

No Place Like Home:

A Housing and Support booklet
to help people with Learning Disabilities
find a housing choice right for them

From: <https://www.preparingforadulthood.org.uk>



Contents

1. Introduction	2
2. What being in your own home can mean	4
3. Different ways to get a home	6
a) Rental options.....	6
i) Renting from a Council or a housing association.....	6
ii) Renting from a voluntary or charity organisation.....	8
iii) Renting from a private landlord or letting agent	9
iv) Renting from a family member, friend, or someone that you know	10
b) Home Ownership.....	14
i) What is a mortgage?	15
ii) What is Support for Mortgage Interest (SMI)?	16
iii) What is HOLD?.....	16
iv) What is Shared Ownership?	17
4. Supported living schemes.....	18
5. Other options.....	20
a) Staying in your current home	20
b) Move-on schemes	21
c) Living with another family: Shared Lives Schemes.....	22
d) Residential care and nursing homes	24
6. Other useful resources for families and people with learning disabilities	26
7. Summary sheet.....	27

1. Introduction

Most of us dream about having a home of our own, but many people with special educational needs or learning disabilities get little choice about where they live or who they live with. A person's disability is often seen as the main factor when considering housing options, rather than thinking about the things they want in life.

Your home and living circumstances should enable you to have as much independence as you can, while ensuring you have the right support to make this happen.

Everybody needs a home: a place where they are able to do the things they like to do; somewhere where they feel safe and secure; somewhere to be with friends or to just relax.

This booklet provides information about different ways to get housing in England and Wales. It is not in an easy read format but it is in plain English. For some people this may be fine but for some, the language here will be too difficult. This booklet is designed to provide information that will support a discussion with someone with learning disabilities who is thinking about moving into their own home. It aims to describe the advantages and disadvantages associated with different types of housing options that you will find in your area.

In each section, there are some questions to discuss with the person with learning disabilities; these are in blue boxes. The light green boxes provide useful local or national sources of information.

You may not want to discuss all of the options but it is important to know a bit about all the different types of accommodation. At the end of the booklet, in section 7, there is a summary sheet where you can record the key points that are important to the person who will be moving. This summary can then be included in the person's Education, Health and Care Plan or personal care plan, whichever is most relevant.

2. What being in your own home can mean

Having your own home can help you to be more independent.

Some ways that people feel more independent are:

- having their own front door
- choosing who, if anyone, they want to live with
- choosing where they want to live
- doing what they like to do
- choosing who they will see
- deciding how they want to live and be supported

When you get your own home, you may need some support with:

- cleaning
- paying bills
- cooking
- learning to do things yourself
- finding a job
- making new friends
- finding new things to do where you live

Question:

What kind of support do you think you will need?

Tip: Independence doesn't mean that you have to live on your own, but most people want as much independence as possible with their living arrangement.

This could mean:

- Living on their own in a flat or house
- Living in their own flat in a block of flats for people with learning disabilities
- Living on their own with a support person

Some people with learning disabilities live with others in shared housing: a flat or house or maybe a larger building, with staff either present all the time or

just visiting when needed. We will look at all the options for getting the best housing arrangement for each person.

Questions:

Do you want to live alone or with other people?

If you would like to live with other people, who would you like to live with?

Click here <https://www.youtube.com/watch?v=-nv5scfh3zQ> to see our video of Will talking about the support he received to live independently, his experience and what it means to him.

3. Different ways to get a home

The following pages will show you the different ways you can look at getting your own home.

It will be good to think first about whether renting or buying would be best for you.

a) Rental options

Here we explore different ways to rent a home.

Renting means that you will pay someone else to live in a building they own.

You can rent a home from:

- A Council or local housing association
- A voluntary or charity organisation
- A private landlord or letting agent
- A family member, friend or someone that you know

You could also ask a charity or housing association if they could build something that meets your needs that you then rent from them.

Let's look at each of these rental options in turn.

i) Renting from a Council or a housing association



You normally have to put your name on the housing register to get this type of housing. Check with your local Council to see what age you can register; it will be when you are either 16 or 18 years old. In some areas, Councils no longer provide any application forms to apply to go on the housing waiting

list. Most applications can be assessed either over the phone or in person at Housing Office or department. You will have to tell them about yourself, what your needs are now and how you are living. When you make an application, make sure you tell them about your disability, because it might help you get on a priority list. It can take a while to get a home this way, so if you think you might like to rent from a Council or housing association it is best to register as soon as possible even if you don't want to move yet.

