## Information in other formats

Kirklees Council is committed to ensuring that its communication is clear, plain and available for everyone. This booklet can be made available in languages other than English. It can also be made available in large print, audio CD, audiotape and Braille. Full details are available from the manager or your social worker or by telephoning 01484 414933

یہ معلومات انگریزی کے علاوہ دوسری زبانوں میں، بڑی لکھائی میں، سی ڈی یا طیب پر اور برئیل میں بھی فراہم کی جاسکتی ہے۔ براہِ مہربانی اس نمبر پر فون کرلیں: 01484 414933 (Urdu)

આ માફિતી અંગ્રેજી સિવાયની બીજી ભાષાઓમાં, મોટી છપાઇમાં, ઑડિઓ સી.ડી., ઑડિઓ ટેપ અને બ્રેઇલમાં ઉપલબ્ધ કરી શકાય છે. મફેરબાની કરી **01484 414933** નંબર પર ટેલિકોન કરો. (Gujarati)

ਇਹ ਜਾਣਕਾਰੀ ਅੰਗ੍ਰੇਜ਼ੀ ਤੋਂ ਇਲਾਵਾ ਹੋਰ ਬੋਲੀਆਂ, ਵੱਡੇ ਆਕਾਰ ਦੀ ਛਪਾਈ, ਆਡੀਓ ਸੀ ਡੀ, ਆਡੀਓ ਟੇਪ ਅਤੇ ਬ੍ਰੇਲ ਵਿਚ ਵੀ ਮਿਲ ਸਕਦੀ ਹੈ। ਕ੍ਰਿਪਾ ਕਰਕੇ 01484 414933 'ਤੇ ਟੈਲੀਫੋਨ ਕਰੋ। (Punjabi)

这些资料备有其它语文、大字体、语音光碟、录音带和凸字版本可供索取。请致电 01484 414933 查询详情。(Chinese)

Te informacje można nabyć w różnych językach, w powiększonym druku, na płycie kompaktowej lub na taśmie i Braille. Proszę telefonować na numer 01484 414933 (Polish)

CM820 September 2015



# A home of my own

A guide to accommodation options in Kirklees for people with learning disabilities



## What's in the pack:

- Information on accommodation options available in Kirklees.
- Information on how to get your care and support needs assessed.
- Really useful contact details.

Come inside!





# A home of my own

Welcome to "A home of my own."

These factsheets have been written to tell people with learning disabilities and carers about the different housing and support options available to them in Kirklees.

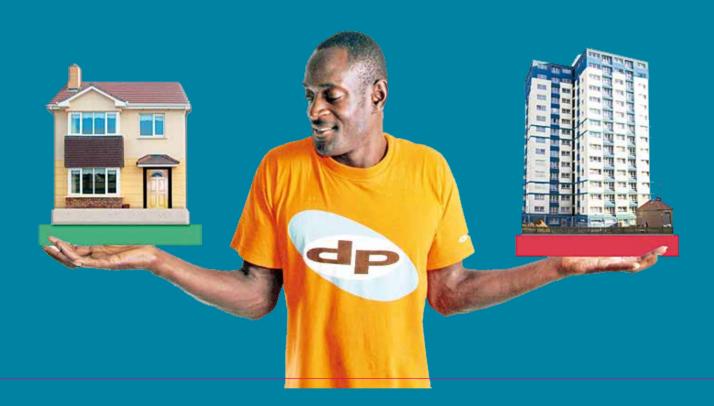
Most adults with learning disabilities live with their families however at some point in your adult life you could also decide to live more independently and leave the family home, which lots more people with a learning disability are now choosing to do.

We want you to be aware of the choices you have about where you live, who you live with and how you are supported.

This information pack tells you about the different housing options that are available.

Have a look at the options and then decide what is best for you.

We hope you find these factsheets useful.





For information and advice about housing and support options, you will find some useful organisations and websites below:

1) Kirklees Council

Kirklees Council, Customer Service Centre, Walsh Building, Town Hall Way, Dewsbury, WF12 8EE



Kirklees Council, Customer Service Centre, Civic Centre 3, Huddersfield, HD1 2YZ



There is a lot of useful information on the Kirklees Council website **www.kirklees.gov.uk** including information on:

- council housing
- local housing associations
- local private landlords and the accredited landlord scheme
- local care homes
- adaptations and grants
- ways of buying property, shared ownership (Homebuy)
- home care
- assistive technology / carephones

- search for care homes and support services on NHS choices
- Getting an assessment
- Kirklees Council Shared Lives service
- Kirklees Council Supporting People Team and local Supporting People services
- Kirklees Council Care Navigation Team for direct payments and using personal assistants;
- benefits, information and much more.

