowance it has two parts – the care component if you are sick or disabled and need care or supervision – and the mobility component. The mobility component is paid if you have problems with walking, for example, if you are unable to go out alone, are frail, or if walking damages your health. For further information, please see our guide **Disability Benefits: Attendance Allowance and Disability Living Allowance**.

8.4 Independent Living Fund (ILF)

The Independent Living Fund (ILF) is money provided by Government to help severely disabled people under 66 years old to live independently rather than in residential care. It is money available to employ someone to support you in your own home. To be eligible, you must receive at

least £320 per week, or equivalent value, of services, personal budget or direct payment from your local council adult social care services department. You must also receive the highest rate care component of Disability Living Allowance (DLA). For full details of the criteria, please see guide **Disability Benefits: Attendance Allowance and Disability Living Allowance**.

8.5 Housing Benefit and Council Tax Benefit

These benefits are administered by your local district council or metropolitan authority. Housing Benefit assists you to pay your rent and Council Tax Benefit reduces the amount of council tax you have to pay. Many people who are eligible for Council Tax Benefit do not claim it, so it is important that you investigate, especially if your benefits have changed recently, for example, if you have been awarded a disability benefit. People who receive Pension Guarantee Credit are entitled to have a 100% reduction in their Council Tax bill. For more information, see our guide **Council Tax Benefit and Housing Benefit**.

8.6 Carer's Allowance

This is a benefit which can be paid to your carer if they provide you with 35 or more hours of care per week and you receive Attendance Allowance or the middle or higher rate of Disability Living Allowance. However, if your carer claims this allowance it can reduce your own benefits so it is important to take further advice. For more information, see guide **Carers: what support is available**.

8.7 The Social Fund

If you receive Pension Guarantee Credit you can apply for a Community Care Grant from the Social Fund. The Social Fund is a Government fund, which can provide loans and grants to cover expenses that are not normally covered by benefits. You can apply for a grant or a loan for large expenses which your normal benefit does not cover. This could include essential equipment that you need urgently in order to prevent you from needing to go into a care home or hospital, such as a cooker, fridge, a bed and bedding, carpets, clothing or removal costs. It can also provide money to help towards funeral costs. For more information, including details of eligibility criteria, see guide **Grants and loans from the state for people on a low income (the Social Fund)**.

8.8 Charitable assistance

If you cannot obtain financial assistance from the Social Fund, charities or trade benevolent funds may be able to assist with the costs of things you need such as a holiday, home improvements that are not eligible for a Home Improvement Grant, a mobility scooter, or replacement furniture. For more information, see our guide **Grants from charities for people on a low income**.

9 Your health

If you are experiencing problems with your health that affect your ability to live at home, you should contact your GP. A GP can refer you to community health services provided by the National Health Service (NHS), such as community or district nurses and continence advisers. For more information see our guide **Health Difficulties: how to cope with changing needs**.

10 Getting out and about

If you are unable to socialise with other people, perhaps because you are disabled and find it difficult to get out and meet people without support, you may begin to feel isolated or depressed. There are many options available to alleviate this.

There are options available for social interaction which may be available in your area, such as clubs or activities or day centres (see section 3.3).

Often groups are held at local community centres, parish halls or church halls. Pensioner or lunch clubs provide activities, such as talks or quizzes, and some arrange day trips. You can find out details by asking a local community centre, Age Concern group or your local library. Many day centres or lunch clubs can provide transport if needed or you can use the community transport which may be provided by the local council's social care services or Dial-A-Ride.

10.1 Transport

People can become socially isolated because they have difficulties with their mobility. If you have a disability or walking problem, you may wish to be assessed by an occupational therapist or physiotherapist to see what exercises or equipment may help you to mobilise more safely. If you are unable to mobilise safely out-of-doors then you may be entitled to a wheelchair (your GP should be contacted if it is felt that a wheelchair is needed). Alternatively, a motorised scooter can provide you with an independent means of getting out and about. (If you were on the higher

rate mobility component of Disability Living Allowance before you were 65, you may be eligible to hire-purchase a motorised scooter under the Motability scheme. For more information about this, contact the Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk). Some equipment, such as a motorised scooter, is not available from the local council adult social care services, but if you cannot afford the purchase price it is possible to borrow the equipment or raise the money through charities.

