Bath & North East Somerset Council

My Own Home



A guide to housing for people with learning disabilities

Working to achieve better life chances for people with learning disabilities

What is in this guide?



CO LLEFE
 My house



Who can use this information?	Page 5
Using the guide	Page 6
Having your own home	_
Having your own home	
What is Supported and Independent Living?	Page 7
When will I be ready for Supported Living?	Page 8
Planning a move	Page 9
Planning a move What are my Housing Options?	Page 9 Page 10
What are my Housing	
What are my Housing Options?	Page 10



Owning your own home	Page 17-19
Buying your home outright	Page 20
Passing on the family home	Page 21
Passing on a rented home	Page 22
What is a Discretionary Trust?	Page 23- 24
Housing that comes with support	Page 25-26







NATIONAL BANK NATIONAL BANK TIONAL BANK	How do I pay for Supported Living?	Page 31		
HATTO AND	How do I pay for my support?	Page 32		
	Can I get help to pay my rent?	Page 33		
H	Making it happen – What to do next?	Page 34		
	Who can help me?	Page 35		
	Your Personal Housing Plan	Page 36-39		
	Whore can I find out	Dogo		
2	Where can I find out more?	Page 40-45		
A A A A	what the words mean	Page		
		-		
		46-51		

Who can use this information?

This information is for people with learning disabilities, their family and carers.



This pack has been put together to help you find out more about housing.



To help you find out more about how you can be supported.



To help you find out who to ask for help and how to find out more.

Using the guide



When reading this guide you will see some words in **blue** these are words that you might find difficult to understand or have not heard before.

If you turn to page 46 at the back of the guide you can see what these words mean. You might want to ask someone to help you with them.

Having your own home

What do we mean by Supported Living and Independent Living?



You may have heard the terms supported living and independent living.



What both of these terms mean is that a person has their own home



and support is put in place to help them live independently.

When will I be ready for Supported Living?



What if I don't have all of the skills to live independently?



You can have support to help you live independently. This could mean you are supported for a few hours a week, every day, overnight or even 24 hours a day.



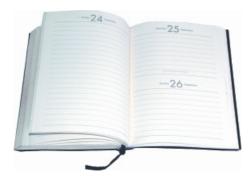
Planning a move



Moving home is a very big step in anyone's life. You should think about the things that are important to you.



You might think about whether you would like to live on your own or with other people?



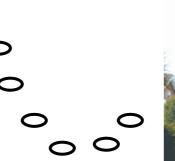
Whatever your situation it is very important to plan ahead. You may not be ready to move at the moment but you should start to think about what is available and the time it might take to get what you want.

What are my housing options?

This section will tell you about the different types of housing and the people you can contact to help you find out more.











Renting your home



If you pay money to live in your home this is called **rent**.

If you pay rent to live in your home you will be the **Tenant**.



The person you pay this money to is called the Landlord. This is the person or group who own the building.



If you are a tenant there are rules that you and your Landlord will have to keep to. When you agree to move into your home you will need to sign a Tenancy agreement that lists all of these rules.

Renting from a Registered Social Landlord

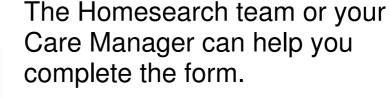
Bath & North East Somerset Council do not have any Council housing all of the properties are owned by **Registered Landlords** and **Housing Associations.**





To get a home with a **Registered Landlord** or **Housing Association** you need to go onto the Council's housing register this is called the Homesearch register.

You do this by filling out a form.



If you do not have a Care Manager and think you might need one see page 31.



Return the form to the Councils Homesearch Team.



It is important that you make sure the Homesearch Team are aware of any special adaptations needed in your home.



You should apply as early as possible as there are lots of people waiting for homes and it could be a very long wait.



It is important that if your need for housing becomes more urgent that you tell your Care Manager or the Housing Department.

What is good about this type of housing?



- Secure tenancy
- Affordable rents

What is not so good



- Not a lot of choice
- A long wait

Find out more

Homesearch Team

Adult Social Services & Housing PO BOX 3343, Bath BA1 2ZH

Telephone:01225 396118

Email: Homesearch@bathnes.gov.uk

Website www.homesearchbathnes.org.uk



Renting from a Private Landlord

There is a lot of private rented housing available in Bath and North East Somerset.



Renting from a private landlord can be a good way of trying out living with friends and living independently.



You can find out what is available in your area by looking in the local newspaper



or going to letting agents and estate agents.



