

My Own Home

A guide to housing for people
with learning disabilities

What is in this guide?

Who can use this information?

Page 4

Using the guide

Page 5

Having your own home

What is Supported and Independent Living?

Page 6

When will I be ready for Supported Living?

Page 7

Planning a move

Page 8

What are my Housing Options?

Page 9

Renting your home

Page 10

Renting from a Registered Social Landlord

Page 11 – 13

Renting from a Private Landlord

Page 14 – 16

Owning your own home

Page 17 – 18

Buying your home outright

Page 19

Passing on the family home

Page 20 – 21

What is a Discretionary Trust?

Page 22 – 23

Housing that comes with support

Page 24 – 25

What are my Support Options?

Page 27

Support Service

Page 28 – 29

Community Alarms and Assistive Technology

Page 30

How do I pay for Supported Living?

Page 31

How do I pay for my support?

Page 32

Can I get help to pay my rent?

Page 33 – 35

Making it happen - What to do next?

Page 36 – 37

Where can I find out more?

Page 38 – 41

What the words mean

Page 42 – 46

Who can use this information?



This information is for people with learning disabilities, their family and carers.



This pack has been put together to help you find out more about housing.



To help you find out more about how you can be supported.



To help you find out who to ask for help and how to find out more.

Using the guide



When reading this guide you will see some words in **blue** these are words that you might find difficult to understand or have not heard before.



If you turn to **page 46** at the back of the guide you can see what these words mean. You might want to ask someone to help you with them.

What is Supported and Independent Living?



What do we mean by **Supported Living** and **Independent Living**?

You may have heard the terms supported living and independent living.



What both of these terms mean is that a person has their own home and support is put in place to help them live independently.



When will I be ready for Supported Living?



What if I don't have all of the skills to live independently?

You can have support to help you live independently. This could mean you are supported for a few hours a week, every day, overnight or even 24 hours a day.



You may be able to get help from the Council and the Community Learning Difficulties Team if you want to live independently.



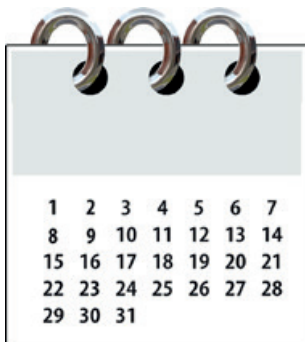
Planning a move



Moving home is a very big step in anyone's life. You should think about the things that are important to you.



You might think about whether you would like to live on your own or with other people?



Whatever your situation it is very important to plan ahead.

You may not be ready to move at the moment but you should start to think about what is available and the time it might take to get what you want.

What are my housing options?



This section will tell you about the different types of housing and the people you can contact to help you find out more.

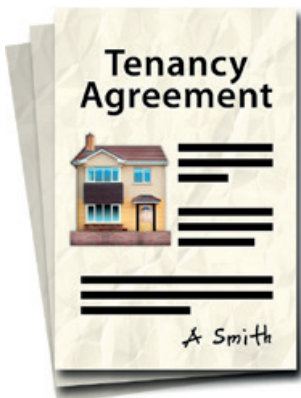
Renting your home



If you pay rent to live in your home you will be the **Tenant**.



The person you pay this money to is called the **Landlord**. This is the person or group who own the building.



If you are a tenant there are rules that you and your Landlord will have to keep to. When you agree to move into your home you will need to sign a **Tenancy agreement** that lists all of these rules.

Renting from a Registered Social Landlord



South Gloucestershire Council do not own any Council housing. All of the properties are owned by **Housing Associations**, sometimes known as **Registered Providers**.

To get a home with a **Housing Association**, you need to be on the council's housing register. This is called **HomeChoice**.



You do this by filling out a form. You can fill out a form online or ask for a paper copy if that's easier for you.



Return the form to the council's HomeChoice team.

Renting from a Registered Social Landlord Continued



It is important that you tell the HomeChoice team about any special **adaptations** needed in your home.



You should apply as early as possible as there are lots of people waiting for homes and it could be a very long wait.

Renting from a Registered Social Landlord Continued



What is good about this type of housing?

- ✓ Secure tenancy
- ✓ Affordable rents



What is not so good?

- ✗ Not a lot of choice
- ✗ A long wait

 Find out more



Address: South Gloucestershire Council,
Department for Children Adults & Health,
PO Box 1955, HomeChoice, Bristol BS37 0DE



Telephone: 01454 868005



Email: homechoiceteam@southglos.gov.uk



Website: www.homechoice.southglos.gov.uk

Renting from a Private Landlord



There is a lot of private rented housing available in South Gloucestershire.



Renting from a private landlord can be a good way of trying out living with friends and living independently.



You can find out what is available in your area by looking in the local newspaper



or going to letting agents and estate agents.

You can also check websites such as ***Rightmove*** or ***Zoopla***.

Renting from a Private Landlord Continued



What is good about this type of housing?

- ✓ Good way to try living with a partner or friends
- ✓ Lots of choice
- ✓ You can get housing quickly



What is not so good?

- ✗ You may not be able to stay there for a long time.
- ✗ Rent can be expensive
- ✗ You may have to pay a lot of money when you first move in as the Landlord will ask for a **deposit** and **rent in advance**.

Renting from a Private Landlord Continued

Find out more



Address: South Gloucestershire Council,
Department for Children Adults & Health,
PO Box 1955, HomeChoice, Bristol BS37 0DE



Telephone: 01454 868005



Email: homechoiceteam@southglos.gov.uk



Website: www.southglos.gov.uk/housing

Owning your own home



Shared Ownership - What is it?