Shopmobility is a national charity that hires scooters to disabled people to enable them to shop and to visit leisure and commercial facilities in the local area. Each local area has a slightly different scheme, and different charges. For your local Shopmobility scheme contact the head office on 08456 442 446 or log on its website: www.shopmobilityuk.org. Shopmobility offers training to use the scooters they hire and often have volunteer escorts that you can book when you hire a scooter.

In many areas there are community transport schemes such as Dial-A-Ride. They provide door-to-door transport for older or disabled people who can't use public transport. Contact your local council adult social care services department for more information. In other areas there are volunteer schemes which arrange lifts in volunteers' cars. Contact your local Age Concern and Help the Aged (soon to be known as Age UK) (via their national telephone number: 0800 00 99 66; www.ageconcern.org.uk) or WRVS (tel.: 029 2073 9000; www.wrvs.org.uk) to see if you could benefit from the schemes.

Some councils offer reduced fares in taxis to local people with a mobility impairment. This can be known as 'concessions fare', taxi voucher or taxicard scheme. To find out if there is such a scheme in your area and what the eligibility criteria is, contact your local council adult social care services department.

11 Safety in your home

If you feel vulnerable or unsafe in your home, it is possible to take steps to feel more secure. You may wish to consider some of the options listed below.

11.1 Community alarms

If you cannot get out or if you live alone, it can be reassuring and essential to know that you can contact someone in an emergency. There are many types of community alarms available for older people. Normally they are worn as badges, wrist bands, or pendants, and if they are pressed an alarm is raised at a call centre. Someone from the centre will call you back to find out the nature of the problem. They are able to speak to you via the alarm unit so if you were unable to get to the telephone they can still contact you. After they have spoken to you, or if you do not reply, they will get you suitable help by contacting your nominated key holder (usually a family member or close friend) or by calling the emergency services. The cost of these systems varies. Some are provided by local council housing departments or adult social care services departments, and others will be provided by a voluntary group or private company.

11.2 Security

The crime prevention officer at your local police station will be able to advise you about the security of your home. In some areas, they will be able to put you in touch with local schemes that provide low-cost security improvements, such as window locks, door locks and spy-holes. Age

Concern and Help the Aged (soon to be known as Age UK) run a national scheme for people over 60 on a low income called HandyVan (tel.: 0845 026 1055; www.helptheaged.org.uk) that can install equipment, such as door chains, spy-holes, window locks, and so on. Although it is unlikely that you will be a victim of crime, it is important to take precautions. For example, you should not let anyone into your home without being sure about their identification and or without a pre-arranged appointment. If you are uncertain, do not answer the door but ask the caller to return (on a particular day, when you know you can arrange to have someone with you, if possible) and contact the agency (for example, gas or electricity company) to check whether they have arranged for someone to visit you. If they are genuine, they will welcome you taking these precautions. If they do not have suitable identification, contact the police and a relative or close friend you can trust and then inform the company that someone is posing as an employee. Many council services, electricity and gas companies have a special safety scheme which older people can join. You will have to contact the providers of your utilities to see what scheme they operate.

11.3 Safety of appliances

People can be killed and injured because of dangerous gas or electricity appliances. It is important that you have all your appliances checked regularly to ensure they are not faulty or leaking. Speak to your gas and electricity supplier for more information as they may provide free safety schemes for older people and those with disabilities.

11.4 Fire safety

It is important to have smoke detectors fitted in your home. You could also consider having carbon monoxide detectors. There are specially adapted fire detectors for people with a hearing impairment that trigger a vibrating pad or flashing light. For more information on how to get a smoke or fire detector, contact your local fire safety officer. The Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk) can also provide further information.

Our advice workers can advise on a wide range of issues affecting older people, their families and carers. Counsel and Care produce a range of guides which can be downloaded from our website www.counselandcare.org.uk, or requested by calling our guide orderline on 020 7241 8522.

This guide is not a full explanation of the law and is aimed at people over 60.

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