The Kirklees Learning Disability Partnership Board website provides easy to understand, accessible information about housing and lots more.

## www.kirklees.gov.uk/ldpb

Use the search feature on the website to find what you are looking for.



### 2) Kirklees Council Gateway to care

If you have a learning disability and require care and support but do not have a social worker or care manager and you want to discuss making changes to your housing and support please contact Kirklees Council Gateway to care on **01484 414933**.

Gateway to care is the first point of contact to all care and support services for people with learning disabilities in Kirklees. They will help you get started if you want to make changes to where and how you live and the support you get. They will direct you to the information and help that you need. They can also arrange assessments of your housing and support needs by referring you to Kirklees care management teams.

To find out more call Gateway to care on **01484 414933**, text "Gateway" and your question to **07781 482931**, email **gatewaytocare@kirklees.gov.uk** or visit your local Gateway to care office.

### 3) Finding a home - Choose 'n' move (www.choosenmove.org.uk)

Choose 'n' move is the way to get a council house in Kirklees. Council and some housing association properties are advertised online. Once you have applied online to be a member, you can bid on the properties you like. Completing a Housing Action Plan (HAP) will give you other options based on your needs. There are two choose 'n' move self service areas in Kirklees where you can look at property adverts, use the website or speak to someone about choose 'n' move.

For further information on choose 'n' move call 01484 416900.

Huddersfield, Civic Centre 3,High Street, Huddersfield HD1 2PR Dewsbury
Dewsbury Town Hall,
Wakefield Old Road
Dewsbury WF12 8DG



## 4) Connect to Support (https://kirklees.connecttosupport.org)

Connect to Support Kirklees is a website for people looking for adult social care services, advice and support. You can find everything you need to help you, from local to national products and services, as well as links to information, specialist advice, local activities and community groups on the Kirklees Council website.

**Connect to Support** 



### 5) Adaptations

Adaptations can be made to your home which helps you to be safe and live there more independently. Some examples of adaptations are fitted handrails, ramps, hoists or lifts. Providing adaptations is a joint responsibility between Adult Services and Housing.

Financial help is available for adaptations costing more than £1,000. Adaptations costing less than £1000 are free of charge. Financial help we can offer will depend on the amount of income and savings you have. This applies to privately owned, rented and council properties.

Further information can be found on the Kirklees Council website: **www.kirklees.gov.uk/adaptations** 

### 6) Assistive technology

Assistive technology provided by the Carephone Service can help you to live independently whether you live alone or with other people. If your home is with a carer in Shared Lives, in a supported living environment or in another type of accommodation, equipment is available that will make sure that you get the help you require when you need it. We have devices that help keep you safe when you are out and about in the community as well as when you are at home. To find out more please go to: www.kirklees.gov.uk/assistivetechnology

## Other useful national information:

## 7) Housing and support alliance (www.housingandsupport.org.uk)

Housing and support alliance is a nationwide housing advice service for people with learning disabilities. The housing and support alliance website tells you about housing and housing-related issues.

To find out more call housing and support alliance on **0300 2010 455** or email **enquiries@housingandsupport.org.uk** 

## 8) Help to Buy NEYH (www.helptobuyneyh.co.uk)

Help to Buy NEYH is the Help to Buy agent for North East, Yorkshire and Humber. It tells you about low cost home ownership schemes across the area and how to apply. You can search for properties that can be bought as shared ownership.

## 9) GOV.UK (www.gov.uk)

GOV.UK is the best place to find government services and information. Find out how you could claim Income Support Mortgage Interest (ISMI) and other benefits and to find contact details of your local Job Centre Plus office.



### 10) Mysafehome (www.mysafehome.info)

Mysafehome can help you to arrange a mortgage.

### 11) Rightmove (www.rightmove.co.uk)

Rightmove can help you search for a local, privately-rented property.

### 12) Care Quality Commission CQC (www.cqc.org.uk)

The Care Quality Commission regulates all the registered care homes, domiciliary/home care services and Shared Lives services in Kirklees. You can find services in Kirklees, check how they are rated and read inspection reports about them on their website.

