Housing for Older People

LONDON BOROUGH OF
RICHMOND UPON THAMES

HOUSING

Please contact us if you have any difficulties in completing this form, or need it in Braille, large print, audio tape or another language.

Housing Provision
Civic Centre, 44 York Street, Twickenham TW1 3BZ

Phone: 020 8487 5454
Minicom: 020 8891 7423
Email: housingallocations@richmond.gov.uk
Website: www.richmond.gov.uk

If you have difficulty understanding this publication, please visit Reception at the address below where we can arrange a telephone interpreting service.

Albanian Nese keni veshtersi per te kuptuar kete botim, ju lutemi ejani ne recepcionin ne adresen e shenuar me poshte ku ne mund te organizojme perkthime nepermjet telefonit.

Arabic إذا كانت لديك صعوبة في فهم هذا المنشور، فنرجو زيارة الإستقبال في العنوان المعطى أدناه حيث بإمكاننا أن نرتب لخدمة ترجمة شفوية هاتفية.

Bengali এই প্রকাশনার অর্থ বুঝতে পারায় যদি আপনার কোন সমস্যা হয়, নিচে দেওয়া ঠিকানায় রিসেপ্শন-এ চলে আসুন যেখানে আমরা আপনাকে টেলিফোনে দোভাষীর সেবা প্রদানের ব্যবস্থা করতে পারবো।

Farsi اگر در فهمیدن این نشریه مشکل دارید، لطفا به میز پذیرش در آدرس قید شده در زیر رجوع فرمایید تا سرویس ترجمه تلفنی برایتان فراهم آورده شود.

Gujarati જો તમને આ પુસ્તિકાની વિગતો સમજવામાં મુશ્કેલી પડતી હોય તો, કૃપયા નીચે જણાવેલ સ્થળના રિસેપ્શન પર આવો, જ્યાં અમે ટેલિફોન પર ગુજરાતીમાં ઇન્ટરપ્રિટીંગ સેવાની ગોઠવણ કરી આપીશું.

Punjabi ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਓ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫ਼ੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।

Urdu اگر آپ کو اِس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہِ کرم نیچے دیئے ہوئے ایڈریس کے استقبالیے پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹرپریٹنگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

Civic Centre, 44 York Street, Twickenham TW1 3BZ

HOUSING FOR OLDER PEOPLE - Contents

INTRODUCTION 3

HOUSING FOR RENT 7

Retirement housing 7

Richmond Housing Partnership retirement housing schemes 9

Housing Association retirement schemes 12

Almshouses 17

Other housing options 19

SHELTERED HOUSING FOR SALE 22

Retirement housing for sale 22

Shared ownership/leasehold schemes for the elderly 24

Transferring ownership of your home 27

STAYING PUT 28

Comfort and Care in your home 28

Financial help with repairs and home improvements for older people 30

Raising an income from your home 35

Letting your home - taking in a lodger 36

Homesharing 37

USEFUL INFORMATION 38

Age Concern Richmond upon Thames 38

Age UK Advice and Information Service for Retirement Housing 38

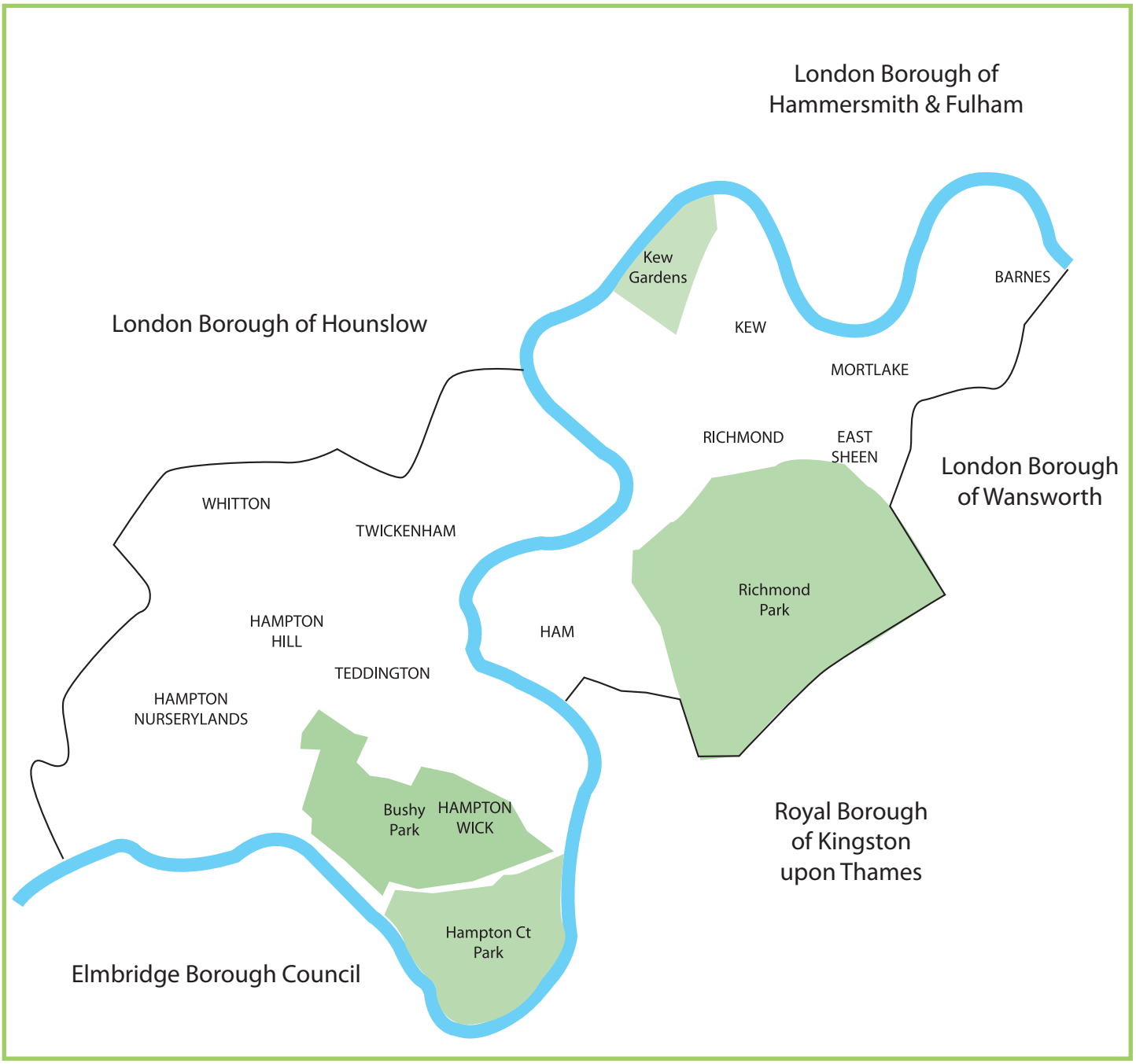
Age UK Factsheets 39

Welfare benefits for older people 41

Financial Information and Advice 42

Telecare / Careline 43/44

London Borough of Richmond upon Thames



Introduction

As people get older many find they have increasing problems with their housing conditions. This could be from:

- Isolation or loneliness,
- Being unable to manage the daily chores,
- Expensive bills in trying to heat and maintain a property too large for their needs,
- Being subject to nuisance, harassment or noise, or
- Fear of being alone in an emergency, especially if there is a serious medical condition.

This booklet explores options which are available to help older people overcome some of these problems. Schemes are included which could help you to stay put in your present home rather than move. If you do wish to move, details of organisations with accommodation for rent or purchase are included. There are also details of organisations willing to give advice and arrange or provide support for older people.

Retirement housing

Retirement housing is purpose built unfurnished housing for older people who, although self-sufficient and independent, appreciate the security of being able to ask for help if needed. A scheme manager is usually provided and social activities may be organised for residents who wish to take part. The type of accommodation offered may be smaller and easier to manage than your present home – if so, you will save on fuel bills, repair costs and maintenance.

You may feel retirement housing will be easier to manage but you should consider how you will feel living in accommodation which could be less spacious than your current home and occupied exclusively by older people. If you are offered retirement housing in an unfamiliar area you should think carefully before moving away from friends and surroundings that you know well. There are many advantages to retirement housing but before you apply you should be certain it will be suitable for your needs and that you will be happy in this type of environment.

Non-retirement housing for older people

Sometimes properties become available which are designed exclusively for occupation by older people. They are self-contained flats and studios arranged in blocks where all the tenants are over 55. These areas are generally quieter because there are no families or children living in the immediate

surroundings. The properties do not have a resident scheme manager but the Careline alarm system can be installed for tenants at a small cost.

How to apply

If you wish to be considered for retirement or semi-retirement housing you should **020 8487 5454** for an application form. After we have processed your application and considered any medical or welfare issues, we can arrange to see you in the Civic Centre or visit you in your own home to discuss your application and the various schemes you may be interested in.

