

# Looking for a Place to Live?



A guide to the housing options for  
people with a learning disability



St. Helens  
Council

My Life, My Choice.

[www.sthelens.gov.uk/mylifechoice](http://www.sthelens.gov.uk/mylifechoice)



The Princess Royal Trust  
St Helens Carers Centre

# Looking for a Place to Live?

If you are currently living at home with your family, there may come a time when you want to move out.

This is a big step for anyone so you should take time to think about what you want. Making a plan can help you to think about what is important.

This booklet looks at the things you should consider and some of the housing choices that may be available to you in St Helens.

## Making a Plan

Planning can take a long time so it is a good idea to start as soon as you can, even if you are not ready to move out yet. You should ask other people who know you well, like your family or care manager, to help you plan.

If you have to move quickly, you may not have the choices you want or time to consider what is important to you. Planning ahead means you can let the people who support you know what you want.

## Things you may want to think about are:

**Why do you want to move?**

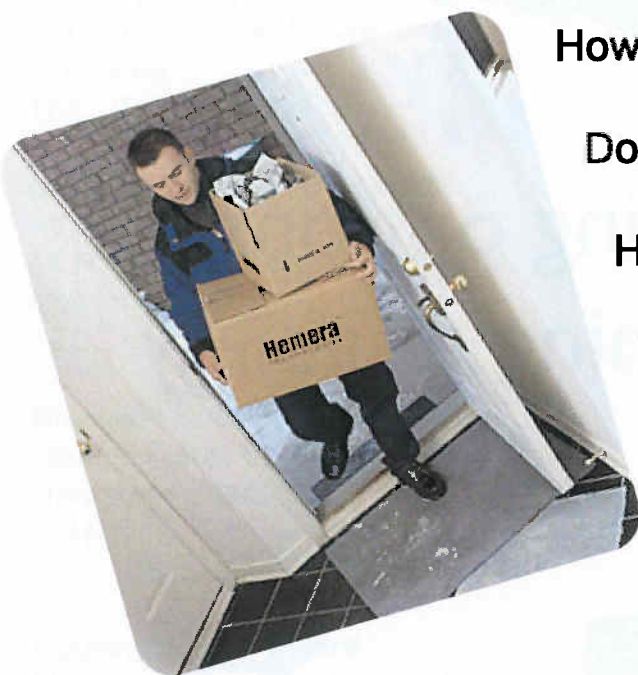
**How quickly do you want to move?**

**Do you want to live in a particular area?**

**How will you pay for your new home?**

**What support will you need in your new home?**

**Do you want to share a house with other people or live on your own?**



Use the last page in this booklet to write down what is important to you.

# Sharing a House

Many people prefer not to live alone, for safety, company or support or just to share the bills and household tasks. It can be nice to have a housemate to chat with in the evenings. But remember, sharing a home can be difficult if you don't have similar interests and personalities. It is better to get to know someone well before committing to sharing a home.

Usually, if you share your home, you will have your own bedroom but share the other rooms such as lounge, kitchen and bathroom.

It can be cheaper to share a home as you will be paying only part of the household bills and can buy furniture and furnishings together.

## Living on Your Own

Having your own space, and being able to decide what you do, makes living alone seem appealing. You will have the choice of how you decorate and furnish your home.

This can, however, mean that it is a more expensive option as you will be solely responsible for all the bills. You also need to be comfortable with being on your own in the property.

You will have more choice about where you live and the type of property you live in but you may have to choose a smaller property and consider whether you can afford to pay for it.



**Whether you want to live alone or share with a number of other people, there are a variety of routes into housing. This booklet explores some of the ways you may be able to get your own home.**

Some options may be more suited to your needs and wishes than others. You should consider each carefully and get more help and advice if you need it.

# Renting a Property

Some people choose to rent a property - paying money weekly or monthly to a Landlord for the home you live in.

You will sign a tenancy agreement which tells you what the landlord will do to look after the house and what you must do. Landlords will usually do any repairs on the house. It will say how long the tenancy is for and how much rent you have to pay.

If you get certain benefits or have a low income, you may get help from the Council with paying the rent. You will need to apply for Housing Benefit and Council Tax Benefit - you can get help with filling in the forms at their office in Wesley House.