- Good way to try living with a partner or friends
- Lots of choice
- You can get housing quickly.
- You may not be able to stay there for a long time. You usually have to agree to live there for 6 months.
- Rent can be expensive
- You may have to pay a lot of money when you first move in as the Landlord will ask for a deposit and rent in advance.

Find out more

Bath & North East Somerset Housing Options & Advice Team Telephone: 01225 396296 Email: housing@bathnes.gov.uk

SWAN – Housing Advice Telephone: 01761 432445 Email: swanhousing@btconnect.com



Owning your own home?

Shared Ownership - What is it?



Shared ownership is where you buy a share of a property and rent the other share from a Housing Association.

How do you buy your share?



You can borrow the money. This is called a **mortgage**. If you are working you may have to pay some or all of the mortgage yourself.



You may have been given a large amount of money.



Your family may have money to buy a share.

How do I pay the rent?



The Housing Association will rent their share to you. You may get help from Housing Benefit to pay the rent.

What about repairs?



The Housing Association will often cover the cost of repairs. The cost will be included in the rent. They call this a service charge.



If you claim Housing Benefit to pay the rent it will cover the service charge.





- You can choose where you live.
- The Housing Associations will sometimes cover maintenance.
- Long term security.
- It may be difficult to pay the mortgage if you work.
- It may be difficult if you want to move.

Find out more

Advance Housing specialise in home ownership for people with learning disabilities



Advance Housing

1 Cygnet Court Witney Oxfordshire **Telephone:** 01993709221 **Email**: homeownership@adavanceuk.org

Website: www. advanceuk.org

My safe home – specialise in mortgages for people with disabilities or support needs

Telephone: 08000 121 333 Website: www.mysafehome.info

Buying your home outright

You may have been given a large amount of money and be able to buy a property outright.



Here are a few things you might want to consider:



- You can choose where you live.
- You will have long term security.



- You will be responsible for maintenance and repairs.
- It may be expensive to move.

Find out more

Housing & Support Alliance: Telephone: 0845 4561497 for full contact details see back of the guide.

Passing on the family home



If your family own their own home remaining in your family home may not be an option that you and your family have considered.



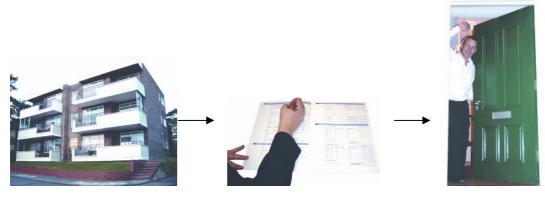
It takes careful planning and **specialist legal advice** but it can be a good option for some people.





- Long term security.
- You can remain in your home.
- Good way of planning for the future.
- You may want your independence.
- Can take a lot of planning.
- If not arranged properly you might loose access to welfare benefits.

If your family rent their property from a Registered Landlord or a Housing Association it might be possible for the **tenancy** to be passed on to a family member allowing you to remain in the property.





To find out if this is possible you will need to speak to your Landlord or seek housing advice.

Find out more

Bath & North East Somerset Housing Options & Advice Team: 01225 396296

SWAN - Housing Advice: 01761 432445

Citizens Advice Bureau: 0844 8487919 see back of guide for full contact details and area offices.

Shelter Housing Free Advice Line: 0808 800 4444 Website: www.england.shelter.org.uk

What is a **Discretionary Trust?**

A trust is a useful way of providing for an adult with a learning disability.



A trust can be used if your family wishes to leave you money or a property.

What are the benefits of setting up a **discretionary trust?**



- Good way of arranging inheritance
- A very important feature of a discretionary trust is that anything put in trust does not usually affect your access to welfare benefits

If you are thinking about setting up a trust it is important that you seek **specialist legal advice**

Find out more about Discretionary Trusts, Wills and passing on the family home.



Mencap – Wills and Trusts team

Telephone: 020 7696 6925 Email: willsandtrusts@mencap.org.uk Website: <u>www.mencap.org.uk/what-we-</u> <u>do/wills-and-trusts</u>

The Wills and Trusts team can recommend local solicitors who specialise in working with families of people with learning disabilities.

Housing & Support Alliance can provide information about options for families wanting to pass on the family home

Telephone: 0845 4561497 for full contact details see back of the guide.

Housing that comes with support

Several supported living schemes have been set up in Bath & North East Somerset.



A supported living scheme is where a group of people live. You would usually have your own flat and there is sometimes a communal room for tenants and sleep in room for staff.