## 13) Lets help you (https://letshelpyou.co.uk/lets)

Designed with Local Housing Allowance (LHA) Tenants in mind, and in response to changes in local housing allowances, this website brings together West Yorkshire Tenants and Landlords in the private rented sector for the very first time. You can use the LHA calculator to find out what your local housing allowance will be in any area, then view properties where the rent matches your benefit. You can filter properties by area, if they are adapted for disabilities and if they have parking.

## 14) Mencap (www.mencap.org.uk)

Mencap offers support and advice to parents and family on writing wills and setting up discretionary trusts for people with a learning disability. Mencap has its own Trust Company Limited which can run trusts on behalf of a person with a learning disability. For an information pack and further details contact the Wills and Trust

Team on: 020 7696 6925

Or write to:

Wills and Trust Team, Mencap National Centre, 123 Golden Lane, London EC1Y ORT

Email: willsandtrust@mencap.org.uk

For general enquires contact Mencap

Direct Helpline on:

0808 808 1111

or email: help@mencap.org.uk



## 1 Care home

#### **Basic information:**

A care home provides a home and support for people with a learning disability who need lots of support in their lives. All care homes are registered with the Care Quality Commission (CQC).

Care homes are staffed up to 24 hours a day. You will have your own bedroom, all other facilities in the home are shared with the other residents.

People who live in care homes receive benefits that will contribute to their accommodation costs, food and care costs. You will receive a small weekly personal allowance.

Care homes can be small and homely with just a few people, or much bigger homes.



## Living in a care home: is it right for you?

A care home, also called a registered care home, is a good option for many people with a learning disability in Kirklees who have high levels of care and support needs. People who live in care homes in Kirklees are people who need extra help to look after themselves and keep themselves safe. Some may need regular nursing care - care homes with nursing employ nurses. (If you have higher support needs you may have other options to choose from. Please see the Supported Living factsheet.)

In a care home, accommodation and support are provided together as a single package.

A care home is a home for people who share a similar disability so people with a learning disability with the same sorts of needs would tend to live together. Care homes can vary greatly in size. They offer care and support to people for up to 24 hours per day.

Most care homes are either privately-owned or are owned by charities. All care homes are registered with the Care Quality Commission (CQC) which makes sure care homes are regulated and of a good standard.

If you live in a care home, most of the benefits money you get goes towards paying for your place in the care home and your care costs. You will receive a small personal allowance for your other expenses.

To live in a care home or care home with nursing, you will have to have an assessment of your needs by Kirklees Council Adult Services Care Management Team to say that this is the sort of care that you need. For more information contact your social worker or care manager if you have one or Kirklees Council Gateway to care on **01484 414933**.

## Some advantages and disadvantages of living in a care home:

Advantages	Disadvantages
The home looks after your care, cooking, housing and support, and most of the financial aspects of your placement are managed on your behalf.	You have limited choice and control about who you share the home with and share most of the facilities with other residents.
There will be other people to talk to and socialise with in your home. Hopefully, this will make you feel secure and not isolated.	You get only a small personal allowance each week for your expenses.
Standards of care homes are monitored by the local authority and the Care Quality Commission.	You have less security of tenure because you are a resident and not a home owner or tenant.



# 2 Shared Lives

## **Basic information:**

Kirklees Council Shared Lives scheme offers the opportunity to live with another family, a couple or a single person, in their home.

You will have your own bedroom and share the other rooms in the house. You can spend time with the Shared Lives carer's family and friends as well as with your own friends and relatives.

The Shared Lives carer gets paid to support you and will help you to develop your skills, independence, social life and confidence.

If you feel this might be a good option for you then you need to speak to a social worker or contact Gateway to care.



## Shared Lives full-time placement: is it right for you?

In Shared Lives, you can live in the home of a Shared Lives carer as part of the carer's household. You can share everyday life with other people, for example eating together, going out shopping, going to the cinema and going on holiday.

Shared Lives carers come from lots of different backgrounds and households. They may be families, couples or single people. All Shared Lives carers will have extensive assessment and training and background checks before anyone is placed with them. Shared Lives schemes are registered with the Care Quality Commission (CQC).

You would be matched with a Shared Lives carer who has similar interests to you. Support is given to both the Shared Lives carers and the people living with them. The Shared Lives carers are paid for the accommodation and support that they provide.