To rent a home, you do not need a care manager to refer you. You can apply for rented accommodation yourself, but it is a good idea to ask someone you trust to help you and to check the tenancy agreement.

If you rent a home, you can still ask Adult Social Carer & Health (Social Services) to support you in looking after it and yourself.

## Registered Social Landlords and Housing Associations

For most people, renting from a Registered Social Landlord (RSL) or Housing Association is the best option. Rents are usually more affordable and you have a long term tenancy, so you don't have to move unless you want to or your needs change. For people on a low income, Housing Benefits will normally cover most or all of the rent.

If you would like a home from one of the RSLs or Housing Associations in St Helens, you will need to make an application to Under One Roof. They look after the social housing waiting list under a scheme called Choice Based Lettings.

You will have to fill in an application form and, if accepted, you can then 'bid' for an available property that you would like to live in.

You can ask someone, like a family member or carer, to help you to make the application and to bid or you can ask Under One Roof to help you. They have an Access and Support Officer who can give you help and advice.

If you are over 55 and have a need for support, you could consider Extra Care Housing. You will have your own flat or bungalow but you will be able to get support from on-site staff when you need it. This is currently provided by both Helena and Arena Housing in various parts of the borough.

Some RSLs will provide additional support to help you in your new tenancy, for example to help you apply for Housing Benefits and sort out your bills. Some may also provide furniture and kitchen appliances for a weekly charge. This could help you if this is your first home and you have a limited amount of money,

You do not have to pay any money to the RSL or Housing Association before you can move in.

If you want to live with a friend or family member, you can apply together for a joint tenancy and share the rent costs.

It can take a long time to get a property through Under One Roof, so you should consider registering with them even if you are not ready to move yet. If you do not need to move quickly you may have to wait longer for a property that you would like.

- ✓ *Reasonable rents*
- ✓ *Long term security*
- ✓ *Do not need to pay money before moving in*
  
- X *You may have to wait a long time to be rehoused*
- X *You may not have as much choice as you would like*

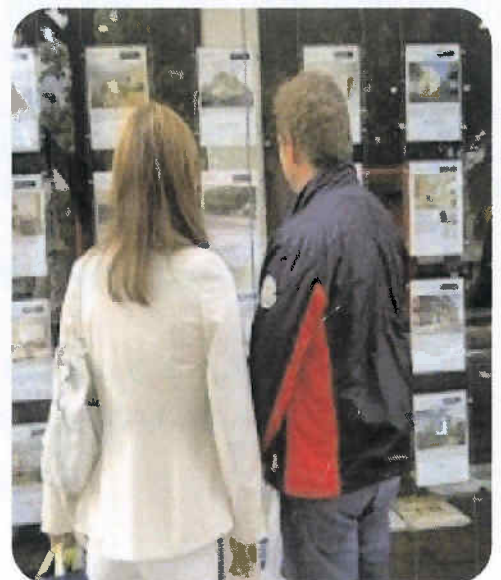
## Private Landlords

Some rented houses are owned by Private Landlords. You will still have a tenancy agreement which says how much rent you have to pay and what the landlord will do to look after your home. Sometimes the rents are higher with a Private Landlord so you need to consider if you can afford it.

If you would qualify for Housing Benefits, they can tell you how much rent they would be willing to pay. This is called Local Housing Allowance. If you have support needs, they may allow you more help with your rent.

Private Landlords may advertise their properties in the local papers or through estate agents. Some properties will have "To Let" signs in the garden or window.

You can contact the Landlord direct to ask if you can rent the property you have seen. You should ask the Landlord how much the rent is and how long the tenancy is for.



Most Private Landlords will give you a six month tenancy, but if you are a good tenant they will usually let you stay longer.

The Landlord will be responsible for repairs in the house. They will not usually offer you any additional support. Some properties are rented with furniture already in them - the rent is usually a little higher but it can be helpful if this is your first home.

If you want to live with a friend or family member, you can apply together for a joint tenancy and share the rent costs. You can try living in shared housing without making a long term commitment.

When you take a tenancy with a Private Landlord, you will usually have to pay a deposit. You will not get this money back until you move out of the property. You may also be asked to pay the first month's rent before you move in, so you will need to have savings or help from family to pay this.