What happens after you apply will depend on your personal circumstances; the person you speak to at the Housing Office or department will be able to tell you the next steps.

Tip: If you would like to live with a friend or long-term partner, you can apply for this type of housing together.

How to apply to the housing register or local housing associations:

(Please insert local information here, for example housing associations in your area, Local Authority contacts and who can advise on benefits)

What are the advantages and disadvantages of renting a property through a Council or housing association?

Advantages	Disadvantages
 <ul style="list-style-type: none">• This can be a secure way of renting your own home• The rent is more likely be more affordable if you rent through the Council	 <ul style="list-style-type: none">• You may have to wait for a long time before you are housed• There may not be many places to choose from

ii) Renting from a voluntary or charity organisation

Many voluntary organisations and charities have properties that they rent out. Some are for one person and some are to share with other people.

What are the advantages and disadvantages of renting a property from a voluntary organisation or charity?

Advantages	Disadvantages
 <ul style="list-style-type: none">• They will often specialise in housing for people with learning disabilities• This can be a secure way of renting your own home	 <ul style="list-style-type: none">• You sometimes have to wait a long time before you are housed• The rent can often be higher than other types of housing

Voluntary organisations and charities that rent properties out in the local area are:

iii) Renting from a private landlord or letting agent

You can rent from a private landlord. This means paying money to a person who owns a property so you can live there.

Many young people start their housing journey by renting a flat from a private landlord.

What are the advantages and disadvantages of renting a property from a private landlord?

Advantages	Disadvantages
 <ul style="list-style-type: none">• This can give you more choice about where you live and the type of property• The wait is not usually too long• There is usually a wider choice of housing available	 <ul style="list-style-type: none">• The rents can be higher (see 'What is Local Housing Allowance' in useful information on page 12), and there is a deposit to be paid in advance (sometimes 1-3 months' rent)• Housing benefit may not award the full amount to cover the rent for the property even if you are in receipt of benefits• The tenancy may not be long-term so it can be less secure

	<ul style="list-style-type: none"> • Some landlords do not rent to people on benefits • It might not be easy to find a home that is already suitable for your needs, and private landlords don't have to give tenants as much help as the Council or social housing providers • Property and repair standards may vary in quality: some landlords do not look after their properties well
--	--

Ways you can find private rented housing:

- Through a local letting agent
- From the Council: ask a) if they have arrangements to lease properties from private landlords and b) if they can help with a deposit
- A family member who has a property that they rent out (see below for more information on 'Renting from a family member, friend, or someone that you know')
- Looking for 'to let' signs
- Looking in the local newspaper
- Looking in shop windows

iv) Renting from a family member, friend, or someone that you know

You can rent from a family member, friend, or someone that you know.

What are the advantages and disadvantages of renting a property from a family member, friend or someone that you know?

Advantages	Disadvantages
	
<ul style="list-style-type: none"> • This way of renting often offers a better-quality home with less 	<ul style="list-style-type: none"> • With family members, it may be awkward if things do not work out well

chance of being asked to move on at short notice	
<ul style="list-style-type: none">• Relatives generally can often be a more secure way of renting privately	

- **Tenancies and tenancy agreements**

When you rent a home, you are called a 'tenant'. In order to rent a home, you will normally need to sign a 'tenancy agreement'. This is a contract agreed between you and the landlord. It gives you the right to live in the home as long as you pay the rent, look after the home and keep to any other rules in the tenancy agreement.

Tenancy agreements cover the rights and responsibilities of the tenant(s) and landlords, and must comply with housing law. This applies to all Councils, housing associations and private tenancies.

Tip: You must always read the terms of the tenancy and look at:

- When the tenancy will start
- Whether you have a tenancy or a licence (a tenancy gives more security)
- How you can end the tenancy
- What actions or behaviour, from the tenant or landlord, would be considered breaking the rules of the tenancy
- What things might lead to eviction or being told to leave the accommodation
- What type of accommodation is covered
- When the rent should be paid
- Tenants' responsibilities in relation to things such as noise, pets, looking after your home
- Who will/can do repairs and decoration

For advice on tenancies, it is always best to speak to a specialist advice agency or contact Shelter's UK helpline (0808 800 4444).