You can have your own bedroom and share other facilities in the house, but you would not have the same rights as a home owner or tenant.

If you think that Shared Lives may be right for you, you will need an assessment of your needs and to be referred by a care manager or social worker. For more information contact your social worker or care manager if you have one or Kirklees Council Gateway to care on **01484 414933**.

## Some advantages and disadvantages of living in a Shared Lives placement:

Advantages	Disadvantages
You get to experience life in an ordinary home and as part of the community while being supported.	Arranging a Shared Lives placement can sometimes take time depending on the availability of Shared Lives carers.
Your daily needs will be taken care of by your Shared Lives carer or through other support.	
You will contribute towards the household expenses from your benefits. The rest of your money is for personal expenses.	You don't have the same rights as a tenant or homeowner.
You will be encouraged to become more independent and to develop your social and life skills.	



# 3 Supported living

#### **Basic information:**

Supported living means your housing and care and support is built around you rather than you fitting into a service. You can choose to live alone or share with others, or close to other people like yourself in a cluster of single flats, sometimes with communal social areas and sometimes with on-site care staffing up to 24 hours per day. Supported living means you are supported to live in your own home.

Where you would like to live may be really important to you but you may need to be flexible to give yourself more options, especially if you need more specialist accommodation.

There are **two** main forms of supported living:

- 1. Where you share a house or live in your own flat in a small block or cluster of flats with other people and have support from a support provider to meet your needs on-site, this could be for up to 24 hours a day. This is where the care and support you get is provided on-site with the accommodation. This is called **accommodation-based support**. You do not have to purchase all your care and support from the on-site care and support provider. This option is aimed at people with more complex needs and the most vulnerable.
- 2. Where you live in your own property or share with friends and you receive daily or weekly support to meet your care and support needs, this could be for a few hours a week or lots more from a support provider you are able to choose. This is called floating, or outreach support. This option enables you to live in ordinary housing and be part of your local community. This is great for those who are more independent.



## Supported living: is it right for you?

Supported living is a housing and support option that is becoming more and more popular in Kirklees. It is a real alternative to residential care for many people with special needs, even those people with severe learning and physical disabilities.

There are **two** common forms of supported living:

- 1. Where a person with a disability has their own home and the support they need visits them in their home on a daily or weekly basis. This form of support is called floating or outreach support and may be in the form of domiciliary care or homecare.
- 2. Where the support provided is based in or tied to a property or cluster of accommodation. Support will be provided on-site to meet your needs, which could be for up to 24 hours per day. This is called accommodation based support. Sometimes small communal areas are provided on site alongside care staff areas.

To set up or move into a supported living service you will probably need support from someone like a social worker or care manager. They will tell you whether you are eligible for support services and whether supported living would suit your needs. They will help you work out the best way to get the most appropriate accommodation and support that meets your needs. For more information contact your social worker or care manager if you have one or Kirklees Council Gateway to care on **01484 414933**.

Advantages	Disadvantages
You will have more choice and control over how you live your life, where you live, who you live with, and how your care and support needs are met.	
You will have more opportunities to be as independent as you are able.	Supported living is generally set up as two separate processes, - accommodation and support, - so it can be quite complicated to do.
Living in your own home as an owner or tenant allows you greater rights to decide how long you wish to stay there.	
You may be able to claim for welfare benefits to help with your housing costs and day to day living costs. You will in the vast majority of cases be financially better off in your own home than in residential care.	People living on their own in supported living can sometimes feel lonely and vulnerable.
You will live as part of the wider community.	There is limited choice where to live.



# 4 Supported living - renting a council house

#### **Basic information:**

People with learning disabilities who want to live in their own home need to apply for a home via the council's Choose 'n' move scheme.

Your application will tell people what your housing needs are and will let them know what your situation is. If you have a high level of need or are homeless you will probably be housed more quickly than those people with less need.

Once you are registered with choose 'n' move you can look through the available properties online or in the weekly newsletter and bid for the ones you like. Choose 'n' move has access to a growing number of specialist accommodation and housing options, not just council housing.

Renting from the Council can be a good option because rents are cheap and you can usually stay in your home as long as you need to. The Council also makes sure the properties are looked after and in a good state of repair.

# choose'n'move



## Renting a council house: is it right for you?

Renting from the Council is a way some people with a learning disability in Kirklees get an affordable place to live. Most people in Kirklees get a council house by joining the choose 'n' move scheme. You can do this by filling in an application form or by registering online at **www.choosenmove.org.uk** Applying online and firstly completing a Housing Action Plan (HAP) will give you other options based on your needs. Ask for help if you need it.