- ✓ *More choice of areas and property type*
- ✓ *It can be good to try out independent living*
- X *You will not have long term security*
- X *You may have to pay a lot of money before you can move in*

## Inheriting a Tenancy

Some people may wish to stay in the family home and take over their parent's tenancy after they pass away. This is called succession. It will depend on the type of tenancy and whether they are living with their parent at the time. The Landlord may want them to move to an alternative property if it is larger than they need.

If this is something you would like to consider, you should ask your parent to speak to their Landlord about whether it is possible.

- ✓ *You can stay in the family home*
- X *Not many people will have a right to succeed*
- X *You may be asked to move to a smaller property*

# Buying Your Own Home



This is a big step and carries a lot of responsibility but it can work out really well if you have the right support. It is a long term commitment and it can be difficult to move home.

Buying a property gives you more choice about where you live and the type of property you live in. It offers more independence and suits people who don't want to share a home with someone else.

However, if you buy your own home you will be responsible for any repairs and maintenance that are needed on the house.

As well as the cost of the house, you will need to be able to pay solicitors and legal fees and may have to pay a deposit depending how you are funding the purchase. There are different ways of buying your own home depending on your circumstances and your income.

## Outright Purchase and Inheritance

If someone has a large amount of money, they may be able to buy a property outright; that is to pay the full price of the property at the time of purchase.

If you have been left money in a Will, this can be used to invest in a property and will not then be taken into consideration by the Benefits Agency.

Other people may inherit a property, being left a property in a Will by a family member or friend. They will become the legal owner of the home and will take on responsibility for looking after it.

- ✓ *Your house will be paid for*
- ✓ *You will have long term security*
  
- X *You will be responsible for the cost of repairs*
- X *It is more difficult to move if you wanted to*

## Buying a Property with a Mortgage

If you do not have enough money to buy a property outright, you may still want to consider home ownership with a mortgage. A mortgage can be arranged whereby you borrow money from a bank or building society to buy the property and then pay them back an amount each month.

Depending on the purchase price of the house, the monthly mortgage payments can be quite high. Some banks or building societies will arrange an interest-only mortgage which reduces the monthly cost but means that you will never pay off the loan.

If you need help to pay the mortgage, it can be possible to get mortgage interest on a loan paid through Income Support if you are eligible. This is called Income Support Mortgage Interest (ISMI) and will pay towards the monthly costs of buying your home. You need to remember that they will not pay the full monthly mortgage payments and you will be responsible to pay any shortfall to stay secure in your home. There is no help with capital repayment.

To be able to claim ISMI, a disabled person must be moving to a property better suited to their needs.

This is a very complex area and you should seek specialist advice before signing any documents. Housing Options are a specialist service who can offer advice to people with a learning disability and their families/carers.

There are organisations that specialise in securing mortgages for people with disabilities as this can be a complex arrangement. My Safe Home may be able to help you arrange a mortgage which will be eligible for ISMI.

You will still have to be able to pay the solicitor's and legal fees and maybe a deposit.

- ✓ *You will have more choice of properties and areas*
- ✓ *You will have long term security*
- X *You may be dependent on benefits to be able to pay your mortgage*
- X *You will be responsible for repairs*
- X *It can be difficult to find a mortgage lender*

## Ownership by a Trust

Parents (or other relatives) can set up a Discretionary Trust for the management of a property and any money. The Trust will own the property and the person with a learning disability (the beneficiary) can live in the property long-term. Trustees will be responsible for the repairs and maintenance of the property.

This can also be used if the family home is to be left for the sole use of the person with a learning disability. If money and property is left in a Trust to ensure their wellbeing, it will not affect their entitlement to benefits.

Setting up a Trust can be quite complicated. It is important to get specialist advice about this to ensure that the person it is intended for will benefit from the Trust and be financially secure.

A useful information guide to Discretionary Trusts is available from the Foundation for People with Learning Disabilities.

- ✓ *Long term security for the beneficiary*
- ✓ *It will not affect your benefit entitlement*
- X *It may be difficult to choose suitable Trustees*
- X *The beneficiary does not have a legal right to the Trust fund*

## Shared Ownership

Shared Ownership is where a person buys a share of a property and rents the rest of the property from a Housing Association. It does not mean that you have to share your home with other people.

