

Your Place

Positive ageing - Housing choices



Housing Services: Creating homes, building communities



Contents

Staying Put	4
Adapting your home.....	5
Handyperson Service.....	6
Help is at hand	7
Warden Call.....	7
Telecare.....	8
Support in your home.....	9
Social Care Support in your home.....	9
Moving on	10
Home Owners.....	11
Shared Ownership.....	11
Private retirement properties.....	12
Social Housing through the housing register.....	13
Other Providers.....	15
Private Rented.....	15
Specialist Housing and Extra Support	17
Sheltered Housing With Extra Care (SHEC).....	17
Residential Care Homes.....	18
Frequently asked questions	20
Further Information and Contacts	23

Introduction

This booklet is designed to give you practical, realistic information about housing options for older people in York, to help people make choices and to get people to think about the future. Housing is one of the key things we need in life to be happy and healthy, but too many people put off thinking about things until a crisis occurs. If we have an open and honest conversation with ourselves, our families and friends sooner rather than later we stand a much better chance of living how and where we want.

York is very fortunate to have its own 60+ housing specialist. City of York Council is a FirstStop local partner and offers a free, impartial housing advice and information service to all – home owners, private and social housing tenants. This booklet gives an overview of all the main housing subjects, but for more information or if you want to discuss your options further, please contact the advisor. Broadly speaking housing options can be broken down into three sections – staying in your current accommodation, moving on to something more appropriate and specialist accommodation – and this is how the booklet is structured.

As we are all aware, demand for housing is high so it's always best to allow plenty of time to make decisions and to find the right place for you if you do choose to move. There may often be waiting lists.

Throughout the booklet reference is made to services available in York and further information and contact details for all of these can be found at the end.

Staying Put

If you are planning to stay in the home that you currently live in, the focus of your decision making will usually be about how to ensure that your home remains practical, safe and fit for purpose. There are a number of things that you should think about in order to achieve this.

Firstly, look at how you currently live – are there any changes that would make life easier, both now and in the future? We sometimes get so used to the little inconveniences we put up with that we stop thinking about how they could be improved.

- If there are a number of jobs around the house that you have been putting off maybe its time to think about getting them fixed. AgeUk can supply a list of vetted trades people, or the Handyperson service from Yorkshire Housing can carry out small repairs at a low cost.
- Many falls in the home could be avoided by simple steps such as making sure that carpets and rugs are securely fastened down, wires tidied away and having a good look at how furniture is laid out. If you are always stumbling over that coffee table, it might be time to move it to another location!
- Are all your light switches and plugs easy and safe to get to? If not you could have them moved to a more accessible position. Are your lights bright enough to see what you are doing?

-
- Some people find that their possessions have built up over the years and that a clear-out might help may make the home safer and easier to manage. Cleaning companies will often be able to help out with this if needs be and they are listed in the AgeUk directory.

Adapting your home

It might be that there are other practical changes that can be made to your home that will make life easier and help you to live as independently as possible. Adaptation could be things such as:

- Stair rails
- Bath aids
- Grab rails
- Entrance slopes to replace steps
- Stair lifts

It might be that you are eligible for help with getting adaptations done to your home. This will involve an assessment by an Occupational Therapist who will make recommendations about the work needed.

There are also means tested grants available towards the cost of adaptations for owner occupiers or private tenants.

The occupational therapist will also be able to advise you on any equipment that might make life easier, such as raised toilet seats, things to help you in the bath or aids to help you preparing food.

Handyperson Service

We mentioned this service earlier. This is a not for profit service that can help out with jobs around the house such as:

- Change light bulbs
- Fit door bells
- Secure loose carpets or rugs around the home (but not fit carpet)
- Provide and fit plastic and metal grab rails
- Provide and fit external handrails

If you receive income based benefits, you pay for any materials and the handyperson will fit them for free. If you do not qualify for benefits, there will be a charge for labour

Help is at hand

As well as making sure your home is fit for purpose, there are also services available that can help out if anything does happen.

Warden Call

Warden call is one of the best known of these services and works by alerting a control centre when the emergency button or pull cord is activated. It operates via the home phone line and is very simple to install. There are a number of different companies and organisations that offer warden call and they all offer slightly different services and different costs. The basic idea is:

- You feel that you need assistance, maybe you have fallen or feel unwell.
- You press emergency button that you might carry round your neck, or on your belt, or pull the cord in your home.
- This will connect you to the contact centre who will then be able to speak to you via a speaker on your phone to find out what is wrong.
- Depending on the service and your problems they might offer you advice over the phone, contact your relatives, your GP or the emergency services, or in some case they may dispatch a mobile warden to come and see you.
- You can tell the contact centre in advance what you want them to do and let them know of any important information, such as medical conditions, or if you have hearing difficulties.

