

Housing Options

A guide for family carers
of people with a learning
disability



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Background

The Government says that people with learning disabilities should have more choice and control about where and how they live (Valuing People 2001).

A survey in 2011 showed that about a third of people in North Lincolnshire with a learning disability live with their family, usually their parents. Most said they were happy with this but some said they were looking at other housing options.

This booklet is to help people to start planning for future housing needs. It describes some housing options and gives useful contacts to get more advice and information.



Support

Most people can live successfully in their own home with the right support.

A social worker can help to assess what support someone will need to live in their own home.

Support can be provided by family members and friends, or by personal Assistants paid from a Personal Budget.

Assistive technology

These are aids that can help people to live independently in their own homes.

Examples are alarms to contact someone in an emergency, sensors that detect if there is a problem in the home, such as a fire, a flood, or if the temperature in the home is too high or too low, and sensors that alert someone if a person has a seizure or a fall.

There are also aids that can help people to manage health problems.

Assistive technology is not intended to replace people offering support, but can work alongside them.

Housing options Renting

Social housing

There are a number of Housing Associations with properties to rent in North Lincolnshire. The largest is Ongo Homes who own and manage the homes that used to belong to North Lincolnshire Council.

Most social housing in North Lincolnshire is now advertised and let through HomeChoiceLincs, an on-line choice-based letting system. People looking for a home need to register at www.homechoicelincs.org.uk and fill in details about their housing needs.

Empty homes are advertised on the website each week and people who have registered can bid for properties they like.

HomeChoiceLincs is easy to use, but advice and assistance is available from Local Links and Libraries, from the Housing Advice Team and from the Housing Associations.

Housing Associations usually charge lower rents and give more secure tenancies than private landlords. But more people want to live in social housing, so it may take some time to get one of these homes.

Private rent

These properties are owned by people or private companies. They are usually advertised in local newspapers or through letting agencies. Renting privately is often a quicker way to find a property. It is important to check the type of tenancy being offered by private landlords as they are sometimes not as secure as those offered by Housing Associations. However, renting privately can be a good way of living in an area where there is a shortage of social housing.

Buy to rent

Some people choose to buy a property and rent it out to a family member. They need to be sure the rent they will receive is enough to cover the cost of owning the property, for example, mortgage repayments, buildings insurance, repairs and maintenance. If the person claims Housing Benefit to help pay the rent, the Housing Benefits department will need to be satisfied that there are good reasons for this arrangement and that the property is let on a commercial basis.

Help with the cost of renting a property

If the person is on a low income, they may be eligible to claim Housing Benefit to help pay the rent. To work out how much benefit is payable the Housing Benefits department have to look at a number of things including how much income and savings the person has, who else is living with them, and the level of rents for similar properties in the area.

There are also rules about the age of the person who is renting. If they are under 35 they will only receive Housing Benefit at the single room rate unless they are severely disabled or if they need an extra bedroom for a non-resident carer.

If the Housing Benefit payable is lower than the rent, the person renting the property will have to pay the shortfall. So before signing a contract to rent a property it is a good idea to check how much Housing Benefit they will be awarded.



Home ownership

It is possible for people with learning disabilities to own or part-own their own homes. Below are some of the possible options.

Outright purchase

It may be possible to buy a home outright. There are specialist mortgage providers and brokers who can assist people with disabilities to get a mortgage. A family member may choose to buy a property for a person with learning disabilities and let them live there rent-free.

Shared ownership

Shared ownership is an option for people who want to own their own home but cannot afford the full asking price or have little or no deposit. The person takes out a mortgage, and buys between 25% and 75% of the property. The Housing Association owns the rest and the person rents this share.

Some Housing Associations have properties available for shared ownership.

It is also possible for a Housing Association to buy a property from the open market, and then sell it to an individual on a shared ownership arrangement. In this case the Housing Association will often negotiate with the estate agent and complete the sale on behalf of the individual.

Another option is for relatives of the person with learning disabilities to fund part of the Housing Association share via a loan to the Housing Association. This is useful for families who have some money to put towards a property.

Multiple shared ownership

This is similar to single shared ownership but several people split the cost of the property equally and live there together. This can be more complicated as several people are involved. It is a good idea to get legal advice and agree beforehand what would happen if one person wanted to move out.