Shared ownership is a low cost option to buy a home; you will not need the same level of savings or income as buying outright. Some people may be able to buy their share of the property through savings or with help from family. Others may need to get a mortgage to buy their share of the property.

If you are on a low income, you may be able to get help with the rent payments from Housing Benefits at the Council. The rent is paid to the Housing Association under a lease agreement. You can ask the Housing Association to be responsible for the repairs and maintenance for a small charge.

As with purchasing outright, help with the mortgage payments may be available if someone is in receipt of Income Support or another qualifying benefit.

Some Housing Associations build new housing schemes of flats, houses or bungalows which are specifically for low cost shared ownership. They may advertise in the local papers or their own websites. You can contact the Housing Associations to ask what schemes they have.

- ✓ *You will have long term security*
- ✓ *You may have a good choice of properties*
- X *New build schemes may not be in the area you want*
- X *It can be difficult to move on*

# Home Ownership for People with Long-Term Disabilities (HOLD)

To make it easier to buy a property, the Government created a scheme to assist people with a long term disability called HOLD. Applicants for this scheme will usually have a long term support need, be located with a full time carer or have a requirement to live close to a medical facility.



HOLD is a more flexible type of shared ownership because Housing Associations can let you buy a lower share of the property (as little as 25% of the purchase price). You can also choose a property on the open market - one that is advertised in estate agents or the local paper. You can choose where you want to live and what type of property you would like to live in. This is important if you want to live near family or friends.

Again, you can ask the Housing Association to amend the lease so that they take responsibility for the repairs and maintenance.

- ✓ *You will have a wide choice of properties*
- ✓ *You will have long term security*
- X *It can be complicated if you want to move on*
- X *You may be dependent on benefits to pay your housing costs*

For more information about shared ownership and HOLD schemes in your area and details of the participating Housing Associations you can contact Homeshub for Cheshire and Merseyside.

If you are relying on Income Support Mortgage Interest payments and/or Housing Benefits to fund your house purchase it is very important to remember that if your personal circumstances change, for example if you inherit an amount of money or you start working over 16 hours, you may lose eligibility for mortgage and rent assistance. This could put your home at risk.

## Supported Living Tenancies

These properties are for people with a learning disability who have support needs. The properties can be single person flats or bungalows or larger houses which provide shared accommodation. In a shared house you will still have your own room but share other rooms like kitchen, bathroom and lounge.

Each person will have a tenancy agreement for their home. The difference is that support services are provided along with the accommodation.

The Council's Supported Living service has 33 units of accommodation - a mixture of property sizes up to 6-bedroomed houses. The properties are owned by Housing Associations who will give you a tenancy agreement and look after the property for you.

Supported Living staff will come to your home to offer you the support you need. In some homes, staff stay overnight too. Residents will have different levels of support needs.



You can only apply for this type of accommodation through a care manager. If you do not have a care manager, you will have to ask for an assessment.

You should let your care manager know if this is the type of accommodation you would like. Places do not come up very often and you may have to wait a long time. Care managers will want to make sure that the accommodation is right for you, especially if it is

shared accommodation. They will want you to meet the other tenants and get to know them before you decide to move in.

There are a number of other support providers who offer Supported Living tenancies in St Helens. Your care manager will be able to tell you about them and whether you could be considered.



Because there are not many vacancies, you may not have a lot of choice about the area in which you live or who you share with, but they will always try to ensure it is a good match for you.

- ✓ ***You will have all the support you need in your new home***
- ✓ ***You can share a home if you want to***
- X ***You may not have as much choice as you would like***
- X ***You may have to wait a long time***
- X ***You may have to move out if you want to change your support provider***

## Cluster Housing

There are some schemes in St Helens of Cluster Housing. This is where a group of people live in their own flats in a communal building or bungalows on a shared site. Staff are on-site 24 hours a day. In addition to any agreed support plan, staff can be called upon in an emergency or difficulty.

Cluster Housing offers you the privacy of your own home but with social activities close by and access to support. It offers a safe environment for vulnerable people.

There may be new schemes like this in St Helens in the future. Because support is attached to the accommodation, you would need to be assessed by your care manager as requiring this level of support to be able to move in.