There is a charge for these services, but if you are on a low income you may be entitled to help with this.

Telecare

Telecare works in the same way as warden call but can use range of sensors to raise the alarm:

- Personal Trigger - a call for help can be raised from anywhere in the home or garden.
- Bogus Caller Button - fitted near the door, this discreet button can be used to call for assistance at the 24 hour monitoring centre when a stranger requests entry into your home.
- Fall Detector - automatically detects a serious fall and raises an alert at the 24 hour monitoring centre.
- Flood Detector - provides an early warning by alerting the monitoring centre of potential flood situations in the home.
- PIR (Movement Detector) - detects movement and raises an alert, providing the 24 hour monitoring centre with the ability to audibly verify and record the presence of an intruder or alternatively detect inactivity.
- Smoke alarm – this alerts the contact centre if the smoke alarm is activated in your property. The contact centre will contact the fire service if you are unable to do so.

Support in your home

If you are struggling with running your home, there are a variety of services that help people to live independently. Here in York we have a number of different schemes that offer support to different customer groups and this includes a service for older people.

The Supporting You to Live at Home Service is geared around what you need - whether it be someone to talk to for company, or going out for a coffee, take you shopping, or simply popping in for 5 minutes for a check to see if everything is ok. You don't have to be on benefits or low income to receive this service, it is available to all over 50 or if you have a physical disability. There are also other specialist services such as a mental health scheme and support for people experiencing domestic violence.

Social Care Support in your home

It may be that you need a bit more of a helping hand, maybe to help you with preparing meals or with tasks such as bathing. If this is the case you can ask social services to look at your situation and this is called a social care assessment.

They will talk to you, and if you wish your family and friends, about what it is you are struggling with and look at ways of making things easier. When they have come up with a plan they will also look at your financial situation to see what you may have to pay towards the support.

As part of this assessment they may also suggest that you are seen by an Occupational Therapist who can look at equipment and adaptations that may help you in your home.

Moving on

There could be many reasons for thinking about moving house. It may be that you don't need as much space as before, or that you are finding it difficult to manage. It might be that you want to move closer to friends and family, or that you fancy a place in the sun. One of the most important things to think about in terms of moving is that it should be a well planned and considered decision. Forewarned is forearmed and it may be that having an open and honest discussion with family friends, and most importantly yourself, about the future will save you having to make hasty decisions later on.

A good place to start is the FirstStop service, which can advise on a range of subjects – housing, care, finances etc.

The service is free and independent and is supported by the government. It offers clear and impartial advice on housing and care to older people.

You can speak to one of their specialist advisors who will take you through the options available to you and help you to think about the issues that may impact on your decision. They can also advise on the practical matters, such as arranging a move.

Speak to the 60+ housing specialist at the council. They can talk to anybody about any aspect of 60+ housing and home visits can be arranged if needed.

Home Owners

If you own your own home, then the options will include selling or renting out all or part of your property and then reusing that capital to invest in a new type of home. This may mean downsizing into a smaller, more manageable property or buying or renting a purpose built retirement flat or bungalow. Some people chose to invest the capital into joint purchase of a property with friends or relatives.

As with all property decisions you should think carefully about all the implications, for example what are your legal interest in the property. You should also be aware of the practical implications of moving – will you be as happy there in ten years time? Does it have the amenities and facilities you want? How do you feel about leaving your friends and community? Will your new home meet your mobility needs? Will you be able to repair and maintain it? If you are buying a flat or into a housing complex, will you be liable for any annual charges?

Shared Ownership

Shared ownership homes are often called ‘part-buy, part-rent’. You buy a share in a property whilst renting the remainder from a Housing Association.

The cost of a shared ownership scheme will involve monthly mortgage repayments, rental repayments, structural insurance and often a Housing Association management fee.

If your situation changes in the future you may be able to increase or decrease the percentage that you own. You should always ensure that you are aware who is responsible for internal and external repairs and maintenance.

Private retirement properties

Retirement properties come in a variety of shapes and sizes, with different facilities and different price tags. It is a growing market as many older people decide that they want to move to purpose built environment designed to meet their needs now and in the future.

