



counsel + care 
for older people, their families and carers

guide

Guide 14:

Help at Home: What may be available in your local area

Although most older people live independently in their own homes, if they are frail or disabled this can be difficult without the support and help of other people or services. There is a wide range of assistance available but, sometimes, it is difficult to know where to get information about it.

This guide gives information about the types of help which might be available to help you stay in your own home.

The Counsel and Care advice service works with older people, their families and carers to get the best care and support. All the guides and factsheets we produce are available from our website: www.counselandcare.org.uk or paper versions can be ordered by calling **020 7241 8522. You can call our advice line on **0845 300 7585** to arrange an appointment to speak to one of our experienced advisors.**



www.counselandcare.org.uk
ADVICE LINE: 0845 300 7585 (local call rate)

Your donations, legacies and payroll giving enable Counsel and Care to get the best care and support for older people, their families and carers

The Counsel and Care service is now part of Independent Age, a unique and growing charity providing information, advice and support for thousands of older people across the UK and the Republic of Ireland. Visit www.independentage.org for more information about Independent Age.

There are differences in the ways each country cares for and supports older people. The information in this guide applies essentially to England, although there may be similarities with countries in the rest of the UK.

We also produce five separate guides for both Scotland and Wales covering the needs assessment process; paying care home fees and making a formal complaint, which are the key areas where the policy and legislation differs significantly from England.

All of the guides we publish may be downloaded from www.counselandcare.org.uk/advice-and-information

or posted to you if you call our guide order line on [020 7241 8522](tel:02072418522).

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1 Help from social services

If you are having difficulty managing at home for whatever reason, you should contact your local council social services department. Their contact details will be in your local telephone directory or your library, and will also be available on the internet. The main local council offices can put you in touch with your social services or older people's team. If you need support to contact social services, you could ask a relative, friend or your GP to contact them on your behalf.

If it appears to the local council social services that you may need assistance to help you manage at home, they should carry out an assessment of your needs, regardless of your financial circumstances. If you are assessed as needing a service, the council can either provide the service to you directly, or they can arrange for it to be provided by another agency. Alternatively, you can have a personal budget or direct payment so you can have more control and choice over your care, for example, to employ your own personal assistant (see section 2).

There are no time limits in law which set out how quickly you should be assessed. If you need urgent assistance, social services should assess you straight away, so always make them aware if you need an assessment urgently. Temporary support services can be put in place if you need them until a full assessment and care plan can be arranged.

1.1 Individual assessment of need

Services can vary between areas because each council has a different level of resources available and residents may have different needs in different localities. Each council sets its own eligibility criteria for the services it is able to provide. Their criteria should be based on the 2010 guidance 'Prioritising need in the context of Putting People First'.

The guidance outline four bands based on the risk to the person's well being and independence if their needs are not addressed:

- Critical
- Substantial
- Moderate
- Low

Increasingly, social services departments are only providing services to those people who have substantial or critical care needs.

Depending on your individual care needs, social services will carry out either a 'simple' or a 'complex' assessment. For example, if you are having difficulty cooking hot food, a simple assessment over the telephone may show your needs could be met by having 'meals on wheels' delivered to your home. If you are severely disabled and need 24-hour care, the assessment would be much more comprehensive. If you have an assessment, you should be given a written statement of your needs. If it is agreed you need services, you should also be given a written care plan. For more information about needs assessments, see our guides:

Assessment and services from your local council in England (guide number 12); or

Assessment and services from your local council in Scotland (guide number 50); or

Assessment and services from your local council in Wales (guide number 70).

If you have an unpaid carer, such as a family member or friend, they are also entitled to have an assessment of their needs carried out. This is called a carer's assessment. It can be conducted at the same time, or separately to, the assessment for the cared-for person and may result in you and your carer being offered extra services. For more information, see our guide

Carers: what support is available (guide number 10).

