

Housing Information for Carers

WHAT IF I NEED TO MOVE IN WITH THE PERSON I CARE FOR?

If you are a tenant, as long as you continue to pay the rent for your own property, you should not have a problem. If you think you may be away for more than a few months, get advice. Whether you are a tenant or owner occupier, you may be entitled to help with housing costs for an absence of up to a year.

SHOULD I GIVE UP MY PROPERTY?

You should get proper advice before you give up your home. You could have problems when/if your caring responsibilities end, as you may have no automatic right to the home of the person you have been looking after.

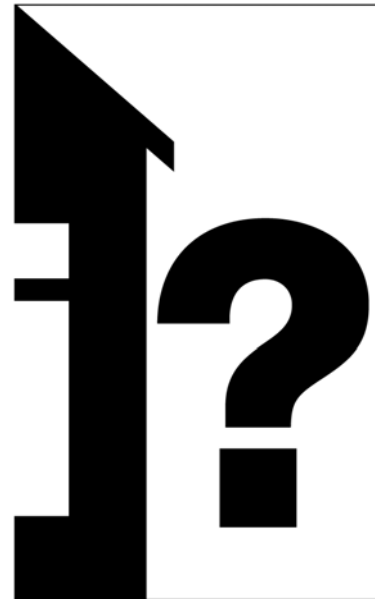
WILL I BE ABLE TO STAY ON WHEN MY CARING RESPONSIBILITIES END?

COUNCIL TENANTS

To take over a council property you must **either** be married or have lived together for more than one year in that home (in Lewisham this rule also applies to Gay and Lesbian couples.), **or** be a close relative living at the property as your only home for 12 months **AND** the tenancy must not have been 'passed on' before. In Lewisham the council may undertake to re-house you if you have been a substantial carer for one year but do not meet the criteria above. **GET ADVICE!!!** It may be possible for the property to be put in both your names now.

HOUSING ASSOCIATION AND PRIVATE TENANTS

The law is complicated in this area, some tenants may have similar rights to Council Tenants, others no rights at all. Speak to your or your cared for persons'



Housing Manager. It may also be useful to get independent advice from a reputable advice agency.

WHAT IF MY CARED FOR PERSON OWNS THEIR OWN HOME?

If you move into a home owned by your cared for person, and are not disabled yourself, or their husband, wife or long term partner, you may have no rights over the property if they eventually have to go into care and the property sold to pay their fees. Lewisham does look favourably on people who can prove they have been caring for at least a year and may then only make a charge if and when the property is sold. Once again you need to get advice from a reputable advice agency.

WHAT IF THE PERSON I CARE FOR COMES TO LIVE WITH ME?

You may be able to get grants to have suitable

adaptations made, however this may take up to a year to process so you will need to plan ahead. You could apply to the Council or Housing Association for a transfer to more suitable property.

WHAT IF WE BECOME JOINT OWNERS OF A PROPERTY?

If you do this it is important to think of what might happen if one of you dies. You must get legal advice to make a fair legal agreement on the property, as well as making wills. If the person you care for has to go into permanent residential care, a charge may be made on their share of the property to pay for their care.

WHAT OTHER OPTIONS ARE THERE?

The disabled person may be able to go into **very sheltered accommodation**, where a warden is available for support. They are usually run by the Local Authority and Housing Associations. There may be a waiting list.

There are also community alarm schemes available that people can have in their own homes so they can make immediate contact in an emergency. In Lewisham the alarm scheme is called **Link Line** and connects the disabled or frail person to a 24 hour emergency support scheme.

It may also be possible for your cared for person to have a package of care in their own home which meets their needs for support. Contact Social Services and ask for a '**Community Care Assessment**' and a '**Carers Assessment**.'

WHAT HELP CAN I GET WITH HOUSING COSTS? RENTED PROPERTY

You may be able to get Housing Benefit to help with your rent if you are on a low income. You can still get this benefit even if the tenancy is in someone else's name and you are not living as husband and wife.

OWNER OCCUPIERS

If you are eligible for income support, you may be

able to get help with the interest repayments on your mortgage.

GENERAL

If you wish to charge rent to a close relative who lives with you, **GET ADVICE**. Benefits may not be available in this situation.

COUNCIL TAX

You may be able to get a reduction on your council tax if you can show that a room has been specifically set aside for the disabled person. If the person you care for is considered to be mentally incapacitated they can be exempted from Council Tax. Also if you are caring for someone other than a child or spouse, you can claim an exemption for yourself. Both these exemptions are only of use if you are living in a 1 or 2 adult household. **GET ADVICE!**

USEFUL ADDRESSES

STAYING PUT Helps elderly and/or disabled owner occupiers on low incomes to get help with maintenance and adaptations. For more information Tel: 020 8314 6309

PRIVATE SECTOR HOUSING TEAM

Housing Advice on all Private sector housing problems Tel: 020 8314 7144

ACCESS POINT Information and advice on all council services, including housing. Drop in to Laurence House, Catford Broadway 9am - 5pm **or** Tel: 020 8314 6000

LINK LINE community emergency alarm scheme
Tel: 020 8690 0440

SOCIAL CARE AND HEALTH Ask for the Duty Social Worker for your relative. Tel: 020 8314 6000

CARERS LEWISHAM specialist advice and information for carers. Tel: 020 8699 8686