Visit https://england.shelter.org.uk/get_help for more information about tenancies and your rights.

People with a learning disability can and do have tenancy agreements; they have the same rights, choice and control in their homes as all tenants do. However, many people with learning disabilities have tenancies in housing and support services where their rights are not respected and they have limited choice or control. For more information, please see the Real Tenancy Test produced by NDTi: <https://www.ndti.org.uk/resources/publications/the-real-tenancy-test1>

- **Tenancies and mental capacity**

The law is complex in relation to mental capacity and who can sign a tenancy agreement. However, it is extremely important that any decisions made are based on valid capacity assessments and that all decisions are fully recorded. For guidance on this, please go to:

<http://www.housingandsupport.org.uk/site/hasa/templates/general.aspx?pageid=196&cc=gb>

For more information on mental capacity and supported decision making download the PfA factsheet:

<http://www.preparingforadulthood.org.uk/resources/all-resources/pfa-factsheet-the-mental-capacity-act-2005-and-supported-decision-making>

- **What is Local Housing Allowance (LHA)?**

Local Housing Allowance (LHA) rates are used to work out how much housing benefit you can get if you are a tenant renting from a private landlord. The LHA rates relate to the area in which you make your claim and are based on rents paid in the area they relate to. These rents are being paid by people with the same number of bedrooms as the property where you live, or the number of rooms you and your household need. LHA is usually paid direct to you rather than to your landlord.

You can check the LHA rates for the area you live in on the DirectGov website at <https://lha-direct.voa.gov.uk/search.aspx>

- **Useful information about rented accommodation**

Shelter provides useful advice and guidance and they also have a useful tool to help you work out what kind of tenancy you have so you can work out your legal rights:

http://england.shelter.org.uk/get_advice/downloads_and_tools/tenancy_checker

Shelter's website also tells you where you can find advice in your area:
http://england.shelter.org.uk/get_advice/advice_services_directory

Insert housing rates for the local area here - *this is optional as the link to the list of LHA rates was given previously*

It is worth completing the online calculator for Housing Benefit at www.gov.uk/benefits-calculators to see how your money will be affected.

Private landlords are not allowed to discriminate against people with disabilities, and working together you can get help to adapt a rented home in different ways.

If you are renting your home from a private landlord, Local Authority or housing association and live in England, Northern Ireland or Wales, you may be entitled to a Disabled Facilities Grant to help with adapting your home; visit <https://www.gov.uk/disabled-facilities-grants/overview> or check with your local Council for more information. You must have your landlord's permission before making any changes.

Private landlords will normally ask you for one month's rent before you move in and ask you to pay the same amount of money as a deposit. You will be given the deposit back at the end of your tenancy as long as you have paid all of your rent and have not caused damage to the property (or the furniture, if it is part of your tenancy agreement). You should not lose any of your deposit for normal 'wear and tear', for example damage that has taken place over time through normal use. Your deposit is safe, because your landlord must give the money you pay to a compulsory deposit scheme. The scheme is free for you and your landlord.

You have to make sure the rent is paid to your landlord. If you get housing benefit, it is paid into your bank account at the end of each rent period. You then pay your landlord the rent that is due. Your rent might be more than the housing benefit you get. If that is the case, you will have to use your own money to pay the extra. If you have trouble managing your money speak to the Council; they can pay your housing benefit directly to your landlord.

b) Home Ownership



It is possible to buy your own home but you would need to speak to an organisation that specialises in home ownership for people with long-term disabilities (e.g. MySafe Home – see 'Useful information about home ownership' on page 17).

What are the advantages and disadvantages of buying your own home?

Advantages	Disadvantages
 <ul style="list-style-type: none"> • You will have a bigger choice of property • Ownership offers long-term security 	 <ul style="list-style-type: none"> • You must have a deposit • You will have to pay the costs involved such as valuation and legal fees, estate agent's fees, and removal costs

- | | |
|---|---|
| <ul style="list-style-type: none"> • Your family may be able to help you buy | <ul style="list-style-type: none"> • It is not so easy to move on; for example, there will be costs involved if you want to move • You will need to get advice about earning your own money and how that will affect you in the future for your mortgage payments if you receive SMI • You are responsible for organising repairs • You may be responsible for organising the maintenance of the property (depending on the agreement) • Buying a home is difficult to arrange if sharing with others • You need to be able to afford the mortgage payments, otherwise you may lose your home |
|---|---|

Tip: Always speak to a professional to get the best advice about the advantages and disadvantages of buying a property.

i) What is a mortgage?