If you are disabled, you can ask to be included on your local council's register of disabled people. This may entitle you to extra services and/or a reduction in your council tax. However, you do not have to be registered as disabled to be eligible for any disability benefits or other entitlements. For more information about these benefits, see our guides:

Disability benefits: Attendance Allowance and Disability Living Allowance (guide number 3); and
Council Tax Benefit and Housing Benefit (guide number 22).

1.2 Self-assessments

Many people are experts in understanding their own care needs in the same way or even better than a social worker can. As a result, the option of self-assessment has been introduced, to give older people more choice and control over the care they receive.

Some councils already offer self-assessments for care which can be completed on the council's website- you then receive an instant reply indicating whether you may be eligible for council support. Sometimes, in more complex cases, the initial self-assessment is followed by a face-to-face assessment with a social worker. If you would prefer not to complete a self assessment, you have the option of calling social services who can assess you over the telephone.

If you are refused access to services from the council following a self-assessment, you may want to request a face-to-face needs assessment by a social worker to ensure that all your care needs are known and understood by the council.

2 Direct payments and personal budgets

The Government has introduced a whole new way of thinking about care and support called personalisation. It aims to transform social care so that people and their needs are at the heart of it. Personalisation is about people having choice and control over the assistance and support they receive to live their daily lives. It is about looking at the whole of a person's life, their aspirations as well as their care and support needs.

One part of personalisation is personal budgets. People who are eligible for support services should be assessed for a personal budget, in order to enable them to have more choice and control over the type of care they receive and who provides it.

By 2013, every council is expected to offer personal budgets to all older people who are eligible to receive council-funded social services.

Direct payments are one way of using your personal budget.

2.1 What are personal budgets?

A personal budget is the amount of council money available for your care and support, decided in line with an agreed support plan.

Personal budgets are now being introduced by all councils for eligible people with support needs, who wish to use them instead of council services. If you are eligible for a personal budget, you can use this pot of money in a number of ways (with assistance from a care broker if required), to purchase the care and support you feel is most appropriate for your needs. You can use it as a direct (cash) payment (see section 2.2) or, it can be held and managed as an account by your local council in line with your wishes, or as an account placed with a third party, such as

a care provider. You can choose to take money out from your personal budget either in the form of a direct payment in cash, as services, or as a mixture of both.

The total amount you receive in your personal budget will be calculated according to your local council's 'resource allocation system'. This is based on the answers to a series of questions, which accrue points, to determine the overall size of your budget. The points will be converted to an 'indicative amount' for your budget, based on the average value of personal budgets in the area. This amount must then be 'moderated' (which may mean being increased) by a social worker to ensure that all your individual needs (including any social, emotional or psychological needs) are met in full, with reference to the cost of care in your area.

Councils are currently using different resource allocation systems but these should be based on the 'Fairer Contributions Guidance' for calculating personal budgets. You can view the guidance at: www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/@ps/documents/digitalasset/dh_121223.pdf.

2.2 What are direct payments?

If you are assessed by the council as needing home support services and you have capital below the upper capital threshold (in England, it is £23,250, in Scotland, it is £24,750 and in Wales it is £23,250), you should be offered the option of direct payments if you are considered eligible for this. This means that the council provides the money so that you can employ a care worker to provide the assistance you need. You could combine having some home support services provided directly by the council and others arranged by you. You do not have to use the direct payments scheme if you do not want to. If you would like help with managing the processes involved in direct payments, there are local Independent Living Groups that can assist with this. To find a scheme in

your local area, contact the National Centre for Independent Living (tel.: 020 7587 1663; www.ncil.org.uk). If you lack mental capacity, your direct payments can be managed on your behalf by a trusted 'suitable person'. For more information about direct payments, see our guide: **Home Care: using Direct Payments and personal budgets** (guide number 23).

2.3 What will person-centred care mean for you?

At present, access to a personal budget is restricted to people who are council-funded (with savings under the upper capital threshold) and whose care needs meet the local council's eligibility criteria, which may mean that you have to have critical or substantial care needs (see section 1.1).

