

Self-directed support

Housing

Where you live and who you live with can be one of the biggest decisions you'll make in your life.

Most people buy or rent their home. But people who need support have often lived in special places where they had no security and couldn't choose who they lived with.

Fortunately, things have changed in recent years. There are now lots of housing options for people who need support. It's a case of deciding what is right for you.



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The basic facts



Housing choices.

Choosing the right house is an important decision. But that doesn't always mean you can't change your mind and try something different.

Explore all the options and see what will work best for you.

Here are some of the ways you can get somewhere to live:



Live in an existing care home.

- **Live in an existing care home** – care homes vary from very small homes with two or three 'residents', to large places with 30 or more 'residents'. Usually this type of home is 'all-inclusive': it includes your support, food, heating and lighting.



Apply for council property.

- **Apply for a housing association or council property** – this is what people usually think of, because they think it's the only option for independent living. It works well for some people. Many sheltered types of accommodation come under this category.
- **New housing association developments** – these are becoming more popular. Communities specifically for older people or people with support needs are being built, which some people are choosing in later life.



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Private landlords and private leasing.



Shared ownership.



Home ownership.



Think about what you need.

- **Private landlords and private sector leasing** – a great option for people wanting to choose a house in a specific location or something that is to their particular taste.
- **Shared ownership** – this can be the best of both worlds: you part rent and part buy. This is becoming a popular option for many people who can get the interest on their mortgage paid by benefits (if they are eligible).
- **Home ownership** – including ownership by a Trust. This is a popular option for parents who have adult children. The parents want to plan for the future and get their children settled in their own home.
- **Staying and investing in the family home** – gives familiarity and peace of mind in planning for the future.

More information about housing

The first step is to think about what you would like and what you need.

Start by picturing your ideal home.

What would it be like?

How would it fit with your future plans?



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Picture your ideal home.

Think about:

- The reasons you want to move.
- When you want to move.
- Where will it be? In town? Somewhere quiet?
- Who with? Will you share or live alone?
- Being near jobs, college, services, family and social networks.
- Transport.
- Safety, security and freedom from harassment.



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The council must agree to put it in writing.

There are other things to think about as well as just the housing

Support for living: if you need paid help to keep healthy, safe and well, the council must say you are eligible and agree to put in the support through a personal budget or a service. Many housing associations won't look for a property for you until the council has agreed and it is in writing.



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Make sure you get any benefits you may be entitled to.

Income and benefits: no matter how much support you have, you still need an income to live. Make sure you get good advice about the benefits you will get if you live in a different housing arrangement. Even if you are working, you should still look into benefits. Explore all the options and work out how much you will need to pay all the bills.



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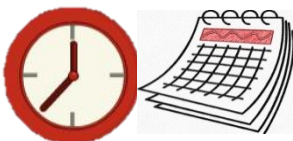
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Get help from your family if possible.



Make sure it's your decision.



It can take 6 months.



Talk to the housing department.



Speak to housing associations.

Family help with money: a family can give someone financial help. But is this sustainable if the person giving the help is no longer around? Get some good advice on **wills and trusts** from a solicitor who knows how to set them up when a family member needs support.

Decision-making: everyone – including the council – has to be sure the move is the decision of the individual or is in the best interests of that individual. If the person 'lacks capacity' under the Mental Capacity Act, you have to apply to the Office of the Public Guardian for Lasting Power of Attorney or Deputyship.

This can take up to six months. So, find out about this first.

People who can help

There are lots of people who can be helpful:

- Talk to people in the council housing department. Ask about allocation schemes and local housing strategy priorities.
- Find out about housing associations in your area. Arrange to meet with them to find out what they do and how they can help. Ask them if they are doing shared ownership. Ask about money from the



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Speak to those with experience of housing.



Ask about the positives & negatives.



Contact local support groups for advice.



Speak to estate agents.

Housing Corporation for new housing schemes in your area.

- Speak to families who have managed to get housing for a family member or friend who needs support.
- Ask about positives and negatives.
- Contact local groups, carers' centres, support groups, Centre for Independent Living and others.
- Make a list of other people you know who are connected with housing and ask them.
- Find someone who knows about local rent levels and house prices.
- Ask friends and family who may be in the know. They don't have to understand disability or extra support needs – just the housing market.
- Speak to estate agents. Some work on behalf of private landlords and have a leasing service. Perhaps they already deal with people who need support. Find out what private landlords have to offer.
- KeyRing scheme. *Is an explanation needed here about what this is?*



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Visit the area at different times.