A mortgage is the name for a loan that you get from a bank, building society, or other lender to buy a home. When you have a mortgage, you normally have to make two types of payment:

1. Capital payments, which pay back the money you borrowed to buy your home
2. Interest payments, which pay the cost of borrowing the money

An Independent Financial Advisor will tell you if you can apply for a mortgage and help you work out how much you can afford to spend on a new home. If you can't apply for a mortgage right now, they will help you plan so you could apply in the future. They also help with pensions, loans and debt. You can find more information, including how to find a financial advisor, from the Money Advice Service at

<https://www.moneyadvice.service.org.uk/en/articles/choosing-a-financial-adviser>

ii) What is Support for Mortgage Interest (SMI)?

If you're a homeowner getting certain income-related benefits, you might be able to get help towards interest payments on:

- your mortgage
- loans you have taken out for certain repairs and improvements to your home

This help is paid as part of your benefit and is called Support for Mortgage Interest (SMI).

SMI is normally paid direct to your lender. You can't get help towards the amount you borrowed - only the interest.

To check if you are eligible for SMI, and for information about how to claim it, go to www.gov.uk/support-for-mortgage-interest/eligibility

iii) What is HOLD?

HOLD stands for Home Ownership for People with Long-term Disabilities. It is a government scheme designed to help people with a long-term disability buy any home for sale on a Shared Ownership basis (part-rent/part-buy).

You can only apply for the HOLD scheme in England and if the homes available in the other Shared Ownership schemes don't meet your needs, e.g. if you need a ground-floor home but none are available.

You could buy a home through the HOLD scheme if you have a long-term disability and meet the following criteria:

- People who live in the property earn a total of £80,000 a year or less if the property is outside London; or £90,000 a year or less if it is in London
- You are a first-time buyer; you used to own a home but can't afford to buy one now; or are an existing shared owner looking to move

Visit www.ownyourhome.gov.uk/scheme/hold/ for more information.

Questions:

What kind of property would suit you best? For example, a flat, house, bungalow?

Would it need to be adapted for you? If yes, how?

iv) What is Shared Ownership?

Some properties are available to buy through a Shared Ownership scheme. This is where ownership of the property is shared between you and the landlord. You buy a portion of the property (between 25% and 75%), and the rest is owned by the landlord, to whom you pay rent. You may be able to buy a larger share later on if you wish. This is a good option to consider if you would like to buy a home but can't afford a full mortgage. Some housing associations and charities offer shared ownership schemes. You can find out more information at www.helptobuy.gov.uk/shared-ownership/

- **Useful information about home ownership**

Plan B is an organisation that helps people to get professional financial advice. Ian Haughey is the Principal Advisor and he specialises in finding mortgages and insurance services for people with disabilities.

Tel: 0141 237 3895

Mobile: 07881 581488

Email: ianghaughey@gmail.com

My Safe Home offer a service to help people with disabilities buy their own home through shared ownership or a financial advisor who specialises in advice and support about home ownership. See their easy read guide to home ownership: www.mysafehome.info/easyreadguide/index.php/

Please note that these are only two examples and there may be other organisations who can support you.

4. Supported living schemes

Some housing providers have small groups of supported housing schemes. This may be people sharing a house, or small clusters of individual flats with shared communal facilities. Sometimes these are self-contained units where each person has their own home. Often, support is provided on site but sometimes there is a visiting support service. Additional support to meet specific needs can usually be brought in as needed.

KeyRing is one of the best-known housing network providers. KeyRing's support is based on people living in their own homes but sharing their skills and talents with each other and with their communities. There is a volunteer in each network. The volunteer sees members of the network regularly and helps the group work together. The volunteer is like a good neighbour who will help out if difficulties arise. The volunteer lives in the same community so knows what is going on and is able to help members make links. In addition, Community Support Workers and Supported Living Managers make sure that members get the support they need. If you wish to find out more about Key Ring call 020 3119 0960 or visit: <http://www.keyring.org/Home>

Information about local providers:

What are the advantages and disadvantages of Supported Living Schemes?