Even if you are not eligible for a personal budget from the council, you should still receive person-centred care, whether you are in a care home, visiting a day centre or receiving home care. Work is currently being undertaken to ensure that care is more person-centred. One innovative way of doing this has been social care professionals developing 'one-page profiles' with people that include what is important to them now, what may be important to them in the future and the best ways to support them on the basis of these priorities.

2.4 Access to information, advice and advocacy

Information, advice and advocacy are central to making sure that people can access the right care and support that meets their needs.

Independent support and advice should be available to all older people when deciding how to organise their care, and on an ongoing basis if they decide to go ahead with a personal budget or direct payment.

For more information about advocacy, see our guide:

Independent Advocacy (guide number 25).

3 Statutory help

Depending on the outcome of your needs assessment and your local council's eligibility criteria, social services can arrange different types of support to assist you to remain in your own home. The support available can vary considerably in different parts of the country and you will need to find out which services are available in your area. While you are waiting for a needs assessment, you can still consider obtaining assistance from other sources. In many areas, you will find that some services are now provided by private or voluntary agencies. Your local council social services can refer you to these services. The following services should be available to you in most areas depending on your needs:

3.1 Aids and adaptations

In order to be provided with aids or adaptations to your home, you will need to be assessed by an occupational therapist from social services. You may be referred to an occupational therapist following a needs assessment, or you can contact social services directly. There can often be a delay in receiving an occupational therapy assessment and the provision of equipment or adaptations to your home. If your need is urgent, you should ensure the occupational therapy department is made aware of this, so that your assessment can be prioritised. For further information see our guides:

Health Difficulties: how to cope with changing needs (guide number 8); and

Housing: adapting your home to stay independent (guide number 28).

You can contact the Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk) to purchase equipment, or your local British Red Cross (tel.: 0844 871 1111; www.redcross.org.uk) to get an equipment loan.

Your local council's housing department can also advise and assist you to arrange major works or improvements to your home. They can advise on applying for grants to fund them. You can find more information about these grants from our guide:

Housing: adapting your home to stay independent (guide number 28).

The local council social services should arrange for you to have a bus pass or a blue badge to enable you to use a disabled parking space, or have a telephone installed, if you are defined as disabled under the Chronically Sick and Disabled Persons Act 1970. This act covers a range of disabilities, including mobility difficulties, sight and hearing problems.

3.2 Home care

Home care workers may be provided by the local council social services to help you to manage at home. This may include assistance with dressing, washing, housework, shopping, taking medicine and getting into or out of bed. In some areas, councils may have decided not to provide help with domestic tasks, such as cleaning, in order to focus resources on people with higher risk needs. If this is the case, you may need to arrange a cleaning service through a private agency or see if a voluntary organisation can help.

The following are examples of the different types of needs which can be met by home care:

- Mr Harvey is 86, physically quite frail and virtually housebound. He has a home care worker who visits him once a week for an hour. He helps Mr Harvey to clean his flat and pay his rent and bills. Mr Harvey's daughter brings him his shopping when she visits him at the weekend.
- Mrs Stewart is 77 and has had a stroke which has left her immobile and severely disabled. She receives two hours of help at home each day. She has assistance to get out of bed, wash, dress and prepare

her breakfast. A care worker also visits each evening to Mrs Stewart get ready for bed. Mrs Stewart has a hot meal provided seven days a week by the council meals-on-wheels service.

If you need any assistance or supervision with tasks, and you are over 65, you may be eligible to receive the non-means-tested benefit Attendance Allowance. If you are under 65 and need help or supervision with tasks, you may be eligible to receive the equivalent disability benefit, Disability Living Allowance. For further information about these benefits, see our guide:

Disability Benefits: Attendance Allowance and Disability Living Allowance (guide number 3).

3.3 Day centres

Most councils provide day centres for older people. Day centres may offer older people the opportunity to socialise, take part in activities and have a hot meal. The activities available vary between centres but may include anything from art classes to bingo to outside trips. Many day centres can provide transport to and from the centre. Some day centres provide support for people with particular disabilities or illnesses, such as Alzheimer's Disease or Parkinson's Disease. You will normally need to be assessed by social services to confirm your needs and your suitability to attending a day centre. There can often be a waiting list. In some areas, day centres are free but in others a charge will be made.