Choose the area carefully

There are a lot of things that make up a good place to live. You probably can't make up your mind on one visit, so you could:

- Visit the area at different times (morning/ afternoon/ evening).
- Go into local shops, cafes etc.
- Find out about doctors, library, swimming pool, transport etc.
- Ask local people what it's like to live round there.
- Get someone to go with you for a second opinion.
- Pick up local newspapers or newsletters.
- Get a feel for the community. There are always people who say there's no community in a place. But how many people tell you about how they look out for an elderly neighbour or chat to shopkeepers?



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Check-out local amenities like shops and doctors.



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There are pros and cons to every option.

More detail

Try and keep an open mind and consider a wide range of housing options. Ask lots of questions. Don't rule things out too quickly. There are pros and cons with every sort of housing.



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Think about what's affordable, acceptable, and right for you.

If you've always owned your own place, you might think this is the best option for a family member who needs support. But you could try out independent living in a rented flat first – then think about buying later.

Housing standards vary a lot. You have to think about what's affordable, acceptable, and has a contract that's right for you.

These are some of the options available:

- Off-the-peg accommodation with a vacancy that's easy to get in could be tempting if your time is limited. But will it be a lasting solution? For some people it will, for others it won't.
- New buildings take time to put up. But you may think it's worth waiting. If you have particular needs, it can be difficult to find a ready-made home. It can be easier to get the things you need built into a new property. But the perfect property probably doesn't exist. There are always some things you have to compromise on.
- Some properties are safe and secure. But, the more you want to have an ordinary life, the more you have to deal with the risks of everyday living. Making a list of what you must have, then what you would like but could live without, is a good way to start.



Try not to rush into things.



Get the things you need in a new house.



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Residential homes or nursing homes could be an option.



Think carefully about sharing with others.



If you own your own house, you will have to do all the repairs yourself.

- Private renting may only offer short-term tenancies. But it's easier to arrange and get out of.
- Residential care homes can offer an all-inclusive home and support arrangement. That sounds secure, but many care homes are private businesses and their owners could sell up or close down. Ask about their long-term plans.
- Sharing with others can seem like a good idea. But meeting someone once a week for a pub lunch is different from living with them. Think about it as seriously as you would about getting married. Changing your mind when you're living with someone can be as difficult as getting a divorce, especially if you are buying the property together.
- Owning your own flat or house. If you own your place, you usually have to do all the repairs and maintenance yourself. That might be a stress for some people. And it's certainly not cheap. Shared ownership can be a good way of sharing this responsibility.
- Some types of housing are subsidised by government money through grants or Housing Benefit. Ask the council or a housing association.
- You could stay where you are and make improvements to the support you get or to the accommodation you live in. Ask



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You could stay where you are and make improvements.

your council about making changes using the Disabled Facilities Grants.

- Whatever you do, you may need the help of a good solicitor. Try and get a personal recommendation from someone you know and trust.



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An example

Stephen lived with his parents and his sister into his early 20s.

Stephen's parents had started looking for a property for him when he turned 19. They knew finding somewhere would be a challenge because Stephen had a large wheelchair and a lot of equipment.



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They had decided early on that Stephen would probably be better living on his own. Stephen didn't use words to speak and his communication was very complex to understand, so his parents thought it would be too difficult to choose a person or people for him to share with. They also thought this shouldn't be their decision anyway.



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No suitable property?

They looked at numerous properties and kept an open mind. But with every property there was always a huge compromise to be made. Many of the properties in the area were two storeys and couldn't be adapted. Also, it was important for the family to live nearby.

After several years of looking, it seemed the dream would slip through their fingers. Then a local builder said he was willing to help.

Built to order

The builder suggested building a three-storey town house with an

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adjoining fully accessible bungalow.

This sounded perfect. The next step was to figure out how they could afford it. To cut a long story short, they found a housing association willing to buy the bungalow for Stephen so he could rent it. The housing association was willing to put in all the fixtures and fittings – including a fully accessible bath. This has made a huge difference.

They then had to sell their own property in order to buy the new townhouse.



The outcome is that Stephen lives in a totally separate house, right next door to his mum and dad. They are on hand if needed.

This arrangement has really helped with the move to Stephen living on his own with support. Stephen pays for his support from his personal budget. In the future, his mum and dad may want to move to a more accessible property themselves. But for the moment things are just fine.



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