The most common type of retirement property is a flat in a complex for people over 55 or 60. These tend to have communal gardens and social areas where people can, if they wish take part in community coffee mornings and other events. The accommodation generally consists of one or two bed flats that are totally independent and self contained. There is often an onsite laundry and guest room and there may be a house manager present for some of the time. The majority of these complexes have lifts and most have the warden call system fitted as standard. The benefit of this type of living is that you are able to live completely independently while enjoying the security of knowing that there are people around if needed, and that all the other residents will be over a certain age. There can be a real sense of community and friendship within these complexes.

These properties are available to rent or buy and some offer shared ownership opportunities. They are generally cheaper to buy than 'standard' properties of a similar specification, but there a few things to bear in mind. These properties are generally sold on a

lease hold basis, so you are offered a long lease on the property but the freehold remains the possession of the management company. In addition to the purchase price you will also have to pay an annual ground rent and service charge, which covers things such as the maintenance of the communal areas, the wardens call system etc. If you want to sell the property you may have to pay a transfer fee to the management company, which can be around 10% of the sale value. You are also restricted in who you can sell or rent the property to as it can only be occupied by people who meet the age criteria. If you are thinking of buying its important that you look closely at the contract and get appropriate legal advice.

The individual schemes have different facilities and policies on things like pets, so it's always a good idea to go for a look around if you are interested. Both rental and purchase properties are generally advertised through local estate agent in the usual way.

Social Housing through the housing register

If you are currently a council or housing association tenant, then you may have the option of downsizing or exchanging your home for something more suitable, or in a different area.

If you are currently a council or housing association tenant you may be classed as under-occupying – e.g. a couple living in a 2 bed house. If you are willing to move to a property with at least one less bedroom, you might be eligible for additional priority and this could be a good way for you to downsize.

The process for registering for the housing register is quite simple, but it is important to check that you are eligible. There are a number of criteria, but the two most important ones are local connection and financial. To be eligible to apply you need to have a local connection to the partnership area. This means that you have to have lived in it for 6 out of 12 months or 3 out of 5 years, have close family who have lived here for at least 5 years, have a job here etc. The partnership area covers all of North Yorkshire apart from Harrogate.

As a general rule people who own property or have savings over £60,000 are not eligible to join the housing register. Each application will be looked at on its own merits and any extenuating circumstances can be considered.

Sheltered or retirement housing is also available through the housing register and there is a question on the application form that asks if you are interested in this type of accommodation.

If you are on a low income you may be entitled to housing benefit which could cover some or all of your rent. This is means tested and looks at your income and savings.

Other Providers

As well as those signed up to North Yorkshire Home Choice, there are other providers of accommodation, including housing associations, not-for profit organisations, charitable trusts and other housing providers. These generally manage their own application and waiting lists and you will need to contact them directly. They include providers such as Joseph Rowntree and Anchor Housing.

These providers offer a variety of properties for rental and sale, including retirement and have their own application criteria.

Private Rented

Private rented accommodation has been mentioned before in terms of private retirement properties, but the private rental market covers a wide range of property types.

If you are currently in private rented accommodation you have the flexibility of being able to access a range of accommodation in a variety of locations. If you feel that your current home isn't suitable for you then you can speak to your landlord or letting agency about the possibility of adaptations to the property.

You are also able to apply to North Yorkshire Home Choice (see previous section) and the process is exactly the same as for a council or housing association tenant.

It is also important that you are aware of the implications of a move on you as a tenant. If your current tenancy agreement dates from before 1989 you may currently have a lot of rights as a tenant that you may lose if you move.

If you are thinking of moving, make sure that you can afford the new rent and ask about things such as deposits, rent in advance and any charges made by the landlord or letting agency.

The market for renting retirement properties in York is smaller but growing. The advantage of this system is that all your costs are covered in your rent and the maintenance of both the communal areas and your flat is taken care of. If you are on a low income you may be eligible for housing benefit (called local housing allowance in the private market). This is a set amount that will be paid towards your rent dependent on the number of bedrooms that you need.

Specialist Housing and Extra Support

Sheltered Housing With Extra Care (SHEC)

As the name implies, this is sheltered housing, but with care available from care staff based on site. They are able to help with things like preparing food, dressing and bathing. The basic principle of sheltered housing remains the same, so you would generally have your own flat or bungalow, with communal areas which may include things like hair dressers, gyms or cafes. Most SHEC schemes have a meal provision – this is either included in the rent or you can opt in by buying meals.