Once your application has been approved by the Team Leader of the Housing Provision Section, consideration can be given to nominating you to a Housing Association when they notify us of a suitable vacant property in the retirement and semi-retirement schemes of your choice. Some schemes are more popular than others and one bed flats are more in demand than studio flats. There may therefore be a lengthy waiting period for a suitable offer of accommodation after the approval stage. The council operates a points scheme which reflects the level of housing need and offers of accommodation are made to applicants in strict points order.

Moving to another area

Many people are likely to find that living outside London is very different to what they are used to. Caution must be exercised before deciding to move. Many properties could be isolated from shops and local amenities and buses are less frequent. Careful consideration must be given as to why you want to leave London and whether the move will really be of benefit to you. If you do regret leaving London, moving back is very difficult and you may have a long wait for rehousing (possibly years). Also the type of accommodation offered is likely to be limited.

If you wish to move to another borough to be nearer relatives for support, you should apply direct to that local authority for suitable housing via their housing register.

There is also the **Seaside and Country Homes Scheme** available for people over 60 who would like to move to the country or a coastal region. The type of accommodation available includes flats and bungalows for older people without scheme manager facilities. Popular areas have long waiting lists.

You can find more details from **www.housingmoves.org** where you can see the different schemes available, the types of property and areas available. You can also download an application form or apply directly. Alternatively, you can contact the Housing Provision Section on **020 8487 5454** or email: **housingallocations@richmond.gov.uk** and we will send you an application form

Girlings Retirement Homes

Girlings offer a wide choice of retirement housing with apartments for rent throughout the UK. There are some bungalows and cottages also available. The majority of their properties are one and two-bedroom apartments in specially designed and professionally managed retirement developments in most counties throughout England, Wales and Scotland. Most developments have door entry systems, 24 hr emergency Careline and a house manager who looks after the day to day management.

In most cases, Girlings offer Assured Tenancies which give security of tenure for life. Assured shorthold tenancies are also available and are often renewable. Ground rent, service charge and maintenance costs are included in the rent.

For detailed information and an application form contact the Girlings Lettings Team on **0800 525 184**
or visit their website: **www.girlings.co.uk**

Homeswapper

Homeswapper is a scheme which helps Council, Housing Association or Housing Co-operative tenants to advertise their home; find suitable properties to exchange to and swap tenancies. It is a computer matching service for tenants who hold assured or secure tenancies to register their details with the scheme. The service will then match their requirements with other tenants who are looking for that type of property. Tenants can then contact each other to discuss the possibility of an exchange and arrange to view each other's properties. If the tenants wish to proceed they will then contact their relevant landlord for approval. All tenants can register online at **www.homeswapper.co.uk.** There is a registration fee for this service if your current landlord is not a member, and the need to renew details every three months.

There are other mutual exchange websites that offer a similar service including **www.exchangeuk.co.uk**

Housing Association tenants - cash help to move to a smaller home

The Sponsored Moves Scheme is run by the London Borough or Richmond upon Thames and is aimed at Housing Association tenants who live within the borough and are looking to downsize from family sized accommodation to a one bedroom flat, retirement accommodation or possibly a two bedroom flat, if there is a definite need for two bedrooms. The Scheme offers many benefits including a financial incentive of £2,500 for every bedroom given up, to a maximum of £7,500, more choice as to where you wish to live within the borough, the services of a professional removal company and, if needed, the redecoration of your new property prior to you moving in. We are currently able to give priority to those requiring retirement or one bedroom accommodation. If you are interested in the Scheme, please contact the Sponsored Moves Officer on **020 8487 5454** or email: **housingallocations@richmond.gov.uk**

If you wish to apply to the Richmond Housing Register for any of the above schemes or if you have any other enquiries, please contact the Housing Provision Section on 020 8487 5454. Minicom 020 8891 7423

Housing for Rent

Retirement Housing (For more information see –

Age UK factsheet 8 "Council and housing association housing" and

Age UK factsheet 64 "Retirement (Sheltered) Housing")

Retirement housing schemes are designed for the convenience, security and comfort of older people who can live independently. Tenants choose how they want to live, have their own front door and may come and go as they please. Tenants have the right to:

- retain their personal dignity and independence.
- have skilled, sensitive support to enable them to achieve the highest possible quality of life.
- have their social, emotional, religious, cultural, political or sexual orientation accepted and respected where it does not infringe on the rights of others.
- personal privacy and the right to invite whoever they choose into their own home.
- confidentiality, and the right of access to any information held on their behalf at the scheme or the Careline Control Centre.
- be consulted about community activities within the scheme.
- participate in discussions and take part in any residents' committee.
- be fully involved and informed about individual assessments of need and make informed choices about their future.
- have access to any appropriate care agency, their elected Councillor or local Member of Parliament.
- manage their own financial and personal affairs with access to independent advice if required.
- have access to a formal complaints procedure and be represented by a friend or adviser if they so wish.

Single people who qualify for retirement housing could be offered a studio flat. This consists of a lounge/bedroom with its own separate kitchen and a separate toilet with a wash-handbasin. Some studio flats have their own shower or bath; however, in some schemes the bathrooms are shared by a small number of tenants.

Couples qualifying for retirement housing are offered a self-contained one-bedroom flat with its own lounge, bedroom, kitchen, bathroom and toilet. We will consider single people for one-bedroom flats but there is, at times, a lengthy waiting list.

Most retirement schemes have a laundry room, with washing machines and driers, and a communal lounge for use by the residents. All are served by scheme managers and most schemes are linked to the Careline service, providing access to trained Operators who will respond any time of day and night should you need assistance when the scheme manager is not available.

The scheme manager service

A scheme manager will contact all tenants daily if requested (tenants can opt out), usually in the morning, to check that all is well and make sure adequate support, eg meals on wheels, is being provided where required. Scheme managers hold a master key to each flat and will only gain access if the tenant does not respond to their call or if they suspect that a tenant is unwell. They will also enter if there is an emergency such as fire or flood. They are not otherwise allowed to enter a tenant's home without permission.

Scheme managers are on duty for tenants who need to call for help via the alarm system. They will liaise with friends, relatives and other professionals if necessary. Tenants in schemes without a full time scheme manager can call the Careline Control Centre if they need help at any time of the day or night.

Scheme managers are not expected to do shopping, cooking, cleaning, laundry or provide nursing care. However, they can arrange for these services to be provided if needed and will offer support for short periods until help can be organised.

All schemes keep a personal record of each tenant who lives there. This includes date of birth, details of any illness or disability that may affect day to day living, doctor's name, address and telephone number and the name of next of kin, nearest relative or other contact.

For schemes linked to Careline, the information is held on computer at the Careline Control Centre. This enables staff to summon help if needed. All information is held in the strictest confidence.

Housing Association Retirement Housing Schemes Within Richmond Borough

Richmond Housing Partnership

Hemming Close, Hampton

Each studio/one-bedroom flat is self-contained and has its own bathroom. The scheme consists of two separate blocks of flats arranged around a small grassed courtyard. A scheme manager visits regularly. Local shops and Hampton Station are nearby. There are no lifts.

Nation Court, Stanborough Close, Hampton

Part of the Hampton Nurserylands development. Each studio flat has its own bathroom, kitchen and toilet. There is a pleasant enclosed courtyard and a garden for sitting outside. There is also a scheme manager. Sainsburys and several smaller shops are within a short walking distance. This scheme has no lift.

Virginia House, 19 Kingston Lane, Teddington

This scheme, which has a lift, consists of 26 self-contained one-bedroom flats, 4 self-contained studio flats and 2 studios with shared bathroom facilities. It has a large pleasant garden to the rear and a variety of local shops nearby in Teddington High Street. There is a full-time scheme manager.

Gresham House, Walpole Road, Teddington

This scheme consists of 26 studio flats and 4 one-bedroom flats, all with their own private facilities, standing in quiet communal gardens laid mainly to lawn. Elleray Hall day Centre is close by with local shops in Teddington High Street. The scheme has a lift and there is a full-time scheme manager.

Garrett House, 166 Kingston Lane, Teddington

The scheme consists of 20 studio flats with shared bathing facilities plus 6 studio flats and 4 one-bedroom flats with their own bathrooms. There is a large pleasant garden to the rear and a scheme manager. The scheme has a lift. Small general shops are nearby and Teddington High Street is a short bus ride away.

Argyle House, Somerset Road, Teddington

There are 7 self-contained one-bedroom flats in this semi-retirement scheme. All flats are connected to a community alarm 24 hours a day. A mobile scheme manager visits regularly. There is a lift. The scheme has its own private car park at the rear and is within walking distance of Teddington High Street.