Help with the cost of buying a property

The person buying the property will need to pay initial costs such as solicitor's fees, mortgage broker fees, etc. These can add up to approximately £4000. They will also need to pay for repairs and maintenance when they have bought the property. In some cases the Housing Association will pay for repairs and maintenance in exchange for an additional service charge.

The person may be able to claim Support for Mortgage Interest (SMI) to cover the mortgage interest payment.

The rent element of a shared ownership property may be met by Housing Benefit.

Other housing options

Supported lodgings

This is similar to privately renting, but the person lodges in the home of another household, who also provide some support.

Nursing homes and independent care homes

There are nursing homes and independent care homes in North Lincolnshire, run by private companies or not-for-profit organisations.



How do other people live

Here are some examples of people with learning disabilities in the North Lincolnshire area, how they live and how they are supported. This might give you some ideas about what might be suitable for your family member.



Mark, John, Matthew & Martin

Mark, John, Matthew and Martin live in a house in Scunthorpe, which they rent from a Housing Association.

Most of the people in the house used to live with their parents before moving in to this shared house.

Support staff help with things like shopping and cooking, planning daily routines and budgeting.





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Matthew 1
John 2
Mark 3
Gary 4
John 5

Gary

Gary lives in a flat in Crowle. He used to live with his mum but wanted more independence.

First he moved into a flat where he was supported to prepare for independent living. There were five other flats in the building. While he lived there, Gary got support from staff with things like money, cooking and ironing.

Gary liked living at the flat as he had his own freedom, but could also get support from staff. It gave him the confidence and skills to move into his own flat in Crowle, which he rents from a Housing Association. He still gets support when he needs it.

John

John lives on his own in a flat in Scunthorpe which he rents from a Housing Association. Before living here, John lived in an independent hospital with lots of other people but he decided he would like to live more independently.

John likes having his own space and it is much quieter than where he lived before.

Support staff help John with things like shopping and budgeting. They helped him set up Direct Debits to pay his bills. John can ask staff for support when he needs it.

Planning for the future

Lots of people with family members with learning disabilities want to make sure that there are plans in place for the future. Below are some of the things to think about.

Succession rights

If you live in a rented property with a family member you may be able to pass the tenancy of the property onto them in a Will or by succession rights when you die. This depends on their relationship to you and on the type of tenancy you have.

If you are living in a Housing Association property and have a 'secure' tenancy and your family member has been living with you for over 12 months then they may be able to take over the tenancy if you have no other living partner or spouse.

If you are living in a private rented property and have a 'regulated' tenancy then your family member may take over the tenancy if you have no other living partner or spouse. They would then become an 'assured' tenant.

Succession can normally only happen once, so if you received the property through succession then this may not be possible. Speak to your landlord for more information.

Inheritance

If you own your own home and would like to leave it to your family member to live in after you die then you can do this by making a Will or setting up a Trust. You also need to consider how they will pay for the maintenance of the property.

Discretionary Trusts

Trusts are a way of putting money or housing aside for the future. Discretionary Trusts are particularly useful for leaving money for people with a learning disability. Any money or property left in a Trust will not count as capital for benefit purposes. This means the amount of benefit the person receives will not be affected. This is especially important if the person concerned is in receipt of Income Support Mortgage Interest (ISMI) to pay their mortgage interest payments.

Trusts are particularly useful if a person lacks legal mental capacity to understand or sign a contract. Trustees are appointed who can be a family member, an independent person, or professionals such as solicitors. Trustees manage the Trust and have discretion over what money is spent on.

Trusts can be complicated and it is recommended that you get legal advice from someone who has experience of setting up Trusts for people with learning disabilities. Mencap can give more information about setting up trusts or leaving money or property in a will.

Thank you...

...to everyone who helped to produce this booklet.

For more advice and information

H&SA (Housing and Support Alliance)

0300 2010 455

www.housingandsupport.org.uk

Mencap

0808 808 1111

www.mencap.org.uk

MySafeHome

08000 121 333

www.mysafehome.info

Housing Benefits

01724 296131

www.northlincs.gov.uk

Benefits Agency

0800 055 6688

www.dwp.gov.uk

HomeChoiceLincs

01472 326296

www.homechoicelincs.org.uk

Ongo Homes

01724 279900

www.ongo.co.uk