The advantage of sheltered with care is that is you can continue to live independently in your own accommodation even if you find yourself needing more help and assistance and they can often bridge the gap between fully independent living and residential care. Some schemes have staff on site 24 hours a day.

In both sheltered housing and sheltered housing with extra care schemes there is often a service charge payable in addition the rent. This may cover facilities such as the on site warden, and the use of any communal facilities. You may qualify for assistance with the cost of the service charge, depending on your financial situation. It is important to ensure that you are aware of any service charge when you are considering your options.

At the moment all the SHEC accommodation in York is run by City of York council and Housing Associations and is accessed via the housing register.

In order to be eligible for SHEC you will need to have an assessment by adult social services. They will look at your care needs and will make recommendations about what level of care you need and if you are suitable for SHEC.

If you are a home owner or have over £60,000 in savings and are wishing to apply for SHEC through the housing register please speak to CYC Housing Registrations for more information.

Residential Care Homes

The idea of residential care can seem overshadowed by misconceptions. For many people, the decision to opt for residential care is one that they are very happy to make because it best suits their needs.

Residential care accommodation generally consists of a room in a complex with other older people, with all meals provided and on site care available to help with dressing, washing, toileting etc as and when needed. The level of care available in a residential home is higher than that in sheltered with extra care and so may be a good option for people with greater health and mobility issues, who may benefit from knowing that help and assistance is there when it's needed.

In some ways the move to a residential home can be a bigger change to your lifestyle than the other options. It could mean downsizing from a house full of furniture and possessions to a single room, but it can also mean that you no longer have to worry about the cooking, the cleaning, the gardening etc.

If you need more support then there are care homes with nursing. These offer 24 hour nursing care for people who may have more medical or complex needs.

If you are thinking about residential care you should be assessed by adult social services. They will be able to help you think about what you need and want and will look at the financial implications. The amount you pay will depend on how much the home charges and how much income, property and savings you have. You may be entitled to support with this.

Frequently asked questions

How do I find out what different types of retirement accommodation are available?

- FirstStop, the national older people's advice service holds a directory of accommodation. You can find this on the website at www.firststop.org.uk or you can call them on **0800 377 7070**

I am interested in renting or buying a property privately, where do I look?

- Most properties are advertised through estate agents, so you can either approach these directly or look on websites such as Rightmove or Zoopla. The York Press also carries property adverts on Thursdays. There are also a number of providers who manage their own rentals and sales:
Macarthy and Stone - 0800 2014811
Girlings Rentals - 0800 525 184

What are alms houses?

- Almshouses offer accommodation to the elderly and needy; they are maintained and managed by charities. They are usually purpose-built – often dating back to the 18th century – and consist of independent dwellings in the form of a group of cottages or a house containing flats. Technically, because the property is charity-owned and cannot be handed on, the residents are licensees rather than tenants; they occupy the accommodation under a contract not a tenancy agreement.
The Almshouse association - Tel. 01344 452922.

I am struggling to manage in my home and may need some care or support.

- Contact adult social care on **01904 555111**. They will be able to assess your needs and talk about options that might help out.

I've fallen a number of times on the steps into my house. Who can help?

- Contact adult social care on **01904 555111** and they can arrange for you to be seen by an occupational therapist. They can look at the problems you have been having and may be able to suggest practical solutions, which may include having adaptation such as grab rails or slopes installed.

I've been living with my daughter for the last few months but she has asked me to leave. I have nowhere else to go.

- Contact **CYC Housing Options team** on **01904 554500**. They work with people who are at risk of homelessness and can assess your situation and offer help.

I would like to get the warden call system or telecare installed

- There are a number of different providers of this service, so its worth shopping around to get the best one for you. Be Independent is a social enterprise offering this service - **01904 645000**. Other providers include **AgeUK** and **Yorkshire Housing Association**

I would like to speak to somebody about my housing options.

- You can contact Alice Walker, York's 60+ housing specialist on **01904 554095** or **alice.walker@york.gov.uk**. She can offer advice and information on all aspects of 60+ housing, either over the 'phone or face to face.

I would like to apply for social housing but don't know how to go about it.

- The application form is online at **www.northyorkshirehomechoice.org.uk**. If you have any problems you can contact the Housing Registrations team on **01904 554044** or drop into West Offices.

Who are some the other providers of housing in York?

- Anchor Housing - 0808 271 3070
- Abbeyfields - 01727 857536
- Joseph Rowntree - 01904 735000
- Railway Housing - 01325 482125
- MHA - 01904 430147

I would like to get some support to help me maintain my independence.