Bennett Close, Park Road, Hampton Wick	This scheme consists of 16 self-contained one-bedroom flats, 1 self-contained two-bedroom flat and 2 studio flats with shared bathing facilities. It has a communal garden and stands adjacent to Bullen Hall and Hampton Wick library. There are many local shops in Hampton Wick High Street and Kingston town centre is a short bus ride away.
Redknap House, Cleves Road, Ham	There are 24 flats in total, 18 self-contained studio flats with showers and 6 self-contained one bedroom flats. There is a full-time scheme manager, pleasant gardens and a lift. Local shops are nearby and bus routes go to Kingston and Richmond.
Calvert Court, Manor Park, Richmond	The scheme is built as two adjoining wings consisting of 2 studio flats with shared bathing facilities, 13 self-contained studio flats and 22 self-contained one-bedroom flats. There is a lift and a full-time scheme manager. A large garden is situated to the rear of the property. It is close to the main road with good local transport connections to Putney, Sheen and Richmond.
Firmston House, South Worple Way, Mortlake	This scheme has 11 self-contained one-bedroom flats providing an excellent standard of accommodation. There is a lift. A mobile scheme manager visits regularly and all flats are connected to a community alarm 24 hours a day. There is a small garden to the rear of the property and many local shops nearby in Sheen Lane.
Brookwood Avenue, Barnes	Built on the site of the former Beverley works in1980, there are 2 studio flats with shared bathing facilities, 3 self-contained studio flats with showers and 15 self-contained one-bedroom flats. The scheme is close to Barnes Common with local shopping facilities in Barnes High Street. The scheme has no lift. There is a scheme manager.
Baynes House, 135 Nowell Road, Barnes	This scheme is located in a quiet residential area near the river. There are 10 one-bedroom self-contained flats. A scheme manager visits regularly. There are good public transport links to Hammersmith and Barnes.
Deniel Lodge, Park Road, Twickenham	This is a semi-retirement scheme close to Richmond Bridge. All flats are self-contained. The scheme has a lift. There is a small garden to the front of the property and a mobile scheme manager visits regularly. All flats are connected to a community alarm 24 hours a day. Richmond shopping centre is close by and there are local shops in East Twickenham.

Howe Lodge, Grosvenor Road, Twickenham	This scheme in Central Twickenham has 24 self-contained one bedroom flats grouped together in 4 adjoining wings. There is a grassed area to the rear of the property for sitting out in and a very pleasant roof garden. There is a full-time scheme manager. Twickenham shopping centre is nearby. The property does not have a lift.
James Darby House, Mereway Road, Twickenham	There are 26 studio flats with shared bathing facilities and 4 self-contained one-bedroom flats. There is no lift. The scheme is surrounded by a grassed area with a courtyard garden to the rear. There is a full-time scheme manager and local shops in Staines Road. Twickenham shopping centre is a short bus ride away.
Somerville House, Rodney Road, Whitton	There are 24 studio flats with shared bathing facilities and 5 self-contained one-bedroom flats. There is a lift. The scheme is surrounded by a grassed area with a pleasant secluded garden at the rear. There is a full-time scheme manager. A local parade of shops is nearby with Hounslow Town Centre a short bus ride away.
Elmsleigh House, Staines Road, Twickenham	This semi-retirement scheme consists of 8 self-contained one-bedroom flats. There is a mobile scheme manager who visits regularly and a lift. The scheme is in a very convenient position for public transport and a short bus ride from Twickenham town centre.
Sandown Court, 176 Hampton Road, Twickenham	This extra care scheme is for people capable of independent living, but with a higher degree of care needs. The units at Sandown Court are all self-contained one-bedroom flats with private facilities. There is a full-time scheme manager and full time carers on site. There are pleasant gardens overlooked by most flats and a post office nearby. The scheme is very near to bus tops that serve Twickenham, Richmond, Kingston, Hampton and Hounslow. Please note that applicants need to be known to Adult Social Services in order for a referral to be made to the Sandown Court panel. The panel will assess and determine whether an applicant has sufficient needs to be considered for this extra care scheme. An offer of a flat will be made to an approved applicant(s) when a vacancy arises.

*Applications should be made through Richmond Council Housing Provision Section on **020 8487 5454.***

Richmond Housing Partnership maintains a separate Register for some of their studio and one bedroom properties.
*For further information please contact Richmond Housing Partnership on **0800 032 2433**.*

Dean Road, Hampton

This scheme will provide extra care facilities for elderly and vulnerable people from the London Borough of Richmond upon Thames. This care scheme will seek to provide care that is more than the provision provided through retirement housing but less than that required of a formal care home. There are 31 one-bedroom flats and 10 two-bedroom flats. Seven flats will be available for purchase under a shared ownership scheme. Facilities include a lift, a community area with kitchen facilities and treatment rooms. There is a scheme manager and support workers.

Please note that applicants need to be known to Adult Social Services in order for a referral to be made to the Dean Road panel. The panel will assess and determine whether an applicant has sufficient needs to be considered for this extra sheltered scheme. An offer of a flat will be made to an approved applicant(s) when a vacancy arises

*Further information can be obtained through Richmond Council Housing Provision Section on **020 8487 5454***

Thames Valley Housing Association

Mary Rose Close, Ashley Road, Hampton

This scheme has 21 self-contained one bedroom flats. There is no resident scheme manager but Careline can be installed. There is a communal garden, lift and a car park. It is close to local shops.

*Applications should be made through Richmond Council Housing Provision Section on **020 8487 5454***

Robert Black House, Glamorgan Road, Hampton Wick

Anchor

Anchor is a not-for-profit organisation that provides housing and support choices for people aged 55 and over in England. Choosing Anchor's retirement housing means that you have the privacy of your own home, independence to do the things you want and the opportunity to live your life to the full.

This property offers warm, safe and comfortable retirement housing situated in an ideal location. It has a Scheme Manager and a 24 hour emergency call service. Small pets are welcomed. Hampton Wick train station and local buses are a 5 minute walk. Local charities can also arrange pick ups too. There are local shops nearby. Hampton Court and Bushy Park are also nearby. Local Church groups hold activities including afternoon tea and picnics in the park.

*More information can be provided by contacting the Customer Contact Centre on **0845 140 2020** or by visiting the website: **www.anchor.org.uk***

Colville Court, 30 Park Road, Teddington

Central & Cecil

This scheme consists of 19 self-contained one-bedroom flats. There is a communal lounge, kitchen, laundry and disabled shower and toilet. Pleasant gardens surround the property. A scheme manager visits every weekday; emergency cover is provided by 'Hanover on Call' out of hours service.

Applications should be made through Richmond Council or directly to:
Central & Cecil
266 Waterloo Road
London SW1E 8RO
*Telephone: **020 7922 5300***

Lady Elizabeth House, 67a Lower Mortlake Road, Mortlake SW14 7HJ

Guinness Trust

This scheme consists of 29 self-contained one bedroom flats. There is a communal lounge and garden, driers for tenants' washing, a guest room and a lift. The accommodation is very pleasant. Local shops are in Sheen Lane.

*Applications should be made through Richmond Council Housing Provision Section on **020 8487 5454***

Hanover Housing Association

Maddison Close, Park Road, Teddington

The accommodation consists of 17 self-contained one-bedroom flats and 1 two-bedroom flat. There is no scheme manager service but all flats are connected to Careline. It is set in a beautiful location close to Bushy Park. There is no lift access to the first floor. Hanover also has property throughout the country.

Applications should be made directly to
Hanover Housing Association
Hanover House
1 Bridge Close, Staines TW18 4TB
Telephone: ***0800 280 2575***
www.hanover.org.uk

Or through Richmond Council Housing Provision Section, who have 50% nomination rights, on ***020 8487 5454***

Housing 21

Howson Terrace, Richmond Hill Richmond Surrey

This scheme consists of 24 self-contained one-bedroom flats. There is a resident scheme manager and an emergency control unit. There is no common room or lounge but the scheme is in an excellent location close to Richmond Town Centre with bus routes nearby. All flats have had newly fitted kitchens and central heating boilers. The scheme has a laundry room.

Applications should be made through Richmond Council Housing Provision Section on ***020 8487 5454*** *or directly to:*

Housing 21
The Triangle
Baring Road
Beaconsfield HP9 2NA
Telephone: ***0345 606 6363***
Website: ***www.housing21.co.uk***
Email: ***lettings@housing21.co.uk***

London & Quadrant Housing Trust

Bay Leaf Close, Laurel Road, Hampton

This scheme consists of 24 self-contained one-bedroom flats and 2 flats adapted for disabled people. The scheme is linked to Careline and all residents are visited twice weekly by a mobile scheme manager. It is set in beautiful, quiet grounds behind Laurel Dene residential home.

Isabella Court, Queens Road, Richmond Hill

This scheme has 36 self-contained one bedroom flats. There is a resident scheme manager, a communal lounge and a laundry room.

Fitzherbert House, Kingsmead, Richmond

This scheme has 22 self-contained one bedroom flats. There is a resident warden, a communal lounge and a laundry room.