From the information you provide, you will be given a housing band. The highest housing bands are A and B and the lowest are C, D and E. If you have a high level of need, your application will be given a higher banding than someone with lower needs.

Once you have registered you can look through the property adverts on the website and bid for the properties you like which you are eligible to place bids for. A bid does not involve any money and you can place a maximum of three bids per week. The greater your housing needs, the better the chance you will be offered a property. Once you are offered a property you can visit and decide if it is the one for you.

If you think that living in a council house is an option that might work for you, you will need an assessment of your housing and support needs from a social worker or care manager. They will tell you whether you are eligible for services and how much it will cost you. They will help you work out the best way for you to get the most appropriate accommodation and support.

For more information about what support options are available please see factsheet 3

Some advantages and disadvantages of living in a council house:

Advantages	Disadvantages
The council offers a broad range of housing throughout Kirklees which gives you some choice of where you decide to live.	
A council tenancy offers you excellent security when you have successfully completed your twelve months introductory tenancy/trial period. You can live in your home as long as you wish as long as you are a good tenant.	There is only a limited amount of vacant properties available.
Council rents are low cost compared to other forms of renting.	
The property should be well-maintained and properly repaired.	Some parts of Kirklees are very popular places to live. So you may have to wait a
A tenant can get advice and help on looking after their home e.g. repairs advice, energy advice and general help.	long time before any properties become vacant in these areas.



# 5 Supported living - renting from a housing association

#### **Basic information:**

Housing associations can provide homes for people on lower incomes, people who are homeless and people with special needs including those who have a learning disability.

Housing associations in Kirklees provide rented accommodation for single people and families, as well as supported housing.

You can get in touch with individual housing associations in Kirklees to find out what properties they have available to rent. Then you can decide which ones to apply for.

Housing associations usually offer a good standard of properties with secure tenancies and with affordable rents.



## Renting from a housing association: is it right for you?

Housing associations are independent not-for-profit organisations that provide low-cost social housing. They are major providers of new homes for rent in Kirklees. Much of the accommodation for supported living services for people with learning disabilities in Kirklees is currently provided by housing associations. Renting from a housing association is a way many people with learning disabilities in Kirklees get their own low-cost place to live.

Currently, you should contact housing associations directly to find out what properties they have available to rent. You can also bid on housing association properties through Kirklees Council's own choose 'n' move scheme. Look for the housing association symbol on the adverts.

Many housing associations give tenants options to buy their properties. Some run shared ownership schemes to help people who cannot afford to buy their own homes outright. See our factsheet 9 for more information about Shared Ownership.

If you have support needs and think that living in a housing association property is an option that might work for you, you will need an assessment from a social worker or care manager. They will tell you whether you are eligible for services and how much it will cost you. They will help you work out the best way for you to get the most appropriate accommodation and support. For more information, talk to your social worker, or care manager if you have one, or contact Kirklees Council Gateway to care who can put you in touch with housing associations that operate in the local area.

For more information about what support options are available please see factsheet 3

## Some advantages and disadvantages of renting from a housing association:

Advantages	Disadvantages
Housing associations are generally good quality landlords and will sometimes offer additional housing support for tenants with special needs.	Some housing associations only have accommodation in certain areas and some vacancies will not always be advertised. This means you may need to contact individual housing associations to find out what they have available to rent.
Many housing associations offer secure tenancies for people so they can live in rented homes for long periods.	Some housing associations provide mainly specialised housing just for certain groups such as older people or people with mental ill-health.
The rent charges are set as Fair Rents so should be affordable and some people can claim housing benefit.	Some housing associations have long waiting lists so you may have to wait along time until suitable properties become available.



## 6 Supported living - renting from a private landlord

#### **Basic information:**

Many people with a learning disability choose to rent a home from a private landlord because this can be a quick and easy way to find suitable housing especially in popular areas.

To find a privately-rented home you can go through an estate agent, direct to the landlord, or through adverts in newspapers and newsagents. Another good way of finding properties for rent is looking on the internet, including websites such as <a href="https://letshelpyou.co.uk">https://letshelpyou.co.uk</a>.