Sometimes a small number of people may live in one house together. You may have your own room but share a kitchen and bathroom. This may be a good way of trying out living with friends.





- There will often be other people around.
- You may be able to live with a friend.
- It will take lots of planning and you may have to wait some time.
- You may not have the independence you would like.

I am interested, what do I do next?



If you are interested in this type of accommodation you need to let us know so we can add it into our future plans.



It can often take a long time to set up this type of scheme. It takes a lot of careful planning to make sure that the housing suits the person's needs.



To find out more you should speak to your Care Manager.

What are my support options?









Getting the right support package can be like making a jigsaw puzzle with lots of different pieces to fit together.

This section will tell you about the types of support available and how to find out more.

Everyone will need support. Some people will need only a small amount of support and other people may need much more.

Everyone is different so the support you need will be different too.

Your Support Plan will be carefully planned and pieced together with you to make sure you get the support you need.

Support Service

Support is provided in your own home. The amount of support you get will depend on your needs.



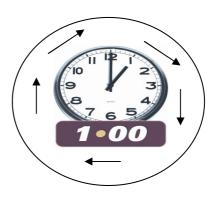


You may need support in your home for a few hours a day to help you with things like shopping and cooking.



Or you might need support all day and maybe someone to sleep over at night.





There are teams of Support Workers who are specially trained to help you live independently and develop your skills.



The Support Worker does not live with you. They are usually based in a central office.



There is often a 24 hour help line if you need to contact them urgently.



Your support will be carefully planned with your Care Manager. You can arrange your support with your Care Manager or you can receive a direct payment and choose your support and who supports you.

Community Alarms and Assistive Technology

There are lots of alarm systems and technology that can help you live independently.

There is a Community Alarm System that you can use to get help in an emergency.



There is technology that can do things like set off an alarm if the bath is too hot or about to overflow and turn off the cooker if it is left on too long.

Find out more

Contact: Sirona Community Alarm Service Telephone: 01225 477892

Website: <u>www.sirona-cic.org.uk</u>

How do I pay for Supported Living?



This section will briefly explain how you can pay for your housing and support and who you will need to contact to find out more.

The Local Authority has a duty to provide some people with support. You need to have an Assessment of your care and support needs.



You may be asked questions about money and your savings this is because some people may need to make a payment towards their supported living costs.



If you think you need an assessment contact Sirona Care & Health: 01225 396000 Email: <u>HealthAccessTeam@sironacic.org.uk</u>

Personal Budgets

Following an Assessment of your care and support needs if you are eligible for a service you will be given a Personal Budget to pay for your support.

You can take this as a direct payment which means you can pay for and choose your own support or your Care Manager can arrange your support for you.

Your Care Manager will give you more information on personal budgets and how to plan your support.



Find out more



Sirona Care and Health Telephone: 01225 396000 Email: <u>HealthAccessTeam@sirona-cic.org.uk</u>

Or see more information on Personal Budgets: <u>www.bathnes.gov.uk</u>

Can I get help to pay my rent?

Housing Benefit

Bath & North East Somerset Council



In some cases Housing Benefit will pay the rent. You will have to complete a form to see whether you can claim Housing Benefit. The amount you get will depend on the savings you have and the money you earn if you are working.

If you can claim Housing Benefit you may also get help with your Council Tax.

Your wage



If you work the money you earn is called a wage. You may be able to use your money to pay for some of your housing and support costs.

Find out more

Telephone Housing Benefit: 01225 47 77 77 See back of guide for full contact details

Making it happen – what to do next?

book has given you a very This brief description of some of the housing and support options that are available. This section will help you think about what to do next if you think you are interested in getting your own place or want to find out more. Things to think about How will I pay for my Will my property need home and support? adapting? What can I afford? When would I like to move? diary Do I want to live on my own or with other people? What do I need to do first? Where do I want to live? What is important to me about where I live?

Who can help me?

Your Care Manager is key to organising your housing and support. Contact Sirona Care & Health: 01225 831400



Your family



Your Advocate, to find out about getting an advocate contact Your Say.





You can speak to friends who are already living independently.



Your Personal Housing Plan



This is a section where you can keep a copy of your Personal Housing Plan.