In many areas, day centres are also being provided by private care homes or voluntary organisations, such as locals Age UK or Age Concerns (tel.: 0800 169 6565; www.ageuk.org.uk) or the Alzheimer's Society (tel.: 0845 300 0336; www.alzheimers.org.uk). You could approach these organisations directly to see if they run any day centres in your local area.

3.4 Meals on wheels

Social services can arrange for you to have hot or frozen meals delivered to your home. If there is a meals-on-wheels service in your area, it may be arranged by social services but provided by a private company or a voluntary agency, such as the WRVS. The meals-on-wheels service can normally provide you with specially designed meals to meet your medical, cultural or religious requirements, for example if you have to follow a gluten free or low salt diet. A charge is usually made for each meal.

3.5 Respite care or short breaks

Respite care can be provided to give a carer a break from their caring role. This will usually involve the cared-for person staying in a care home temporarily, while the carer has a complete break, or a 'sitting in' service at home that gives the carer short breaks. This can be arranged in a rolling programme, for example, every six weeks. It is important to get the period between each break in a care home arranged, so that it does not affect the cared-for person's Attendance Allowance or Disability Living Allowance. Respite care can be arranged through social services, or through the GP or hospital consultant, if the older person has medical needs but its availability depends on local eligibility criteria and local arrangements. It is important to ensure that respite care is included in both the cared-for person's and the carer's care plan. Respite care may also be available through local voluntary organisations.

3.6 Holidays

Local council social services are required to assist with holidays for people with disabilities, in accordance with the Chronically Sick and Disabled Persons Act 1970. Assistance may mean as little as arranging transport to or from the holiday and often does not mean any funding to pay for the holiday. However, there are charities who will consider funding holidays for disabled people. For more information, see our guide:

Grants from charities for people on a low income (guide number 21).

3.7 Housing

If your current housing has become unsuitable for your needs, there are several agencies, including the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org), and the council's social services or housing department, who should be able to provide you with advice about moving to more suitable accommodation, such as sheltered housing. Sheltered accommodation schemes may have alarm systems and/or wardens available, in case you need somebody to contact for assistance or to check that you are OK. There are also usually communal areas, such as a shared lounge, laundry and garden. For more information, see our guide:

Housing decisions and options in later life (guide number 7).

Extra care housing may also be a possibility if you are struggling in your current accommodation. Extra care housing is usually a group of specialist flats built on the same site (some providers offer bungalows), with care and support services on hand 24 hours a day. The flats can either be rented or bought, by an individual or couple. Older people living in them enjoy the freedom of having their own front door and privacy, with the peace of mind from knowing staff are available if they are needed. For more information about extra-care housing see our guide:

Extra-care housing (guide number 30).

3.8 Care homes

Following your needs assessment, social services may recommend you move to a care home. You do not have to move to a care home if you do not want to, although you may want to have a trial stay before deciding. For more information about care homes, see our guides:

Care Homes: what to look for (guide number 19); and

Care Home Fees: paying them in England (guide number 16); or

Care Home Fees: Paying them in Scotland (guide number 52); or

Care Home Fees: Paying them in Wales (guide number 72).

3.9 Telecare or telehealth

Many councils now provide telecare or telehealth services to assist older people to live in their own home. Telecare or telehealth is technology which can help monitor (via remote monitoring centres) someone's safety, health and wellbeing.

Telecare can also help people who may lack mental capacity or who are developing early symptoms of dementia and who may be forgetful. It is also useful if someone is prone to falling and may need medical assistance and/or help to get up again.

Examples of telecare services are:

- bed sensors to detect if someone gets out of bed during the night but does not return;
- wearable alarms, so if you fall and cannot reach the telephone, you can press for assistance;
- alarms which can signal if the gas or a water tap has been left on;
- devices to alert the resident if the front door has been left ajar.