*Applications should be made through Richmond Council Housing Provision Section on **020 8487 5454***

Richmond upon Thames Churches Housing Trust

Kingsbury House, 10 Kings Road, Richmond

This scheme consists of 11 one-bedroom, 1 two-bedroom and 5 studio flats, all self-contained. There is no resident scheme manager but each flat is connected to Careline. There is a lift, communal lounge, laundry room, guest room and communal garden. Local shops are nearby.

Canford Place, Munster Road, Teddington

This scheme consists of 16 self-contained one-bedroom flats and 9 one-bedroom bungalows. There is no resident scheme manager but each property is connected to Careline. The scheme has a lift. There is a laundry room, guest room, communal gardens and car parking.

92 Wensleydale Road, Hampton

There are 15 self-contained one-bedroom flats, and 5 self-contained two-bedroom flats. The scheme has a mobile scheme manager and flats are connected to Careline. There is a communal garden and car park. The scheme is situated next to Carlisle Park with local shops and bus routes nearby.

Bishop Court, Kew Road, Richmond	There are 15 studio flats and 19 one-bedroom flats, all self-contained, with a full time resident scheme manager. There is a lift, a small common room, garden, laundry room, guest room and a car park. Local shops are nearby. The scheme is close to Richmond town centre and Kew Gardens.
Diana House, Walnut Tree Close, Barnes	This scheme consists of 25 studio flats and 6 one-bedroom flats, all self-contained. There is a full time resident scheme manager providing cover 7 days per week. The scheme has a lift, a communal lounge, laundry, guest room, communal garden and car park.
Oval Court, 5 Broad Street, Teddington	This scheme has 4 two-bedroom and 5 one-bedroom self-contained flats. All flats are connected to Careline. There is a part-time scheme manager and it is close to shops and bus routes.
Dyers Lane Trinity Church Road, Barnes	This scheme consists of 6 self-contained one-bedroom flats and 14 self-contained two-bedroom flats. There is no resident scheme manager, but all flats are connected to Careline. It is set in leafy surroundings along a main bus route, close to local shops and high street. There is a communal garden and off street parking.

Applications should be made to Richmond Council Housing Provision Section on ***020 8487 5454*** *or to the Trust at*
13 Castle Mews, High Street, Hampton, Middlesex TW12 2NN
Telephone: ***020 8481 7277***
Fax: ***020 8481 7244***
Email: ***info@rutcht.org.uk***
Website: ***www.paragonchg.co.uk***

Richmond Churches Housing Trust also has self-contained studio flats and one bedroom sheltered housing in Putney – applications for this area should be made directly to their offices

Almshouses for Rent

Almshouse accommodation has existed for many centuries. It was provided by landowners and other benefactors for people in need of housing. Most have been fully modernised and there are also newly built flats and bungalows, some of which have scheme managers.

Almshouse charities normally consider only local people or applicants who have a strong connection with the area, eg dependence on a close relative who lives nearby. Vacancies are usually advertised in libraries, churches and other public buildings close to where they occur.

Most almshouse accommodation operates by granting a licence to the occupant, not a tenancy. There is no rent, but a maintenance charge which is a nominal contribution towards the upkeep of the property. It is essential that you ask the administrators to explain fully the letting agreement before you take up occupancy.

Julian Court, Church Road, Barnes

This scheme consists of 7 self-contained studio flats. There is a communal lounge, gardens, car park and laundry. It is situated in the centre of Barnes opposite the pond and near to local shops.

Tollemache Almshouses, Ham Street, Ham

This scheme consists of 6 one-bedroom bungalows, 5 one-bedroom and 1 two-bedroom self-contained flats. There is no resident scheme manager.

The above schemes are managed by the Trust for local charities and are not a part of the Richmond Housing Register. Applications should therefore be made directly to Richmond upon Thames Churches Housing Trust's offices at 13 Castle Mews, High Street, Hampton, Middlesex TW12 2NN. Telephone ***020 8481 7277***

Candler Almshouses, Amyand Park Road, Twickenham

Candler Almshouses consists of a terrace of 10 bungalows each with a living room, bedroom, kitchen, toilet, and a shared bathroom with one other resident. The almshouses are set in fairly large grounds midway between Twickenham and St. Margarets. Each almshouse has a Careline emergency alarm and monitored smoke detector. Applicants must be single people aged over 65 years who are reasonably fit and able to live independently. Applicants will be of limited means and resident in the London Borough of Richmond upon Thames for a minimum of 5 years. Preference is given to applicants living in privately rented accommodation in Twickenham.

For more information, please write or telephone:
Richmond Charities' Almshouses, 8 The Green, Richmond, Surrey TW9 1PL Telephone: ***020 8948 4188***

Walsingham Lodge, Barnes

This wonderful retirement development in Barnes is set in three and half acres of grounds and consists of 38 homes, mainly for rent, for those aged over 60 or more and retired from full-time work, or disabled persons with a clear need for this type of accommodation. Walsingham Lodge has 18 self-contained one and two-bedroom flats and Berkeley Road (also within the development) comprises 20 bungalows, five of which are leasehold. The development is served by a full-time scheme manager and also benefits from a range of communal facilities such as laundry, guest room and residents' lounge.

For more information, please contact:
Rosemary Simmons Memorial Housing Association
Rosemary House, Portsmouth Road, Esher KT10 9AA
Telephone: ***01372 461440***
Email: ***enquiries@rsmha.org.uk***

Richmond Charities' Almshouses

The Richmond Charities manage 7 almshouse estates in Richmond. They vary in size from 4 to 44 almshouses. Most of the buildings are Grade II listed properties, set in attractive grounds. Each almshouse has a Careline emergency alarm and monitored smoke detector. Applicants must be aged over 65 years, who are reasonably fit, able to live independently and in need of an improvement in their living conditions. They will be of limited means and resident in the London Borough of Richmond upon Thames for a minimum of 5 years. Preference is given to applicants living in privately rented accommodation in Richmond, Ham, Petersham and Kew.

For more information, please write or telephone:
Richmond Charities' Almshouses, 8 The Green, Richmond, Surrey TW9 1PL Telephone: ***020 8948 4188***

For information on other charities which provide almshouses contact: The Almshouse Association, Billingbear Lodge, Maidenhead Road, Wokingham, Berks TG40 5RU
Telephone: **01344 452922** Fax: **01344 862062**
Email: **naa@almshouses.org**

Hanover

HANOVER ExtraCare

Hanover extracare is an effective alternative to residential care for frail older people, particularly those over 80 years old. Extracare not only provides cost effective accommodation and support but offers an environment which affirms dignity and independence whilst ensuring security and companionship. It enables residents to live in their own flat, behind their own front door, within a safe and welcoming environment which includes access to a level of on-site care equal to that offered by the very best traditional residential homes.

On an extracare estate the Estate Manager, on-site care team and other residents provide a supportive community that enhances social contact and reduces the incidence of loneliness, isolation and depression. Because the estate is a community and not an institution, residents retain their independence and can pursue their own lifestyle with the freedom to participate in communal social activities if they so wish. Extracare provides 24 hours on-site care, an assisted bathroom, an activities room, laundry services, incontinence services, staff sleep-over suite, guest room, electric buggy recharging facility and an on-site shop. The hotel-style communal facilities can also include a residents lounge, restaurant, hairdressing salon, bar and gardens.

Prices for residents are competitive and the provision of an on-site care team significantly reduces the time and costs involved with carers travelling within the community. It makes care during the night, often one of the most costly aspects of community and residential care, more feasible and cost effective, needing fewer staff.

There are no Extracare schemes currently available in the London Borough of Richmond upon Thames. The nearest schemes are in Englefield Green, Surrey and Mitcham in the London Borough of Merton.

Hanover Housing Association does have retirement properties in Teddington and Surbiton.

For further information please call **01784 446010.**

housing21

Housing 21's purpose is to provide a full range of housing, care and support services for older people which together help create the communities where older people want to live. Their vision is to deliver services in a way that gives older people greater choice and preserves their independence.

Most of Housing 21's properties are in groups of individual, self-contained apartments, built around communal areas and are known as "courts". Each self-contained flat has its own kitchen and bathroom, enabling you to be as independent as you like in the full knowledge that, should you need assistance, it is on hand. Many of the courts are designed to full mobility or wheelchair standard.

Most Housing 21 courts have a professionally trained court manager to support residents. They organise repairs, ensure the well-being of residents, arrange practical support such as shopping and cleaning and provide advice on things such as welfare benefits.

In all courts, Hanover do their best to promote a lively and social environment where you can choose to join in activities. They encourage residents to remain active in the local community and provide many opportunities for involvement in how the services are run. There are lots of variations between courts but many provide the following features: laundry; communal lounge for social activities; gardens; guest room; 24 hour emergency assistance; security and safety features.