You don't have the right to stay as long you like and once your fixed term agreement runs out it is up to the landlord how long you can stay. Most agreements are for six months after which you could be asked to find a new place to live. If the landlord wants you to leave they must serve you a valid written notice and follow a legal process. If you receive a notice or you are asked to leave you should seek advice from the Housing Solutions Service.

The rent you pay each month may be expensive and you will probably have to pay a deposit.

Before you sign a tenancy for a property you need to make sure you can afford the rent - Housing Benefit may not meet the full rent. For information and advice on how much of the rent they will cover, call Housing Benefit on **01484 414950**.

The standard of private rented homes and the service you get from a private landlord varies a lot. You should think about getting some advice before signing any tenancy.



## Renting from a private landlord: is it right for you?

More people with learning disabilities now rent homes from private landlords. Renting from a private landlord is sometimes a quicker and easier way to find suitable housing in Kirklees than waiting for council or housing association properties to become available. This is particularly the case in sought after areas.

Some of the best ways of finding suitable housing for rent from private landlords is by looking through the property pages in your local newspapers or by going to see a letting or estate agent. Other good places to search are advertisements in shops or by using popular property websites such as **www.rightmove.co.uk** 

If you think living in private rented accommodation might work for you, you will need an assessment of your housing and support needs from a social worker or care manager. They will tell you if you are eligible for services and how much it will cost you. They will also help you get the most appropriate accommodation and support to meet your needs.

The quality of landlords often varies so you could contact Kirklees Housing Solutions Service if you want advice about what might be best.

Kirklees Council also has a Landlord Accreditation Scheme which private landlords can sign up to which indicates that they have agreed to meet certain standards of accommodation. For more information contact the Housing Solutions Service on 01484 221350.

For more information about what support options are available please see factsheet 3

Some advantages and disadvantages of renting from a private landlord:

Advantages	Disadvantages
There is a lot of private-rental property available and sometimes this can be a quicker and easier way to find the sort of property you want.	Rents on private properties are often more expensive than rents on council or housing association properties plus the quality of private landlords often varies.
There is likely to be private rented property available in the more sought after areas of Kirklees.	You may need to pay rent-in-advance and damage deposits when you rent private properties. So you may need a lot of cash up front.
You can use internet internet sites like www.rightmove. co.uk and other ways to find available property.	If you are on a low income you will need to check if you can afford the deposit and the rent before you sign any tenancy agreement with a landlord.
By renting from a landlord who has signed up to the Kirklees landlord Accreditation Scheme you should usually be guaranteed a good standard of accommodation.	Most Landlords will only offer short-hold tenancies. You will not have long-term security of tenure and your landlord could ask you to find somewhere else to live.



# 5 Supported living - extra care housing

#### **Basic information:**

Extra Care housing is designed to be a "home for life" designed to 'lifetime homes' standards. Extra Care housing has individual homes set around communal facilities such as a tenants' lounge, restaurant, activity rooms, therapy rooms, hairdressing salon and large landscaped gardens.

Extra Care housing enables frailer older people to live independently for longer and at the same time access the levels of care and support that they require. Independence means living in your own home and maintaining a good quality of life. They also help to reduce social isolation by enabling people to remain a part of the community as the schemes are designed to be a 'hub', providing services for other local people in the community as well as those living there. (Restaurant, hairdresser and some activities are open to the public).

A support or care and support team work at each scheme 24 hours, 365 days a year to provide care and support and help in an emergency, such as when someone has an accident or becomes ill. This support prevents people going into hospital unnecessarily and also allows them to be discharged as soon as they are fit after a hospital stay. Some tenants also receive housing related support which includes assistance to maintain their tenancy, manage bills, register with a GP etc. Care and support are provided following an assessment of need.

# Extra care housing: is it right for you?

To apply for Extra Care housing prospective tenants must be over 50 years of age and have a housing need and a care need. Anyone who meets the council's Extra Care criteria can apply.

a younger person to apply if they

In exceptional circumstances it may be possible for a younger person to apply if they would benefit, but the schemes are mainly for older people.

The new homes will be offered to people following a care assessment and a housing needs assessment. The allocation of the homes is done by a specialist panel that consider all applications and look carefully at the balance of need. They will then allocate the homes based on priority of need to the most suitable applicants. Applicants who are not assessed as eligible can reapply if their needs change. Applications for the extra care flats at all three sites are being taken by Gateway to care. (You need to specify that your application is for Extra Care housing).