If you think that telecare/telehealth may be beneficial to you or someone you know, please contact your local social services department to see if they offer this technology. If you are responsible for purchasing your own care privately following a needs assessment from social services, you may want to contact a telecare provider directly, such as Tunstall (tel.: 01977 661 234; www.tunstall.co.uk). You may also want to see our guide:

Telecare and Telehealth: What it is and how to get it (guide number 6).

4 Paying for home care

Most councils charge for the provision of home care. How much you will pay depends on where you live. In order to decide how much you should contribute, your local social services should undertake a financial assessment of your income and capital to determine your ability to pay. Home care charges should be in line with the Fairer Charging guidance, which states that charges should be 'reasonable' and should not take you below the level of your Pension Guarantee Credit entitlement, plus a 25% 'buffer' in England, or 16.5% in Scotland, or 35% in Wales. You can view the Fairer Charging guidance at:

www.dh.gov.uk/prod_consum_dh/groups/dh_digitalassets/@dh/@en/documents/digitalasset/dh_4117931.pdf

4.1 If you consider a charge is unreasonable

If you feel the charge for the home care you receive is unreasonable and that you are paying too much, you may wish to contact our advice service to discuss this. You may also wish to raise a complaint with your local council social services (see section 5). Remember to keep a copy of all correspondence for future reference.

If you have a personal budget and you want to make a complaint about the financial assessment or the care you have received, you may also want to contact the Local Government Ombudsman (LGO) (tel.: 0300 061 0614; www.lgo.org.uk). The LGO now provides a complaints service to people who are self-funding their care or have a personal budget.

If social services decide that your needs do not fall within the council's eligibility criteria, the services you receive cannot be withdrawn if you do not pay the charge. However, the council can pursue the debt for any services provided, if it is established that the charges are 'reasonable'.

4.2 Deprivation of capital and home care charges

There is little guidance and legislation relating specifically to what happens if you deprive yourself of capital to avoid paying home care fees. While there is no legislation that allows councils to pursue someone for home care charges if they suspect deprivation of capital has occurred, a number of councils do have policies for charging for home care which include how they treat deprivation of capital.

Depriving yourself of capital in order to avoid home care charges may affect any benefits or services that you receive now or in the future, which *are* subject to the deprivation of capital rules, including if you need to move to a care home. The key issue is 'intention'. If a person needed home care at the time they deprived themselves of capital, the council may argue that the person could reasonably have foreseen that they may need residential care in the future. If that was the case, they may then assess the person needing care as still having the capital that they deprived themselves of. This is known as 'notional capital'. For more information about deprivation of capital, see our factsheet:

Deprivation of capital: what can I spend my capital on before moving into a care home? (factsheet 1).

5 Making a complaint

If you are dissatisfied with any of the services you are provided with by social services, whether this is home care, a day centre placement or meals-on-wheels, or if you have been refused support, you have the right to complain.

Many people feel reluctant to make a complaint, as they fear that this may jeopardise any services they receive. However, it is important to make a complaint to ensure the council is aware of your dissatisfaction, so they can try to resolve the difficulties and so that their services can be improved.

For more information, see our guides:

Complaints about community care and NHS services in England

(guide number 18); or

Complaints about community care and NHS services in Scotland

(guide number 54); or

Complaints about community care and NHS services in Wales (guide number 74).

If you wish to make a complaint and need support to do so, you may benefit from having an advocate. An advocate can provide you with support and representation free of charge. For more information, see our guide

Independent Advocacy (guide number 25).

6 Voluntary or private home care

The first step for obtaining assistance with tasks such as shopping, housework and personal care, is to contact your local council social services. You can contact them by telephone to ask for an assessment or by completing a self assessment online, if it is available from your council at this time. However, in some areas the council may not be able to provide the kind of assistance you require or you may not be eligible for home care provided by the council. If this is the case, or if you do not want to receive services from the council, you may need to contact other providers of home care services.

6.1 Voluntary organisations

Your local Age UK or Age Concern (tel.: 0800 169 65 65; www.ageuk.org.uk) may provide, or be able to inform you about, services in your local area, such as, shopping services, gardening services, handy person services or home care services.