Housing 21 own and manage over 13,500 properties in 350 courts all over England. To obtain a list of courts, or for any further information, please contact:

Head Office

The Triangle, Baring Road, Beaconsfield HP9 2NA

Property for rent -

Telephone: ***0345 606 6363***
Email: ***lettings@housing21.co.uk***
Website: ***www.housing21.co.uk***

Abbeyfield
Where older people find care in housing

The Abbeyfield Society is a registered charity whose mission is "To help an increasing number of older people to have a high quality of independent living provided through a range of services, including support, housing or care, with local community involvement."

The Abbeyfield Society has a strong orientation towards resident satisfaction and, where appropriate, working closely with relatives and sponsors. Residents live as independently as possible within five houses designed on home from home principles.

Each resident has his or her own room (mostly en suite) that may be personally furnished with the resident's own furniture and other treasured possessions.

Although each of the houses has its own distinctive style and atmosphere, all have gardens, attractive dining rooms, and in most cases one or more communal lounges.

The Abbeyfield philosophy is to provide a home from home with friendly care and support balanced with assisting residents to maintain as independent a life style as possible.

The Abbeyfield Society has the following houses:

- **Palmer House** in Kew and **Oxford House** in East Sheen have 9 and 10 rooms respectively and offer very sheltered accommodation for residents who are independent, but no longer wish to manage their own homes.
- **Victoria House** in Kew has 30 rooms and offers registered care for people who may be physically frail and require a higher degree of personal care.
- Princess Alexandra opened **Abbeyfield House** in New Malden in 1999. The home is purpose-built for people living with dementia and uses the latest design features. There are 36 rooms clustered in groups of nine, each with its own dining and lounge areas. Many of the staff who provide care are trained in the person-centred approach.

Homes providing personal care are registered with the Commission for Social Care Inspection and are regularly inspected.

For further information please contact:
Abbeyfield Society, 4 Ennerdale Road, Kew, Richmond, Surrey TW9 3PG Telephone: ***020 8940 0400***
Website: ***www.abbeyfield.com***

Retirement Housing for Sale

(For more information see - Age UK factsheet 2 "Buying Retirement Housing")

In many areas it is possible to buy self-contained flats or bungalows in retirement housing developments, normally with a resident scheme manager, alarm system and some communal rooms, for example a residents' lounge, guest room and laundry.

Retirement housing for sale is nearly always built by private building companies, or developers. Once all the houses or flats in the scheme have been sold, the scheme is usually run by a separate management group. This management group then employs the warden and organises maintenance services. You will pay a service charge to cover these costs.

You should be clear about how the service charge is worked out and what is included in this. It is also essential that you know who is responsible for repairs and maintenance.

Make sure that you get expert financial and legal advice, not only on buying the property, but on paying the service charge and the running costs, before committing yourself. Find out exactly what the service charge covers and what it doesn't. Ask the management organisation to explain how the service charge is set, and for a record of past increases. Be sure to get advice from a solicitor, or from your bank or building society, before going ahead with the purchase.

A few things to consider are:

- Check the location - is the site flat or are there hills to climb in order to get to and from the scheme?
- Is it pleasantly located and a sufficient distance from noisy main roads, factories etc?
- Is the locality close to shops, post offices, banks, chemists and doctors' services?
- Is it within reasonable reach of parks, libraries, churches, pubs, clubs and day centres, all facilities which you may use at the moment?
- Is the scheme on a public transport route - you may currently drive, but will this always be the case?

Most retirement housing is sold at full market price. You will get back the market value of the property at the time you resell, less administrative deductions. Check what these deductions will include before you buy.

The Elderly Accommodation Counsel

The Elderly Accommodation Counsel is a registered charity that maintains a nationwide database of all forms of accommodation for older people – retirement housing for sale and rent, residential care homes, nursing homes and close care schemes. Staff can give guidance, advice and detailed information to help callers choose and find the accommodation most suited to their needs.

For detailed information please apply to:
Elderly Accommodation Counsel,
3rd Floor, 89 Albert Embankment, London SE1 7PT
Telephone: **020 7820 1343**
Email: **enquiries@eac.org.uk**
Website: **www.eac.org.uk**

McCarthy & Stone

McCarthy & Stone are the biggest retirement house builder in the country and provide retirement flats nationwide that offer high standards of comfort and security. With each scheme built in its own grounds, they provide an environment which is as peaceful and relaxing as possible.

The award winning flats have all been designed to be as comfortable as possible eg colour co-ordinated worktops, tiles, appliances and cabinets in the kitchen and main bedrooms spacious enough for a double bed and furniture. Sockets and switches are a convenient height, cupboards and shelves are easy to reach and all taps have easy turn levers. All properties are fully insulated, double glazed and heated by energy efficient slimline heaters. Every main room has call points that put you in direct contact with the House Manager or the emergency Careline System providing 24 hour, 365 days a year cover. Each flat also has its own smoke alarm and TV entry door system with additional security alarms with contacts to ground floor windows and to the entrance door to your flat.

When it comes to moving, McCarthy & Stone can also help you to sell your home, with a team of people trained to assist with all aspects of selling and moving.

For further details on properties in the South East please telephone **01932 336099** or **0800 919 132** (freephone) for a free brochure, or write to:
McCarthy & Stone (Developments) Ltd, FREEPOST, Emerald House, 30-38 High Road, Byfleet, Surrey KT14 7QG
Website: **www.mccarthyandstone.co.uk**

Shared Ownership - part buy/ part rent

A few housing associations provide schemes where you buy a share of the sheltered housing and pay rent on the remainder.

The Housing Options Service has been designed so that anyone looking for an affordable home in London will only need to complete one application form to gain access to all the different Housing Associations.

For more information please contact:
Enquiries & Applications Team
L&Q Group Ltd, 70 Court Road, Eltham, London SE9 5NP
Telephone: **0844 406 9997**
Email: **housingoptions@lqgroup.org.uk**
Website: **www.housingoptions.co.uk**

Leasehold Schemes for the Elderly - For rent

Owner Occupiers, or people with capital available, are often regarded as being adequately housed or capable of looking after themselves and consequently not eligible for any Local Authority Schemes for the Elderly.

In the past, Housing Associations have built retirement accommodation for rent (with the aid of a government grant) which is purpose built grouped housing with resident scheme manager support, an emergency alarm system and other communal facilities eg a laundry room, common room and lifts.

Not surprisingly, demand has been greater than supply, so owner-occupiers have often been the last in line. In response to this situation, the sale of retirement flats on a long lease, generally with a discount, is a real possibility and provides a means of extending the choice available to the elderly. These schemes have a Managing Agent who act on behalf of the residents to provide maintenance and to ensure day to day running of the development. All exterior work, including landscaping, communal areas, lighting, lifts and entry phones are covered in this way.

Dean Road, Hampton

Please see details on Page 12

Richmond Churches Housing Trust has a total of 9 developments in the Teddington, Twickenham, Esher, Hampton, Richmond, Barnes and Roehampton areas. Purchase arrangements vary, but essentially a long lease is granted with prices discounted by up to 30%. (This is not the case in Esher, Richmond, Barnes and Roehampton where flats may only be purchased at full value.) Service charges for the above facilities currently range between £130 and £250 per month. As each new vacancy occurs for the subsidised properties, the Trust tries to give preference to those applicants, whose needs appear to be the most urgent. It may be that they will request a meeting in your home with one of their Leasehold Officers in order to establish your requirements and explain the scheme.

If you would like to register interest in any of their current or future developments please contact Richmond Churches Housing Trust:

13 Castle Mews, High Street, Hampton, Middlesex TW12 2NN
Telephone: **020 8481 7277**
Fax: **020 8481 7244**
Email: **info@rutcht.org.uk**
Website: **www.paragonchg.co.uk**

Retirement Security Ltd

Retirement Security Ltd manages an extra-care scheme at Fullerton Court, Udney Park Road, Teddington with on-site care (24 hrs / 7 days). There are 38 flats in total comprising one and two-bedrooms including wheelchair adapted properties.

Enquiries regarding the availability and cost of purchasing a flat as a leaseholder should be made direct to:

Retirement Security Ltd, 18 Wood Street, Stratford upon Avon, Warwickshire CV37 6JF or by telephoning **01789 292 952**

Retirement Lease Housing Association

Retirement Lease Housing Association has been managing leasehold schemes for the elderly for many years in various parts of the country. They are a registered housing association founded in 1971 and have pioneered innovative solutions to the housing and care needs of elderly people for over 30 years.

Their offices are located at 1 Pickford Street, Aldershot, Hants GU11 1TY
Telephone: **01252 356 000**
Website: **www.rlha.org.uk**

Notting Hill Housing Group

Contact **Notting Hill Housing Group** on **020 8357 4444** or visit their website **www.nottinghillhousing.org.uk** for details regarding their leasehold schemes for older people in Ealing and Hanwell.