## Extra care housing: is it right for you?

One flat in each scheme will be used as a short stay/step down facility for people coming out of hospital whose current home is unsuitable and who need to either move home or have their current home adapted.

Kirklees Council have a 20 year agreement with Regenter Excellent Homes for Life, and Pinnacle PSG will carry out maintenance and repairs in the schemes. They will also provide cleaning services to the communal areas and maintain the gardens and parking areas. Pinnacle PSG will also manage the tenancies of the new homes. All of this will be overseen by the council

The schemes will be managed on a day to day basis by a registered manager who will have responsibility for making sure tenants receive the care and support they are assessed as needing. The manager and the care team are employed by a care provider who is registered with the Care Quality Commission (CQC) and will be contracted by the council to deliver the services. The care and support provider/s have been chosen using a competitive tendering process to ensure that quality services are in place for tenants. The performance of the care and support provider/s will be inspected by the 'Care Quality Commission' (CQC) and will also be monitored by the council through its care contracts monitoring team.

## Some advantages and disadvantages of extra care housing:

Advantages	Disadvantages
Extra care housing offers you excellent security, quality housing and support for all tenants.	Extra care housing schemes are only in certain areas.
You have the benefit of living in your own home as well as being part of the wider community.	There are a limited number of extra care flats.
They help prevent people going into hospital and staying in hospital longer than they need to.	You have to meet set criteria to be eligible.
Helps to prevent social isolation as you are part of the wider community and can participate in activities.	
It is unlikely you will have to move again as it often prevents the need for residential care.	Eligibility doesn't guarantee a flat.
It keeps couples together.	



# 8 Supported living - specialist accommodation

#### **Basic information:**

Specialist accommodation based supported living means your accommodation will be provided along with onsite care staff, up to 24 hours per day and sometimes with onsite communal facilities. This type of accommodation is provided for learning disabled people with complex needs.

Specialist accommodation based supported living can be a large home in which a small group of people live together supported by an onsite staff team.

Specialist accommodation based supported living can be a block of individual flats with care staff based onsite up to 24 hours per day.



## Specialist accommodation: is it right for you?

Supported living is a housing and support option that is becoming more and more popular in Kirklees. It is a real alternative to care homes for many people with special needs, even those people with severe disabilities requiring 24 hour care.

Most people who have moved into their own specialist accommodation based supported living really enjoy having their own home and living as independently as possible. Care and support can be provided on a more personalised basis, with the reassurance that care staff are very close by to offer support and security that enables vulnerable people to live more independently. Assistive technologies can also be used to help keep people safe and support with maximising independence.

In some specialist accommodation based supported living development communal facilities are available to enable people the opportunity to engage in various planned social activities.

To move into a specialist accommodation based supported living accommodation you will need support from someone like a social worker or care manager. They will tell you whether you are eligible for support services and whether supported living would suit your needs. They will help you work out the best way to get the most appropriate accommodation and support that meets your needs.

For more information contact your social worker or care manager if you have one or Kirklees Council Gateway to care on **01484 414933**.

## Some advantages and disadvantages of supported living:

Advantages	Disadvantages
Potentially, you will have more choice and control over where you live, who you live with, and how you are supported.	Supported living is generally set up as two separate processes - accommodation and support - so it can be quite complicated to do.
You should have more opportunities to be as independent as you are able.	
Living in your own home allows you greater choice and rights to decide how long you wish to stay there.	People living on their own in supported living can sometimes feel lonely and vulnerable
You may be able to claim other welfare benefits to help with your housing costs.	sometimes leet tonety and vutnerable
You will live as part of the wider community.	



# 9 Supported living - shared ownership or buying your own home

#### **Basic information:**

More people with a learning disability now buy their own homes. You may have money saved up for this or you could borrow money from a bank or building society as a mortgage. You will need to pay back the money you have borrowed over an agreed period - up to 25 years. There are lots of different mortgages available so most people thinking about buying a property get expert advice from an independent financial adviser.

People with lower incomes may still be able to buy a home through a scheme called shared ownership. Shared ownership means you buy part of a property and pay rent for the other part which is usually owned by a housing association.

You pay rent to the housing association for their share of the property but you may be able to claim Housing Allowance for this.

Some people who get Income Support may be able to claim Income Support Mortgage Interest which can help to pay off the costs of a mortgage.