Advantages	Disadvantages
 <ul style="list-style-type: none">• You can live near to other people with learning disabilities• You can still have your independence with a support network in place	 <ul style="list-style-type: none">• It is not 'ordinary' housing so it may feel separate and different from what most people might choose

Questions:

Do you think living close to other people with learning disabilities would be good for you?

Would it be important to you to have your own front door and separate space?

5. Other options

In this section, we consider four other options:

- a) Support in your existing home
- b) Move-on schemes
- c) Living with another family: Shared Lives Schemes
- d) Residential and Nursing homes

a) Staying in your current home

If you are living in accommodation that does not meet your needs but is a place where you want to stay, you may want to make some changes. It is possible to think about some options to make your home more suitable for you.

You could get a grant called a Disabled Facilities Grant from your Council if you're disabled and need to make changes to your home, for example to:

- widen doors and install ramps
- improve access to rooms and facilities – e.g. stairlifts or a downstairs bathroom
- provide a heating system suitable for your needs
- adapt heating or lighting controls to make them easier to use

Depending on your income, you may need to pay towards the cost of the work to the property.

People who rent their property will need to get permission for any adaptations from their landlord. When the changes that you are seeking permission for relate to adaptations for a disabled person, the landlord should not refuse permission unless they have a good reason. In some cases, your landlord may be responsible for making the changes.

You might not get any grant if you start work on your property before the Council approves your application, so you must apply through your local Council.

A Disabled Facilities Grant won't affect any benefits you get.

For more information go to <https://www.gov.uk/disabled-facilities-grants/overview> or speak to your local Council.

Local Authorities also have the option to give financial and other assistance for repair, improvement and adaptation of homes. This is help in addition to Disabled Facilities Grants.

You can be given help in the form of a loan or grant, equipment or materials or advice. Local Authorities can set their own conditions for deciding who gets help. They may, for example, choose whether to look at your income and savings when you apply for a grant.

Help may be given for:

- obtaining accommodation
- adapting, improving or repairing property
- demolishing accommodation
- replacing accommodation that has been demolished

Tip: Contact your local housing department to find out more.

Questions:

What is the most important thing about where you live now?

What things make it difficult for you to live where you do now?

What would make it easier to live there?

b) Move-on schemes

Some providers use the name 'move-on' for a type of service available through a supported housing arrangement. This is usually provided through a Local Authority or housing association. Services vary in what they offer; some may have training providers who have an arrangement with the Council or housing provider so that young people can attend training courses.

Move-on accommodation can provide a young person with their first tenancy agreement. This is often in a shared house but it can be in single accommodation.

There may be criteria for accessing move-on accommodation; for example, it may only be available to young people between the ages of 18 and 30 via a nomination or direct referral process.

Once accepted by the service, the support required by individuals will be assessed. The support will be provided by a support worker/keyworker who will provide consistent visits to offer support. This type of service often acts as the bridge between supported housing and living independently. They may provide help with:

- cooking
- cleaning
- shopping
- maintaining an independent tenancy
- linking in with healthcare services
- budgeting and managing money and benefits
- increasing social and living skills and broader support networks
- education, training and work opportunities

Every customer has a personalised plan that reflects their support needs and aspirations. Support workers regularly review these plans with customers to ensure that they still reflect the needs of the customer.

Staff are usually available to provide support 24 hours a day, 7 days a week although the way this is delivered may vary.

Young people cannot stay in supported accommodation indefinitely. Time spent there will vary from person to person, but ideally within two years a young person will have gained sufficient skills and knowledge to consider living independently, either in move-on accommodation or external supported, or unsupported, housing.

Some young people who are ready to move on may still require some level of support, for example through the structure of supported housing and/or a floating support service.

c) Living with another family: Shared Lives Schemes

In a Shared Lives Scheme, you would live with a host family who have been checked to make sure they are trustworthy. You would share family life and

live with, or near to, the host family. The family gives you support and care. This can either be a short- or long-term arrangement.

Each Shared Lives Scheme will have a person who makes sure that you are matched with a host family that is right for you. You would have a chance to meet them first and usually have a trial stay before deciding if you want to go ahead.