Transferring Ownership of your Home

Although you may feel that you are protected if you pass the legal ownership of your home to your children or other members of your family, you may have no legal rights if things change in the future.

It is not safe to assume that you will still have access to your house and the money tied up in it if you sign it over to someone else. For example, the person you have passed your property to could be declared bankrupt, get divorced, become disabled or die; any of these things could mean that the home you have given to them is at risk.

You also need to think about whether you are placing limitations on what you can do in the future. For example, at some stage you may want to sell your property and buy a smaller property or a house in a retirement scheme. This might not be possible if your home is in someone else's name and, again, it is not always safe to assume that the person you have passed your home to will be willing to sell up when you want them to.

In any event, if you are thinking about transferring your assets you should seek independent financial and legal advice before making a decision.

In some cases people wonder whether they can give away their home or their savings so that they can avoid paying for residential care.

It is illegal to give property or savings to another person in order to qualify for financial help from your local authority. This is called 'Deprivation of Assets'. If the local authority believes that you have deliberately given away assets to reduce or avoid fees for accommodation they may try and claim the fees back.

(For more information see – Age UK factsheet 40 "Deprivation of Assets in the Means Test for Care Home Provision")

It is important to remember that if you give away your home, you may lose control over what happens to it.

Staying Put - Remaining in your own home

Comfort and Care in your own home
Many older people would rather stay in their own home than move on. A few of the questions people may have when they get older are:

- What kind of practical help can make life more comfortable?
- How can I maintain good health?
- Where can I find companionship?
- How can I feel safe and secure?

If you are unable to manage at home and require support you can ask your local Adult Social Care Access Team to assess your needs. You may just need help for a couple of hours each week or it may be daily help that you need. It is pointless for you to have to reluctantly move from your home if the support you need can be provided.

Adult Social Care Access Team
If you have had no previous contact with Adult Social Services, please telephone the Access Team on **020 8891 7971** or email: **adultsocialservices@richmond.gov.uk**
If you have had help previously and now require further assistance, please telephone your locality team as listed below:

Twickenham and Whitton
42 York Street, Twickenham TW1 3BW
Tel: **020 8891 7965** Fax: **020 8831 6451** Minicom: **020 8891 7632**

Richmond, Ham & Kew
Centre House, 68 Sheen Lane, SW14 8AB
Tel: **020 8487 1682** Fax: **020 8487 1704** Minicom: **020 8891 7632**

East Sheen & Barnes
Centre House, 68 Sheen Lane, SW14 8AB
Tel: **020 8487 1682** Fax: **020 8487 1704** Minicom: **020 8891 7632**

Teddington and Hampton areas
Teddington Clinic, 18 Queens Road, Teddington TW11 0LR
Tel: **020 8714 4251** Fax: **020 8714 4275** Minicom: **020 8714 4276**

Following an assessment of need, they can provide the following services: Residential care, Day care, Care at Home, respite care, Direct Payments and the provision of aids and adaptations.

Services for Adults/Older People will not provide cleaning, shopping, laundry and ironing services or monitoring and supervision of medication if they are all that you need help with.

Alternatively, if you decide that you do not wish to apply to your local social services to go through the assessment process, you could look in Yellow Pages under Nursing Agencies and Care Agencies. Each agency has its own system for placing staff, and their charges and style of service vary considerably. Some agencies may charge an agency or booking fee. Details can also be found on the Yellow Pages website **www.yell.com**. In the Thompson Directory providers are listed under 'Home Care Services' or 'Home Help Services'

Factsheet 6 'Finding help at home' from Age UK can provide further details.

Agencies that provide nurses or care workers who carry out personal care tasks have to be registered with the Care Quality Commission (CQC). Agencies are regularly inspected by the CQC to ensure that they comply with national minimum standards for this type of care provider, including requirements to provide detailed information about their services and to have written contracts with users. The CQC and the local authority can provide lists of agencies in your area.

Care Quality Commission
National Correspondence, Citygate, Gallowgate, Newcastle upon Tyne NE1 4PA
Telephone: **03000 616161** Website: **www.cqc.org.uk**

The United Kingdom Home Care Association (UKHCA), whose member organisations provide care at home, has a leaflet, 'Choosing care in your Home'. Single copies are available free from UKHCA and can be downloaded from their website: **www.ukhca.co.uk**

United Kingdom Home Care Association (UKHCA)
Group House, 52 Sutton Court Road, Sutton SM1 4SL
Telephone: **020 8288 5291** Email: **enquiries@ukhca.co.uk**

UKHCA

UKHCA is the professional Association for Domiciliary Care Providers. Member organisations provide care and nursing care for people in their own homes. Members of the Association work to a Code of Practice and display the Association Logo. The Association's priorities are to promote the highest standards of care, to encourage training and development of homecare workers and to highlight home care as the preferred option for people who need care.

A comprehensive list of homecare providers committed to the UKHCA Code of Practice is available from **www.ukhca.co.uk/memberlist.aspx** or by telephoning **020 8288 5291**.

Financial help with repairs and home improvements for older people

(For more information see – Age UK factsheet 13 "Funding repairs, improvements and adaptations")

Repairs and Grants
If you own your own home, getting repairs done by someone you feel is reliable and trustworthy can be quite daunting. Unfortunately, no organisation is usually able to recommend someone to carry out the repairs on your house. This is because no organisation would want to recommend anybody unless they were absolutely sure that they were trustworthy and affordable. However, the following tips may help when looking for someone to carry out repairs:

- Look for someone registered with a national trade body e.g. Central Heating Engineers should be registered on the Gas Safe Register (formerly Corgi).
- When you telephone always ask how much they charge for call out and for labour and whether it includes VAT.
- If it is a large piece of work e.g. fitting central heating, roof repairs, make sure that you get 2 or 3 estimates in writing.
- **Never** give work to someone who turns up on your doorstep.
- **Never** give money to anyone who claims to have carried out repairs on your home that you did not ask them to do.

Grants
There are several grants that older people can claim to help with improvements or repairs to housing.

RICHMOND HOME IMPROVEMENT AGENCY
The Agency provides support to clients to enable them to remain independent in their chosen home for the foreseeable future. The assistance may include instructing and supervising builders and providing advice on finding appropriate finance.

Advice and Support:
The Agency can assist people to identify the problems with their home and how these may be tackled. This could include a review of all housing options open to the client including advice on legal entitlements, welfare benefits, financial matters and other support services which the client may need to enable them to remain in their home.

Financial Matters:
There may be Council grants to help with the cost of repairs or improvements. The Agency caseworker can help eligible clients to apply for grants which are detailed below.

The Agency's casework supports clients who need to access alternative sources of finance. This may include raising loans against the equity of their property through our Houseproud partnership and ensuring that people receive appropriate independent financial support.

Repairs, adaptations and improvements:
An Agency surveyor offers clients guidance about work needed in their homes and prepares specifications and estimates for the client. Jobs undertaken can range from single or minor items to major repairs or improvements. The Agency also helps to make adaptations to existing homes or to build extensions for people with disabilities.

An Agency approved builder completes work under the supervision of an Agency surveyor. All the Agency's builders are constantly checked and monitored to ensure their work is satisfactory.

For further information please contact:
The Richmond Home Improvement Agency
London Borough of Richmond upon Thames
Richmond upon Thames Office
Civic Centre, 44 York Street, Twickenham TW1 3BZ
Tel: **020 8891 7436**
Fax: **020 8891 7476**
Minicom: **020 8891 7404**
Email: **HIA@richmond.gov.uk**
Council website: **www.richmond.gov.uk**

DISABLED FACILITIES GRANTS (DFG)
This grant is mandatory and is available on a means-tested basis to residents who are registerable as disabled and who require certain works to enable them to live independently at home. The maximum grant is £30,000 and is based on criteria set in legislation. The grants are available to owners and all tenants. In tenanted properties the landlord must give permission for the works.

The grant could be for work to:

- Make it easier to get into and out of your home, for example, by widening doors or putting in ramps;
- Make access easier to the living room, bedroom, kitchen and bathroom, for example, by putting in a stair lift or floor lift;
- Provide suitable bathroom and kitchen facilities, for example at wheelchair height, so that you can use the facilities independently;
- Provide or improve a heating system in your home;
- Adapt heating or lighting controls to make them easier to use; or
- Improve access and movement around your home so that you can care for someone who lives with you.

Applying for a Disabled Facilities Grant

1. You should contact a social services care manager on 020 8891 7971 (for young people under 18, please call 020 8891 7500). The care manager will arrange for an occupational therapist (OT) to assess what work is necessary and appropriate to meet your needs.

2. The OT will then ask the Home Improvement Agency to contact you and arrange a visit to assess whether the work to your home is reasonable and practical, considering the age and condition of your property.