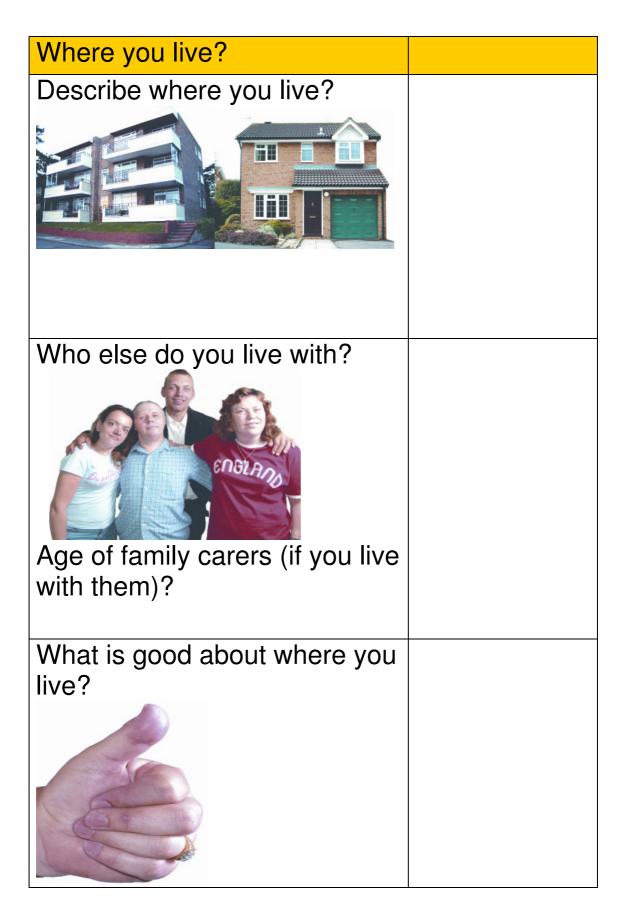


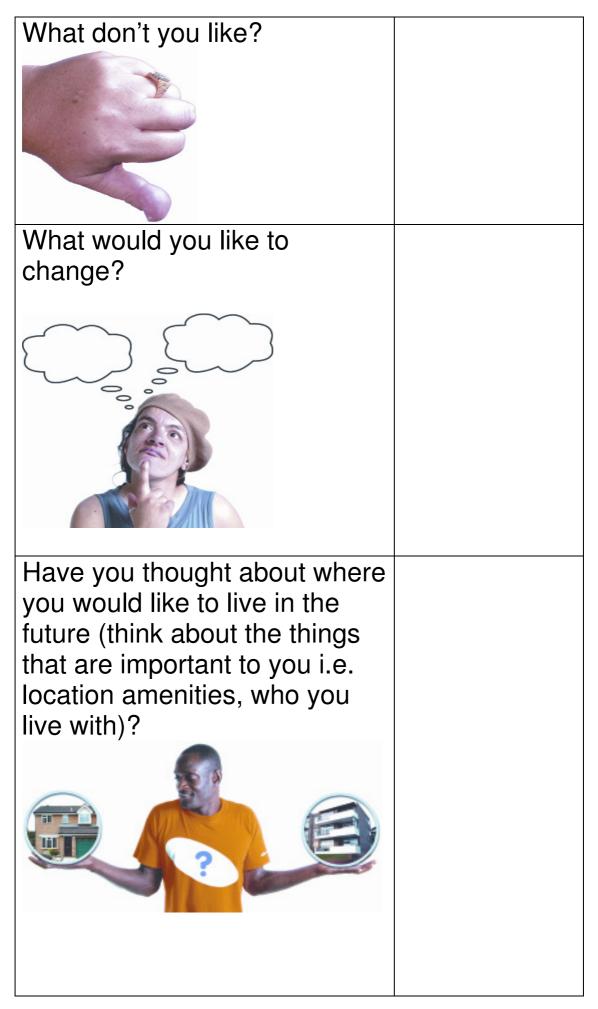
Your Care Manager will fill it in with you during your assessment or review.



You can fill it in with your family or carers before you meet with your Care Manager.

Personal housing plan









Specialist advice about housing for people with Learning Disabilities



Housing & Support Alliance A national independent advice organisation.

Telephone Advice Service: 08454561497 Monday – Friday 9am-4pm



Email: enquiries@housingandsupport.org.uk

Website: <u>www.housingandsupport.org.uk</u> The website has some very useful fact sheets and quick briefs.