## Shared ownership or buying your own home: is it right for you?

More people with learning disabilities now choose to buy their own homes. Many are able to do this through shared ownership. Shared ownership does not mean that you have to share a property with other people. It means that you share the ownership of the property with someone else, normally a housing association or charity. Shared ownership lets people who cannot afford to buy a property outright own part of one. Usually the share of the property people can buy is between 25% and 75%. With shared ownership, you get the benefit and security of ownership but for less money. For more information about shared ownership contact the local agent, Help to Buy NEYH.

If you want to buy a home you will need money to put towards the purchase. You may have money you have saved up or perhaps your family have money you can use. You could also borrow money from a bank or building society as a mortgage. If you get a mortgage you have to pay a bit of it back each month. But you may be able to get money to help with this if you claim Income Support as Income Support Mortgage Interest (ISMI). This pays the interest on the mortgage for you. But you will need to check this out carefully with the benefits agency and your bank or building society before going ahead.

Because a housing association owns a share of the property, you must pay them rent for their share. You may be able to claim Housing Benefit on this. Together, these benefits may make shared ownership a much more affordable option than you might think. You could also buy your home outright if you have enough money.

There are a few specialist mortgage advisers who arrange mortgages for people with learning disabilities. MySafeHome was set up in 1997 and is a nationally recognised specialist.

If you think that owning your own home is an option which might work for you, you will need an assessment of your housing and support needs from a social worker or care manager. They will see if you are eligible for services and how much it will cost you and they will help you get the most appropriate accommodation and support. For more information contact your social worker or care manager if you have one or Kirklees Council Gateway to care on **01484 414933.** 

Further information is available on the Kirklees Council website:

www.kirklees.gov.uk/community/housing/buyingYourHome.aspx

Some advantages and disadvantages of shared ownership or buying your own home:

Advantages	Disadvantages
Home ownership offers people greater security and control over their home than a tenancy.	The home-buying process is complicated and often stressful for those involved.
You may be entitled to benefits to help pay towards your mortgage (and rent if shared ownership).	Buying a home is expensive because you will need to pay money to solicitors and surveyors and other moving costs.
It is sometimes easier to find somewhere to live in Kirklees by buying a property than waiting for one to be available to rent.	The value of property may go down as well as up.
Owning a property is an asset and it can be worth money.	



# 10 Supported living - family investment in housing

## **Basic information:**

Your relatives could help you find the right place to live.

If your family members have enough money, they might decide to set up a trust to buy a home for you, or towards a shared ownership home.

They could buy a home and rent it out to you.

They could build an extension or flat on to the family home and then rent it out to you.

Or a group of families could put money together to buy a house to rent out to their relatives with disabilities.



## Family investment in housing: is it right for you?

Family members could help a person with a learning disability to get a home of their own. They could do this in a number of different ways:

**Outright purchase**– your relatives may be able to buy a property, without borrowing, for you to live in.

**Shared ownership** – a family member may fund part of the cost of a shared ownership home.

**Joint ownership** - a group of families could put some money together to buy an existing property or build a new one for you and their family members to live in.

**Company ownership** - a group of people or families could form a company to buy or build a property.

**Buy to rent** - a property is bought to rent out. But you may need to make sure you can claim housing benefit with this option.

**Inheritance** - a property is directly inherited. Or the property is sold and the proceeds are used to buy another property outright or on shared ownership terms.

**Property in a discretionary trust** - instead of direct inheritance the property is put into a Trust.

A good guide to family investment in housing is the publication "Buying, Renting and Passing on Property" which can be downloaded free from the national housing charity **www.housingandsupport.org.uk** 

Mencap also offers support and advice to parents and families on writing wills and discretionary trusts. Mencap can run trusts on behalf of a person with a learning disability. For an information pack and further details call: **020 7696 6925.** 

If your family is interested in the idea of investing in housing for you and you think that owning your own home might work for you, you will need an assessment of your housing and support needs by a social worker or care manager. They will tell you whether you are eligible for services and how much it will cost you, and they will help you work out the best way for you to get the most appropriate accommodation and support.

For more information about what support options are available please see factsheet 3

#### Some advantages and disadvantages of family investment in housing:

Advantages	Disadvantages
People with a learning disability and their families will have more control over where and how the person lives.	Investment costs money. The value of property may go down as well as up.
You are more likely to get a home near where you want to be.	The different ways of investing can be very complicated.
You may have an asset that is worth money.	Property needs maintaining and looking after.