3. The aim of the grant is to help people who cannot afford to pay for work to adapt their homes. So, in all cases, the amount of the grant is decided by a test of your financial resources. This test is in line with government rules and is carried out by the Home Improvement Agency Caseworker, using information about your income, savings and so on.

COLDBUSTER GRANTS

These grants of up to £6,000 are available for:

- A new central heating system or heating boiler.
- Upgraded heating controls.
- Cavity wall insulation and loft insulation
- Draught proofing

The grants are available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits. They are also available to residents aged 60 and over on a low income, subject to a means test. Please call **Coldbusters on 0800 358 6668** for further information.

For general information about all schemes available in the area telephone the Energy Saving Trust free on **0800 512012**

HOME REPAIR ASSISTANCE GRANTS

These grants are for repairs, security works or minor adaptations up to £5,000 in any 5 year period. This grant is available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits and who are aged 60 and over, are disabled, or who have children aged 16 and under. They are also available to residents aged 60 and over on a low income subject to a means test. Please call the Home Improvement Agency on 020 8891 7436 for further information.

HOUSEPROUD EQUITY RELEASE LOANS
These loans are available to help residents who are cash poor but have equity in their property that can be used to pay for essential works such as repairs and non mandatory DFG works. The loans are available for homeowners aged 60 and over and households with a disabled resident. They can be from £3,000 to 30% of the value of the property. Homeowners under the age of 75 can choose to repay the loan on an interest only or an interest and capital basis. For those over 75, there is an additional choice of making no repayments, with the capital and interest accrued being refunded on sale of the property. The Department for Work and Pensions (DWP) may pay the interest on some loans, and should be approached to clarify the situation for each individual loan. Loans are only available when an independent financial advisor assesses the applicant's ability to make repayments. Please call Houseproud on **0800 783 7569** for further information

THE HANDYPERSON SCHEME
This scheme is managed by Age Concern Richmond upon Thames and offers a service to disabled residents and those aged 60 or over for works such as minor repairs or security measures. Please call **020 8876 0620** for further information. (See Page 38 for further information.)

Grants from other sources

The Social Fund
Income support is a benefit for people on low incomes. In certain circumstance it may be possible for older people who receive Income Support to get a community care grant from the Social Fund to help with repair costs. Community Care Grants can help with the cost of minor structural repairs, maintenance, internal redecoration and refurbishment which enable you to stay living in your own home. The grants are discretionary and the Social Fund budget is limited. If you cannot get a grant it may be possible for you to get a loan from the Social Fund.

The repayments are deducted from your benefit in the following months.

For information about benefit entitlements contact:

Department of Work and Pensions
Twickenham Job Centre Plus
56-63 London Road
Twickenham
TW1 3SZ
Tel: **020 8250 4600**

(For more information see - Age UK Factsheet 49 "The Social Fund and other sources of financial help")

Charities

There may be charities or trust funds which can help towards the costs of smaller repair work. Your local library, Age Concern Richmond upon Thames or Council for Voluntary Service may know of some local charities or trusts to contact:

Age Concern Richmond upon Thames
Suite 301
3rd Floor, Parkway House
Sheen Lane
East Sheen
London SW14 8LS
Telephone: **0845 6011149**

Richmond upon Thames Council for Voluntary Service (CVS)
1 Princes Street
Richmond
TW9 1ED
Telephone: **020 8255 8500**

The Home Improvement Trust

The Home Improvement Trust (HIT) helps to arrange affordable equity release loans enabling older and disabled people to live safely and independently in their own homes, helping to prevent poor health and reducing the need for residential care.

HIT is not-for-profit and does not receive commission for the loans it helps to arrange. The loans, which are simply for home improvements and can be from as little as £3,000, are flexible and from a lender who understands the needs of older homeowners. Set up costs for these loans are kept to a minimum, without arrangement fees, so that these loans, which do incur a market rate of interest, are viable for quite small sums.

Older homeowners in Richmond can access the Houseproud scheme which HIT runs in partnership with local authorities (including the London Borough or Richmond upon Thames) and home improvement agencies across England, Scotland and Wales to provide information on options available for older and disabled homeowners to get major work (repairs, improvements or adaptations) done on their homes, including funding options. Local partner officers provide a single and consistent point of contact for clients and can offer information about the equity release loan options for people who are either not eligible for grant assistance or who have insufficient means to fund the client contribution required. The loans can be used either as ‘stand alone’ funding or as a top-up facility for a grant.

For more details contact:

The Home Improvement Trust,

7 Mansfield Road, Nottingham NG1 3FB

Freephone helpline: **0800 783 7569**

Wesbite: **www.houseproud.org.uk**

Raising an income from your home

(For more information see - Age UK factsheet 65 "Equity Release")

If you are an owner-occupier you may have a relatively large amount of capital tied up in your home. There are a variety of schemes which enable you to raise some, or all, of the value of your home while you continue to live there. Such schemes can provide either a regular income or a lump sum. They are normally aimed at people over 70.

Whilst these schemes seem attractive they represent a considerable commitment for you and there are a number of things you should bear in mind:

- If you currently receive a means-tested benefit, the extra money may affect your entitlement.
- If you have anyone living with you, other than a partner or a close relative, you are unlikely to be able to enter one of these schemes.
- Moving home in the future may be more complicated.
- No tax relief is available on loans for home improvements or repairs.
- There will be valuation and legal fees, although the cost of these can sometimes be included in the loan itself.

If you have children or other close relatives, you will probably want to discuss any plans with them. You will need to look in detail at the various schemes available and obtain quotes from more than one building society or finance company before deciding on the scheme that best suits your needs.

Be wary of lenders other than banks or building societies as some are unscrupulous and can charge very high rates of interest.

Always consult an independent financial and legal adviser before making any commitment.

Letting your home - taking in a lodger

Some older people may consider letting a room in their home as a way of earning extra income. The law now makes it relatively easy for you to let a room or part of your home and take in a lodger i.e. someone who has their own room but shares the rest of the accommodation with you. If you are a tenant or long leaseholder you will first need to check if your tenancy agreement allows you to take in a lodger or sublet part of your property. Alternatively, if you are a home owner and still have a mortgage on your home, you should check with the lender. You should also inform your insurance company that you intend to take in a lodger.

The amount of rent you charge, how often it is paid and the length of the stay are up to you to agree with the lodger and it is advisable for these details to be made clear in writing (although you are not required by law to provide a written agreement) including what services, if any will be provided and how much notice you or your lodger will give if either wants to end the arrangement. Details such as use of telephone, garden etc should also be included in this written document.

It is important to get advice on this from an Advice Agency or the Citizens Advice Bureau. If you were to rent part of your home which has self-contained facilities i.e. not having to share any of the living accommodation or provide any meals, then you would probably be taking in a tenant and not a lodger. A tenant has more rights than a lodger.

Information on this type of arrangement can be found in the Communities and Local Government booklet 'Letting rooms in your home'. A copy of this booklet and other related leaflets can be downloaded from the Communities and Local Government Housing website: www.communities.gov.uk/housing

Letting a room may seem like a good idea but there are many factors to consider.

- You won't be alone in your home, but are you happy about sharing your home with another person? It is a good idea to ask for references before taking a lodger into your home.
- The rent that you receive may affect any income support or housing benefit that you get.
- You are legally obliged to provide a rent book or similar document if the rent is payable on a **weekly** basis. Even if you are not required to provide a rent book (eg if rent is paid monthly or fortnightly), it is important to keep a record of rent payments or receipts for rent paid to avoid any disagreements later.
- Becoming a landlord will mean increased responsibilities. You need to be clear of your rights and those of your lodger.

Homeshare

Homesharing is a scheme under which an older person who needs help, companionship or care gives free or inexpensive accommodation to a younger but mature adult. In exchange they receive about 10 hours of help a week and a presence in the home at night. Both sides have plenty of 'space' as Homesharers continue their normal work or studies by day.

The scheme is run by a charity called Homeshare. The charity always starts with the needs and preferences of the home occupier and takes great care in selecting sharers. They ask for a commitment of 6 months and remain involved throughout to make sure the match is working on both sides. A home occupier can be a homeowner or a tenant (with a spare room available).