6.2 Private agencies

There may be a number of private home care agencies in your area. For details of private agencies, contact the United Kingdom Home Care Association (tel.: 020 8288 5291; www.ukhca.co.uk) or the Care Quality Commission (tel.: 0300 061 6161; www.cqc.org.uk). The type of care that agencies offer and the charges they make for services can vary considerably. They may provide nursing care, live-in companions, personal care and domestic help. For more information about choosing a home care agency if you pay for your own care, have a personal budget or use direct payments, please see our guide:

Home Care Agencies: what to look for (guide number 15).

6.3 Homeshare schemes

Homeshare (www.sharedlivesplus.org.uk/en/services/homeshare/) is a scheme which has been established for people who are having difficulty living on their own in their home and who need a bit of extra help with tasks and chores. Homeshare will match you with a younger person who will come and live in your home with you, providing you with help and reassurance, in exchange for you providing them with accommodation. You are carefully matched to ensure that you will be compatible. Homeshare schemes are currently available in London, Bristol, East Sussex and Cumbria. Please see the ShaedLivesPlus website for individual scheme's contact details.

6.4 Befriending services

Befriending services are run by some local voluntary organisations, which provide volunteers to help older people make friends and feel less socially isolated. A befriender may visit once a week for a cup of tea and a chat, or might be able to take you out for the day. To find a befriending service in your local area, you should contact your local Age UK /Age Concern (tel.: 0800 169 65 65; www.ageuk.org.uk) or Counsel and Care's VitalLinks network of older people's befriending schemes (tel.: 020 7605 4200; email: vitallinks@counselandcare.org.uk). You may also be able to find details about local schemes from your local library, GP surgery or from your local social services department.

7 Support to maintain your home

If you are a private or council tenant and your home needs repairing, you should first contact your landlord. If your landlord will not assist you, you should seek advice from your local Citizens Advice Bureau or housing advice centre (whose details you will be able to find in your local telephone directory).

If you are an owner-occupier or private tenant and you need assistance to repair or adapt your home, you can obtain advice and support from your local Home Improvement Agency (HIA). To find out if there is one in your area, contact Foundations (tel.: 0845 864 5210; www-foundations-uk-com), which keeps a database of HIAs across the country. Your local scheme may be able to assist with arranging decorating, minor/major repairs, or putting you in contact with suitable tradespeople. They can advise you on how to access grants for major adaptations from charities and your local council. Often they have a handyperson scheme which can assist older people with minor work and technical support to help with major adaptations. For more information, see our guide:

Housing: adapting your home to stay independent (guide number 28).

7.1 Garden maintenance schemes

If you are having trouble maintaining your garden, there may be local organisations which can provide volunteers to help you. Age UK (tel.: 0800 169 65 65; www-ageuk-org-uk) run a gardening programme which helps local organisations to develop gardening assistance schemes for older people. Contact the charity to ask about schemes which operate in your local area. It may also be worth contacting your local CVS (Council for Voluntary Service) or Volunteer Centre to see if they know of any local charities or schemes which can help you. Contact NAVCA (National Association for Voluntary and Community Action) (tel.: 0114 278 6636;

www.navca.org.uk) or Volunteering England (tel.: 0845 305 6979; www.volunteering.org.uk) for details of your local CVS or volunteer centre.

In some cases, it may be technically difficult to adapt or improve your home to meet your needs. If the required adaptations are not practicable you may wish to consider moving to more suitable accommodation that can meet your care needs, such as a bungalow or sheltered accommodation. For more information, see our guide:

Housing decisions and options in later life (guide number 7).

8 Financial help

8.1 Pension Credit

Pension Credit has two parts: Pension Guarantee Credit and Pension Savings Credit. Pension Guarantee Credit is paid to people who have a weekly income below the minimum income (£142.70 for a single person or £217.90 for a couple) that the Government says you need to live on. If you are awarded Disability Living Allowance or Attendance Allowance it increases the amount of Pension Credit you receive if you are already claiming it, or if you didn't receive Pension Credit before, you may suddenly become eligible for it.