Post: Rodney Chambers 40 Rodney Street Liverpool L1 9AA

Bath & North East Somerset Council

General Housing Advice

Bath & North East Somerset Housing Advice Team

Telephone: 01225 477000

Minicom: 01225 477815

Email: Housingoptions adviceteam@bathnes.g ov.uk

Website: www.bathnes.gov.uk

Advice is also available in person at:

Lewis House Manvers Street Bath, BA1 1JG

Opening times:

Monday, Tuesday and Thursday 8.30am - 5.00pm

Wednesday 9.30am - 5.00pm

Friday 8.30am - 4.30pm







SWAN – Housing Advice

Telephone: 01761 432445 Email: swan.housing@btconnect.com

Or you can drop in at: Leigh House 1 Wells Hill Radstock, BA3 3RN **Monday to Friday 10am – 12 noon**

Drop in:

One Stop Shop Lewis House Manvers Street, Bath **Tuesday 1.30pm-3.30pm Thursday 1.30pm-3.30pm**

Curo Local Service Centre 11 High Street, Keynsham Friday 10am-12noon

The Hub (behind Sainsbury's) High Street Midsomer Norton **Fridays 2pm - 4pm**

Shelter

Website: <u>www.england.shelter.org.uk</u> Telephone: Free housing advice line: 0808 8004444









Citizens Advice Bureau

Telephone: 0844 848 7919

Website:www.cab-banes.org

Riverside Temple Street Keynsham **BS31 1LA**

Bath & North East Somerset Council

Paying for housing



Telephone Housing Benefit: 01225 47 77 77

Email: <u>benefits@bathnes.gov.uk</u>

Advocacy



Your Say

Your Say is an advocacy service for people of all ages with Learning Difficulties.





Telephone: 01275 374703

Email: info@yoursay.advocacy.co.uk

Website: www.yoursay-advocacy.co.uk

Write to: B1 The Old Brewery, Lodway, Pill, Bristol, BS20 0DH

You can also contact Your Say if you would be interested in attending your local Network event.

Network events are held in Bath, Keynsham and Midsomer Norton. The events are for people with learning difficulties to find out about what is going on in Bath & North East Somerset and talk about local issues.

Or find out more about the networks on: <u>www.banes-networks.co.uk</u>

Carers Support



The Carers Centre

Freephone for carers: 0800 0388 885

Office: 01761 431388

By freepost (no stamp needed): The Carers' Centre FREEPOST (SWB 10722) Radstock BA3 3ZZ

e

By visiting: 1 Riverside Cottages, Radstock, BA33 PS

Email: info@banescarerscentre.org.uk

Website: www.banescarerscentre.org.uk

What the words mean?



Any words that may have been difficult to understand were highlighted in blue, here is what they mean.

Rent	This is the money you pay to live in your home.
Tenant	If you pay rent to live in your home you are called a tenant.
	The fourth of the order of the restrict of the

Landlord	If you rent your home the person or group who own your home is called a Landlord.
	A Contraction of the second se
Tenancy agreement	If you rent your home there are rules that you and your Landlord must keep. When you move in you will need to sign a Tenancy Agreement which lists all of these rules.
Registered Landlord and Housing Association	Provide homes for people to rent or buy. They get money from the government to help them build homes.

Deposit	This is money that your Landlord will ask for before you move in. It is usually the same amount of money as one months rent. Your Landlord will ask for this money in case you damage the property or don't pay the rent. You will get this money back when you leave the property if you have paid the rent and there are no damages to the property.
Rent in advance	This is the money that your Landlord may ask you to pay before you move in. It is the same as one month rent this is called rent in advance.
Mortgage	If you buy your own house you may have to borrow money to help you pay for it. The money

	you borrow is called a mortgage.
Adaptations	An adaptation is work carried out to make your home better for your needs. This could be by having ramps, handrails or a walk in shower.
Specialist legal advice	This is advice from a person who works with law and is used to working with people with learning difficulties and their families.
Discretionary Trust	This is a way that your family can leave you money or a property.

Inheritance	This is money or a property that a family member such as a Parent may leave to their Son or Daughter.
Assistive technology	This is alarm systems and technology that can help you live independently.
Advocate	An advocate is someone who can help you make your feelings, wishes and voice heard about the things that affect your life.

Assessment	If you think you need help from Social Services you will need to have an Assessment.
Wage	If you work the money you earn is called a wage.



This guide to Housing for people with learning difficulties can be made available in a range of community languages, large print, Braille, on tape, electronic and accessible formats from the Information Officer

(information officer@bathnes.gov.uk)

Tel (01225 477983)

Fax (01225 477973)

Minicom (01225 477043)



'images © Copyright 2006 Photosymbols Ltd. All rights reserved'.