For further information contact:
Vitalise Homeshare
12 City Forum, 250 City Road, London EC1V 8AF
Telephone: **0845 293 0449**
Email: **homeshare@vitalise.org.uk**

Age Concern, Richmond upon Thames
Provides a variety of services for older people who live in the Borough of Richmond upon Thames including an independent Telephone Helpline, Benefits Advice, Help with Planning Support, Social Centres, Volunteering opportunities and a Handyperson Service. For further information, please contact:

Age Concern Richmond upon Thames
Suite 301, 3rd Floor, Parkway House, Sheen Lane
East Sheen, London SW14 8LS
Telephone: **0845 601 1149**
Website: **www.ageconcernrichmond.org.uk**

Age Concern Richmond's **Handyperson Service** offers a trustworthy and reliable service for small jobs such as fitting safety and security measures, door chains, locks and spy holes and assisting with practical jobs around the home and garden such as putting up shelves, changing light bulbs, fitting key safes and grab rails, plus much more. The service is for residents of the London Borough of Richmond upon Thames who are over 60 years of age or have a disability. For more information, please call **020 8876 0620** or email **handyperson@acrut.org.uk**

Age UK Advice and Information Service for Retirement Housing

Whether you live in Council, housing association or other retirement housing, sometimes queries and small problems can arise and that's where the Age UK Advice and Information Service for Retirement Housing can assist. A little help early can avoid the problem growing. They can provide specialist advice on a number of issues, including:

- Role of the scheme manager
- Rent and service charges
- Rights to repairs and improvements
- Rights to consultation and residents' participation
- Neighbour disputes
- Pets
- Residents' rights regarding the use of communal facilities

Contact details:
Monday to Friday, 9.30am to 4.30 pm on **0845 600 2001** or **0800 169 65 65**
Website:
www.ageuk.org.uk/home-and-care/housing-advice-service

AGE UK FACTSHEETS

On 1 April 2009, Age Concern England and Help the Aged joined together to create a new charity dedicated to improving later life for everyone. As of April 2010, they are now known as **AGE UK**.

Part of Age UK's mission to improve the lives of all older people is a commitment to provide information for all who would benefit from it. **Age UK** factsheets are the most comprehensive guide to the issues that affect older people in the UK. They are designed to provide practical information to older people to help themselves and as a definitive guide for those whose work helps other people. Following is a list of some of the factsheets which are available to you.

Factsheets can be downloaded from the Age UK website at **www.ageuk.org.uk/publications** where you can view a full list of all factsheets and information guides, or you can browse subject areas to find advice about specific topics. They can also be provided free of charge by calling the **Age UK Advice Line on 0800 169 65 65**. Lines are open from 8.00 am to 7.00 pm every day including weekends.

Factsheet list

Housing

1 Help with heating costs
2 Buying retirement housing
8 Council and housing association housing
9 Anti-social behaviour in housing
13 Funding repairs, improvements and adaptations
35 Tenants rights: rent
67 Tenants rights: repairs
64 Retirement (sheltered housing)

Income and Benefits

15 Income Tax
17 Housing benefit and council tax benefit
19 The state pension
21 Council Tax
34 Attendance allowance
48 Pension credit
49 The social fund and other sources of financial help
55 Carer's allowance

Social Care

6 Finding help at home
10 Paying for permanent residential care
20 NHS continuing healthcare and NHS-funded nursing care
24 Self-directed support: direct payments and personal budgets
29 Finding care home accommodation
37 Hospital discharge arrangements
38 Treatment of property in the means test for permanent care home provision
39 Paying for care in a care home if you have a partner
40 Deprivation of assets in the means test for care home provision
41 Local authority assessment for community care services
46 Paying for care and support at home

Legal Issues

7 Making a will
14 Dealing with an estate
22 Arranging for others to make decisions about your finance or welfare
43 Getting legal advice

Health

5 Dental care – NHS and private treatment
23 Help with continence
44 Local NHS services
76 Intermediate care

Work, Leisure and Education

3 Television Licence concessions
4 Rights at work
26 Public transport and concessions

General

27 Planning for a funeral
42 Disability equipment and how to get it

Welfare Benefits for Older People

Richmond Council works with Age Concern Richmond and Richmond Aid to run a service offering support and advice about state pensions and other benefits. The service is for people over 60 and disabled adults under 60 and gives free, independent advice on how to claim those benefits.

The service can help you to complete application forms and deal with any queries you have about your benefit payments. It can also verify documents for you, so that you don't have to send originals to the Pension Centre and advise you on other local support organisations if you have any other needs.

It can also help you to understand which benefits you are entitled to claim and explain how you can appeal if you think decisions made about your benefits are incorrect.

To use the service please contact:
Age Concern Richmond upon Thames
Telephone: **020 8878 3546**
Email: **welfarebenefits@acrut.org.uk**

Richmond Aid
Telephone: **020 8831 6080**
Email: **benefits@richmondaid.org.uk**

The Citizens Advice Bureaux (CAB) are an excellent source of information on benefits, money and many other issues.

They have the following offices in Richmond upon Thames:

Richmond CAB
233 Lower Mortlake Road, Richmond TW9 2LL
Tel: **020 8332 6158** (existing clients)
Tel: **0844 826 9700** (new clients)

Sheen CAB
Sheen Lane Centre, 74 Sheen Lane SW14 8LP
Tel: **020 8939 6950** (existing clients)
Tel: **0844 826 9700** (new clients)

Twickenham CAB
61 Heath Road, Twickenham TW1 4AW
Tel: **020 8843 7229** (existing clients)
Tel: **0844 826 9700** (new clients)

Hampton CAB
The White House Community Centre
45 The Avenue, Hampton TW12 3RN
Monday to Wednesday 10.00 am - 12.00 noon - existing clients can drop in
Tel: **0844 826 9700** (new clients)

Ham CAB
The Health Centre
Ashburnham Road, Ham, Richmond TW10 7NS
Tel: **020 8332 6158** (existing clients)
Tel: **0844 826 9700** (new clients)

North Barnes CAB
Castelnau Community Centre, Stillingfleet Road, Barnes SW13
Tuesday to Friday 10.00 am - 12.00 noon - existing clients can drop in to make an appointment
Tel: **0844 826 9700** (new clients)

Information can be obtained from their website: **www.rcabs.org.uk**

Financial Information and Advice

For information about benefit entitlement contact:

Department of Work and Pensions,
Twickenham JobCentre Plus, 56-63 London Road, Twickenham TW1 3SZ
Tel: **0845 604 3719**

Disability Living Allowance Benefit Enquiry Line
Tel: **0800 882200**
www.direct.gov.uk

Housing Benefit
Housing Benefit is for people who rent their homes and are on a low income. In order to qualify you must have to pay rent for where you live and have less than £16,000 savings unless you are getting the 'guarantee credit' of pension credit.

For enquiries and to make a claim contact:
Housing Benefit/Council Tax Benefit
Revenues and Benefits, Civic Centre, 44 York Street, Twickenham TW1 3BW

Tel: **020 8891 7724**
www.richmond.gov.uk

The reassurance of remaining independent with the aid of Telecare sensors and Careline

- Available 24 hours a day every day of the year
- At the push of a button you can speak to our trained staff even if you can't get to the phone
- They will summon help if you need it
- Inexpensive and easy to use - all that's needed is a BT telephone point and a 13 amp electrical socket within 10 feet of your telephone socket
- Available to owner-occupiers and private, or housing association tenants

To find out more about Telecare / Careline

Phone: **08456 122 660**

Email: **adultsocialservices@richmond.gov.uk**

Web: **www.richmond.gov.uk**

If you would like to contact the Careline service direct call **0845 600 7413** or email **Careline@richmond.gov.uk**

LONDON BOROUGH OF RICHMOND UPON THAMES

HOUSING

Telecare / Careline

Many older or disabled people who live on their own can feel vulnerable especially if they have not been well, had a recent fall, or are worried about security in their home.

Richmond Council provides a community alarm service called 'Careline' which operates 24 hours a day every day of the year to provide security to people in their own homes. Trained staff are available to take your calls and summon assistance, alert your relatives and friends, or simply offer a reassuring voice.

You can buy or rent a Careline unit wherever you live, whether you are a Council, private or housing association tenant or an owner-occupier. If you are on low income or receiving benefits you may be eligible to have the equipment installed at a reduced rate or free of charge.

The system works through an alarm unit which sits under or to the side of your telephone. You will be provided with a lightweight alarm pendant which you can wear round your neck or clipped onto your clothing.

If you want to call Careline, all you need do is press the red button on the pendant or the button on the alarm unit. This will trigger a call to the Careline Control Centre from virtually anywhere within your home or garden. A Careline Operator will then speak to you through the unit. If they are unable to get an answer, they will call for assistance.

If you would like more information about Careline, including the charges, please call **08456 122 660** or contact the Careline service direct call **0845 600 7413** or email: **Careline@richmond.gov.uk**

If you are interested in having the service installed, a demonstration can be arranged in your home without obligation.

The inclusion of organisations and advertisements in this booklet does not imply that any organisation is being recommended either by Richmond upon Thames Council or by Age Concern Richmond.

Before entering into any kind of agreement with an organisation listed in this booklet you should take independent advice.

Produced by:
Richmond upon Thames Council's
Adult Community Service
with assistance from Age Concern Richmond

Enquiries to:
Civic Centre
44 York Street
Twickenham
TW1 3BZ
Telephone: **020 8487 5454**
Minicom: **020 8891 7423**
Email: **housingallocations@richmond.gov.uk**

LONDON BOROUGH OF
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APRIL 2011