Pension Savings Credit has been established to reward those pensioners who have made modest savings for their retirement. Anyone with a weekly income, including from savings, of over £111.80 as a single person, or £178.35 if a couple, may qualify for Pension Savings Credit. The maximum you can receive is £18.54 per week if you are single, or £23.73 per week if you are a couple. For more information, see our guide:

Pension Credit (guide number 2).

8.2 Attendance Allowance

Attendance Allowance is a benefit paid to people aged 65 or over who require care and/or supervision. You can claim Attendance Allowance regardless of your income or savings and regardless of whether you are actually receiving support. For more information, see our guide:

Disability Benefits: Attendance Allowance and Disability Living Allowance (guide number 3).

8.3 Disability Living Allowance

This is a similar benefit to Attendance Allowance in that it depends on your care needs and is not means-tested but it can only be claimed if you are

under 65. Unlike Attendance Allowance, it has two parts: the care component, if you need care or supervision, and the mobility component, if you have problems with walking. For further information, see our guide:

Disability Benefits: Attendance Allowance and Disability Living Allowance (guide number 3).

8.4 Independent Living Fund

The Independent Living Fund (ILF) was money from the Government to help severely disabled people under 66 years old to live independently, rather than in residential care. The ILF is now permanently closed to new applications and the Government plans to end the scheme by 2015.

8.5 Housing Benefit and Council Tax Benefit

These benefits are administered by your local council. Housing Benefit assists you to pay your rent and Council Tax Benefit reduces the amount of council tax you have to pay. Many people who are eligible for Council Tax Benefit do not claim it, so it is important to investigate if you qualify, especially if your benefits have changed recently, for example, if you have been awarded a disability benefit. People who receive Pension Guarantee Credit are automatically entitled to full Housing Benefit and Council Tax Benefit. For more information, see our guide

Council Tax Benefit and Housing Benefit (guide number 22).

8.6 Carer's Allowance

This is a benefit paid to your carer if they provide you with 35 or more hours of care per week and you receive Attendance Allowance or the middle or higher rate of Disability Living Allowance. However, if your carer claims and receives Carer's Allowance, it can reduce your own benefits, so it is important to take further advice before your carer makes a claim. For more information, see our guide:

Carers: what support is available (guide number 10).

8.7 The Social Fund

The Social Fund is a Government fund which provides loans and grants to cover expenses that are not normally covered by benefits. This could be for essential equipment that you need in order to prevent you from going into a care home or hospital, such as a cooker, fridge, bed and bedding, clothing or removal costs. The Social Fund can also provide money towards funeral costs. For more information, see our guide:

Grants and loans from the state for people on a low income (guide number 4).

8.8 Charitable assistance

If you cannot obtain financial assistance from the Social Fund, charities or trade benevolent funds may be able to assist with the costs of things you need, such as a holiday, home improvements that are not eligible for a Home Improvement Grant, a mobility scooter or replacement furniture. For more information, see our guide

Grants from charities for people on a low income (guide number 21).

9 Getting out and about

If you are unable to socialise with other people, perhaps because you are disabled and find it difficult to get out without support, you may begin to feel isolated or depressed. There are options available to alleviate this.

There may be opportunities for social interaction in your local area through attending a lunch club or day centre (see section 3.3). Often social groups are held at local community centres, parish halls or church halls. They may provide activities, such as talks or quizzes, and some arrange day trips. You can find out details by asking at your library, your local community centre or at your local Age UK or Age Concern. Many day centres or lunch clubs can provide transport if needed or you can use the community transport provided by social services or Dial-A-Ride.