If the Council pays for your support, this would be organised by an Adult Social Care team, Social Worker or Care Manager. If you pay for your support, or you have a personal budget, you or someone who supports you might be able to organise it.

What are the advantages and disadvantages of Shared Lives Schemes?

Advantages	Disadvantages
 <ul style="list-style-type: none">• You are part of a family• You are also part of the community• You are supported by people who get to know you well• You will be matched with a place that suits your needs• Lots of people who have done this say that it worked well for them	 <ul style="list-style-type: none">• The tenancy isn't secure - this means that if it doesn't work well, you might have to leave at short notice• You might not get along with the host family• The host family might have to move• The family might have rules that you don't like• The host family might see what they do as just a job and do not take the time to know you

Questions:

How do you feel about living with another family?

What kinds of things would you want to know about the family?

d) Residential care and nursing homes

Many people with a learning disability live in registered care and nursing homes but this is now changing as more people choose other housing options. They should only be considered for people who need the higher level of care they offer, due to the lower amount of independence they offer.

A registered care home is a home that is set up for people who share a similar disability. This may mean that there are a lot of people living together, although some homes are small. Residents usually have their own bedroom and sometimes have their own bathroom, but other parts of the home are shared between all residents.

Care homes are registered with the Care Quality Commission (CQC), who make sure that care homes are providing good enough care.

Nursing homes are similar to residential care homes but must have a registered and qualified nurse available 24 hours a day.

What are the advantages and disadvantages of residential care and nursing homes?

Advantages	Disadvantages
 <ul style="list-style-type: none">• They usually have 24-hour staffing and staff can help with things like washing and dressing• There will be other people around you for company• You probably do not have to worry about shopping, eating or cleaning as these will be provided for you	 <ul style="list-style-type: none">• Larger homes can feel less homely and more institutional• If you are on benefits, most of this money will go directly towards paying for your housing, food, bills and care so you will only receive a small personal allowance• It is difficult to get a job and be better off than you would be if you were not working• You are unlikely to have a say about who you live with and you may not get on with all the residents

You can find more about local care homes in England on this website: <http://www.cqc.org.uk/content/care-homes>

Questions:

Would you like to have someone do everything like shopping, cooking and cleaning for you or do you prefer to do these things yourself?

What would you want to know about the other people you might live with in a care home?

6. Other useful resources for families and people with learning disabilities

1. Home Identification Form in easy read, NHS Northern, Eastern and Western Devon Clinical Commissioning Group, 2016:
<http://www.housingandsupport.org.uk/site/hasa/templates/general.aspx?pageid=476&cc=gb>
2. Process Checklist for Shared Ownership and Tenancy, NHS Northern, Eastern and Western Devon Clinical Commissioning Group, 2016:
<http://www.housingandsupport.org.uk/site/hasa/templates/general2col.aspx?pageid=477&cc=gb>
3. Housing and Support Alliance (now Learning Disability England):
<http://www.housingandsupport.org.uk/home>
4. Housing guide in easy read: <https://www.mencap.org.uk/advice-and-support/housing/housing-our-easy-read-guide>
5. Frequently asked questions about housing:
<https://www.mencap.org.uk/advice-and-support/housing/housing-faqs>

7. Summary sheet: the kind of housing that would be good for me

This is where you can record the key points from your discussions. The answers should give a good idea of where to start on the housing journey. This sheet should be included in the person's plan (EHCP or care plan).

I need/would like to move by _____ (date/year)	
Where I want to live in the future (e.g. in my own home, in the family home, in a shared home)	
The area or type of area I would prefer to live in (e.g. urban, rural, near to family/work/public transport)	
The kinds of property that would be worth looking at are (e.g. house flat, bungalow)	
Number of bedrooms I need is	
The following options are worth looking at: (please tick)	
Private Rented	Supported living scheme
Public sector rented	Shared ownership
Home ownership	Residential care
Living with another family	Other: please state:

I will/might need the following adaptations to make the property accessible (e.g. walk-in shower, wide doors, turning space, hoist, etc.)

I am likely to need support with (e.g. personal care, shopping, bills, cleaning, etc.)

I would like to live with (name of any specific people)

Key actions to be taken next and by whom (e.g. registering with the Council as needing accommodation, contacting housing associations, etc.)

Form completed with the help of

Relationship to young person