- ✓ *You will have your own independence*
- ✓ *Support is available if and when you need it*
- X *There are very few places in St Helens*
- X *You will have to wait a long time*

## Adult Placement Houses

Some people prefer to live with a family but may be unable to remain at home. Adult Placement schemes help individuals in need of care to live as part of a family in their home.

You will have your own bedroom but share the rest of the house with the carer and their family. You can try this type of placement for weekend breaks first to see if you like it. Speak to your care manager about whether this is an option for you.

- ✓ *It offers a family environment, if that is what you want*
- ✓ *Support can be available all the time*
- X *You may not have the independence you want*

## Residential Care Homes

For some people with high support and/or health needs, Residential Care Homes may be a suitable type of accommodation. If you do not feel that you could live independently, you should ask your care manager about this.

In a Care Home, you may have less independence, flexibility and freedom. You will still have your own room but all other facilities will be shared. If you are considering a Care Home, you should visit beforehand and find out if you can have a trial period. You could also ask other residents what it is like.

- ✓ *It offers you all the support you need 24 hours a day*
- ✓ *Staff can help you manage your health conditions*
- X *You may have less choice about the things you do each day*
- X *You will only have a small amount of personal spending money*

## What Support Is Available To You?

If you are currently living with your family, they probably provide most of the support you need around the house. If you were to move to your own accommodation, you could choose who you would like to support you - this may or may not be your family.

Everybody needs support. Because everyone is different, so are their support needs - some need more than others. A good support package should be just right for that person.

Thinking about the support you will need in your new home may help you to decide what type of accommodation is best for you.



There are different types of support available to meet the needs you may have and to help you become more independent.

If you move home, your care manager (if you have one) can help you to look at what additional support needs you may have - things like help with cooking, cleaning, shopping and paying bills.

Your care manager can arrange a support package for you. They can arrange outreach support with workers coming to your home to help you with your personal care or other support needs. The support is flexible and you can keep the same support even if you move on.

Some support providers can teach you independent living skills in your home. You can learn skills like shopping, cleaning, cooking and budgeting. This support might be paid for through Supporting People funding. As you become more confident in doing things for yourself, the support will be reduced.

You can request culturally appropriate support to meet your cultural or spiritual needs. This could mean that you have support from someone who shares or understands your culture or religion; it could be that you want support from someone of your own sex.

You may have additional health needs and require specialist support from a health professional such as a District Nurse. Alternative funding may be available to meet your specific health needs.

It is important when you move home that you still have opportunities for socialising, especially if you have moved away from natural family support. Having social support means that you do not have to rely on people that you live with to be your friends.

Family and friends can continue to provide you with informal support even after you move away from home. Their support can help you to get used to living on your own. You may want to have your own home but need 24 hour support. You could have one provider offering 24 hour cover or you could use a number of providers to get a mixture of support.

Assistive Technology or Telecare can be used in all types of properties to help you remain safe and independent. It can be used whether you live alone, with others or with a carer. Basic telecare includes a lifeline unit and a pendant alarm. If you require urgent support you can summon help by pressing the alarm button day or night. The staff at the monitoring centre can arrange for someone to come to your home urgently to help you. This could be a response officer, someone you know or emergency services.

There is specialist equipment available if you are unable to raise the alarm yourself or if you need support due to epilepsy or sensory impairments. Your care manager will be able to advise you further or you can visit the [mylifemychoice](http://mylifemychoice) website (see below) for more up to date information.

## Personal Budgets

Everyone who is eligible for adult social care will now get a Personal Budget.

You can choose to manage this in a variety of ways, all of which will be explained to you by your Care Manager or you can access information online at [www.sthelens.gov.uk/mylifemychoice](http://www.sthelens.gov.uk/mylifemychoice)



You will have more choice and control over the social care you receive and it allows you to make informed choices about how best to meet your needs and outcomes. The amount of money you receive will be agreed in your Support Plan, which will outline your personal care needs, social activities, and any other support you may need.

You will get help completing your Support Plan from your Care Manager.

You can spend your money on things such as a Personal Assistant (PA) or Assistive Technology. Your Care Manager can give you more information on this.