9.1 Transport

People can become socially isolated if they have difficulties with their mobility. If you have a disability or walking problem, you may wish to be assessed by an occupational therapist or physiotherapist to see what exercises or equipment may help you. If you are unable to mobilise safely out-of-doors, then you may be entitled to a wheelchair (your GP should be contacted if it is felt that a wheelchair is needed). Alternatively, a motorised scooter can provide you with an independent means of getting out and about. If you are on the higher rate mobility component of Disability Living Allowance, you may be eligible to hire-purchase a motorised scooter under the Motability scheme (tel.: 0845 456 4566; www.motability.co.uk). For more information about mobility aids, contact the Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk). Some equipment, such as a motorised scooter, is not available from social services. If you cannot afford to purchase the equipment it may be possible to borrow the equipment or raise the money through charities.

Shopmobility (tel.: 08456 442 446; www.shopmobilityuk.org) is a national charity that hires scooters to disabled people to enable them to shop and visit leisure and commercial facilities in the local area. Each area has a slightly different scheme and different charges apply. Shopmobility offers users training to use the scooters they hire and often have volunteer escorts that you can book when you hire a scooter.

In many areas there are community transport schemes such as Dial-A-Ride. They provide door-to-door transport for older or disabled people who can't use public transport. Contact your local council social services for more information. In other areas, there are volunteer schemes which can arrange lifts in volunteers' cars. Contact your local Age UK or Age Concern (tel.: 0800 16 9 6565; www.ageuk.org.uk) or WRVS (tel.: 029 2073 9000; www.wrvs.org.uk) to see if there is a volunteer scheme near you.

Some councils offer reduced fares in taxis to local people with mobility problems. This may be known as a 'concessions fare', taxi voucher or taxicard scheme. To find out if there is a scheme in your area and what the eligibility criteria are, contact your local social services department.

10 Safety in your home

If you feel vulnerable or unsafe at home, it is possible to take steps to feel more secure. You may wish to consider some of the options listed below.

10.1 Community alarms

It is reassuring and essential to know that you can contact someone in an emergency. There are many types of community alarms available for older people. Normally they are worn as pendants, badges or wrist bands and if they are pressed, an alarm is raised at a call centre. Someone from the centre will call you back to find out the nature of the problem. They are able to speak to you via the alarm unit, so if you are unable to get to the telephone, they can still contact you. After they have spoken to you, or if you do not reply, they will contact your nominated key holder (usually a family member or close friend) or call the emergency services. Alarms can be provided by your local council's housing or social services department, voluntary organisations or private companies. The cost of community alarms varies between providers, so it is best to shop around.

10.2 Security

The crime prevention officer at your local police station will be able to advise you about securing your home. They may be able to put you in touch with local schemes that provide low-cost security improvements, such as window locks, door locks and spy-holes. Age UK run a national scheme, for people over 60 who have savings of less than £20,000, called HandyVan (tel.: 0845 026 1055; handyvan@ageuk.co.uk) which can install security equipment, such as door chains and window locks. Although it is unlikely that you will be a victim of crime, it is important to take precautions. For example, you should not let anyone into your home without identification and/or without a pre-arranged appointment. If you are uncertain, do not answer the door. You can ask the caller to return on a day when you know

you can arrange to have someone with you and/or contact the agency (for example, the electricity company) to check whether they have arranged for someone to visit you. If the caller is genuine, they will welcome you taking these precautions. If they do not have suitable identification and persist, contact the police and inform the company that someone is posing as an employee. Many council services and utility companies have a special safety scheme for older people. You will need to contact your utility provider to see what scheme they operate.

10.3 Safety of appliances

People can be killed or injured because of dangerous electrical appliances. It is important that you have all your appliances checked regularly to ensure they are not faulty or leaking. Speak to your gas and electricity supplier for more information, as they may provide free safety schemes for older people and those with disabilities.

10.4 Fire safety

It is important to have smoke detectors fitted in your home. You could also consider having carbon monoxide detectors. There are specially adapted fire detectors for people with a hearing impairment that trigger a vibrating pad or flashing light. For information on how to get a smoke detector, contact your local fire safety officer or the Disabled Living Foundation (tel.: 0845 130 9177; www.dlf.org.uk).

This factsheet is not a full explanation of the law and is aimed at people aged over 60

The Counsel and Care service is now part of Independent Age. Independent Age is the operating name of the Royal United Kingdom Beneficent Association.

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