- The Yorkshire Housing Older Peoples Housing Support service can offer help understanding your tenancy, accessing social activities, support to manage correspondence, support to access health services etc.

Further Information and Contacts

AgeUk York

What do they do? A very wide range of services for older people including advice and information, the home service directory, hospital services, respite breaks, warden call, day clubs and keep your pet.



01904 627995



ageukyork@ageukyork.org.uk

Be Independent

What do they do? Provide warden call and telecare services.



01904 645000

City of York Council Housing Options

What do they do? The housing options team provides a whole range of services including assisting people who are threatened with homelessness.



01904 554500



Housing.options@york.gov.uk

City of York Council Housing Registrations

What do they do? Assess applications for the housing register, including sheltered and Extra Care. Can help with queries about North Yorkshire Home Choice



01904 554044



Housing.registrations@york.gov.uk

City of York Council adult social care

What do they do? Advice and information on all aspects of social care including carrying out social care assessments, making referrals for occupational therapy etc.



01904 555111



Adult.socialsupport@york.gov.uk

FirstStop

What do they do? FirstStop Advice is an independent, impartial and free service provided by the national charity Elderly Accommodation Counsel in partnership with our local and national partner organisations.

The service is for older people, their families and carers. It aims to help them get the help or care they need to live as independently and comfortably as possible



0800 377 7070



www.firststopcareadvice.org.uk

Independent Age

What do they do? Advice on getting help at home, moving into a care assessments, paying for care, being discharged from hospital, money and benefits.



0800 319 6789



www.independentage.org

Older Citizens Advocacy York (OCAY)

What do they do? OCAY offers a unique free advocacy service for older people (aged 50+) We use skilled and trained volunteers and we are local and totally independent.

Issues include benefits matters, carers' issues, accessing social care, supporting mentally frail people with "best interests" advocacy, consumer issues, housing and personal finance



01904 676200



info@ocay.org.uk

Yorkshire Housing -Supporting You to Live at Home Service

What do they do? Provide a tailored support service that is led by you. You will be assigned a specific Independent Living Officer (ILO), who will see you every week and support you with whatever you want from the service, whether it be someone to talk to for company, or going out for a coffee, take you shopping, or simply popping in for 5 mins for a check to see if everything is ok.

Your ILO will help you access social activities/interests you have, provide advocacy and support to manage correspondence, deal with benefits, support you to access health services and any other services which you require.



07769 135767

Joseph Rowntree Housing Trust

What do they do? A housing Association providing property to rent and shared ownership. They are not part of Home Choice and you need to apply direct to them.



0800 587 0211 or 01904 735000



information@jrht.org.uk

York Older People's Assembly (YOPA)

What do they do? YOPA members are all over 50 and our member organisations represent the main groups working with older people in York.

Our aim is to raise awareness of policy issues affecting our lives, to be well represented on the boards of the Council, Hospital Trust and Primary Care Trust through our Champions, to sit on policy-making committees, and to speak out in the press and media on local and national issues of concern to older people



01904 761240



yorkassembly@btconnect.com

Yorkshire Housing Handyperson service

What do they do? Assists with small repairs and other tasks to enable you to live safely and comfortably within your own home



0345 366 4401

60+ Housing Specialist

What do they do? Advice and information on any aspect of 60+ housing for all – owner occupier, social and private renters.




01904 554095



Alice.walker@york.gov.uk

Write or call in;

 Housing Options
City of York Council
West Offices
Station Rise
York YO1 6GA

 01904 551550

 housing.options@york.gov.uk

 www.york.gov.uk

If you have an emergency outside office hours, or at the weekend, contact our emergency duty team for advice about how we can help.

 08450 349417

The Housing Options Service is available from
8.30am to 5pm Monday to Friday.

We will arrange for a signer or interpreter to be available for an interview if you ask for this in advance.



Hearing
Loop



Braille



Signing



Large print



Audio
version



Translation
service

Polish: Niniejsza broszura zawiera informacje na temat procesu wynajmu posiadłości od prywatnego właściciela. Zapewniamy niniejsze informacje w Państwa języku ojczystym

Turkish: Bu broşürde özel bir konut sahibinden konut kiralama işlemleriyle ilgili bilgi verilmektedir. Bu bilgileri kendi dilinizde alabilirsiniz.

Cantonese: 这告诉你关于从私人业主出租物业。我們可以您所需的語言提供該資訊