This scheme allows you to buy a share in a property between 25%-75 % of the purchase price. You then pay a low cost rent on the remaining share.



How do you buy your share?

You can borrow the money. This is called a mortgage. If you are working you may have to pay some or all of the mortgage yourself.



You may have been given a large amount of money.

Your family may have money to buy a share.



How do I pay the rent?

The Housing Association will rent their share to you. You may get help from Housing Benefit to pay the rent.

Owning your own home Continued



What about repairs?

You will have full responsibility for repairs and maintenance of the property.

Find out more



In South Gloucestershire, shared ownership schemes are dealt with by **Help To Buy South**



Address: Collins House, Bishopstoke Road, Eastleigh, Hampshire SO50 6AD



Telephone:
0800 456 1188 (Customer Services)



Email: info@helptobuysouth.co.uk



Website: www.helptobuysouth.co.uk



If you are thinking about buying a house it is important that you seek specialist legal advice

Buying your home outright



You may have been given a large amount of money and be able to buy a property outright.



What is good about this type of housing?

- ✓ You can choose where you live.
- ✓ You will have long term security.



What is not so good?

- ✗ You will be responsible for maintenance and repairs.
- ✗ It may be expensive to move.

 **Find out more**



Learning Disability England can provide information about buying your home outright



Telephone:
0300 201 0455



Website:
www.housingandsupport.org.uk/home

Passing on the family home



If your family owns their own home and your parents die, there may be an option for you to carry on living in the family home after your parents die.

It takes careful planning and specialist legal advice but it can be a good option for some people.



What is good about this type of housing?

- ✓ Long term security.
- ✓ You can remain in your home.
- ✓ Good way of planning for the future.



What is not so good?

- ✗ You may want your independence.
- ✗ Can take a lot of planning.
- ✗ If not arranged properly you might lose access to welfare benefits.

Passing on the family home Continued



If your family rent their property from a Registered Landlord or a Housing Association it might be possible for the tenancy to be passed on to a family member allowing you to remain in the property.



To find out if this is possible you will need to speak to your Landlord.

What is a Discretionary Trust?



A trust is a useful way of providing for an adult with a learning disability.

This is a way of managing your money or property.

A trust can be used if your family wishes to leave you money or a property.



What are the benefits of setting up a discretionary trust?

- ✓ Good way of arranging inheritance
- ✓ A very important feature of a discretionary trust is that anything put in trust does not usually affect your access to welfare benefits



If you are thinking about setting up a trust it is important that you seek specialist legal advice.

What is a Discretionary Trust? Continued

i Find out more about Discretionary Trusts, Wills and passing on the family home.



Mencap – Wills and Trusts team

The Wills and Trusts team can recommend local solicitors who specialise in working with families of people with learning disabilities.



Telephone:

020 7696 6925



Email: willsandtrusts@mencap.org.uk



Website:

www.mencap.org.uk/what-we-do/wills-and-trusts



Learning Disability England can provide information about options for families wanting to pass on the family home



Telephone:

0300 201 0455



Website:

www.housingandsupport.org.uk/home

Housing that comes with support

Several supported living schemes have been set up in South Gloucestershire.



A supported living scheme is where a group of people live. You would usually have your own flat and there is sometimes a communal room for tenants and a sleep in room for staff.



Sometimes a small number of people may live in one house together. You may have your own room but share a kitchen and bathroom. This may be a good way of trying out living with friends.

Housing that comes with support Continued



- ✓ There will often be other people around.
- ✓ You may be able to live with a friend.



- ✗ It will take lots of planning and you may have to wait some time.
- ✗ You may not have the independence you would like.

I am interested, what do I do next?



If you are interested in Supported Living, please speak to your social worker or contact the Council.



It can often take a long time to set up this type of scheme. It takes a lot of careful planning to make sure that the housing suits the person's needs.



Telephone:
01454 868007



Email: csodesk@southglos.gov.uk

What are my support options?



Getting the right support package can be like making a jigsaw puzzle with lots of different pieces to fit together.



This section will tell you about the types of support available and how to find out more.



Everyone will need support. Some people will need only a small amount of support and other people may need much more.



Everyone is different so the support you need will be different too.



Your Support Plan will be carefully planned and pieced together with you to make sure you get the support you need.

Support Service



Support is provided in your own home. The amount of support you get will depend on your needs.



You may need support in your home for a few hours a day to help you with things like shopping and cooking.



Or you might need support all day and maybe someone to sleep over at night.



There are teams of Support Workers who are specially trained to help you live independently and develop your skills.

Support Service Continued



The Support Worker does not live with you. They are usually based in a central office.



There is often a 24 hour help line if you need to contact them urgently.



Your support will be carefully planned with your Social worker. You can arrange your support with your Social worker or you can receive a direct payment and choose your support and who supports you.

Community Alarms and Assistive Technology



There are lots of alarm systems and technology that can help you live independently.



There is a Community Alarm System that you can use to get help in an emergency.



There is technology that can do things like set off an alarm if the bath is too hot or about to overflow and turn off the cooker if it is left on too long.

 Find out more



www.southglos.gov.uk/health-and-social-care/care-for-adults/support-at-home/telecare-and-alarms

How do I pay for Supported Living?



This section will briefly explain how you can pay for your housing and support and who you will need to contact to find out more.



The Local Authority has a duty to provide some people with support. You need to have an Assessment of your care and support needs.



You may be asked questions about money and your savings this is because some people may need to make a payment towards their supported living costs.



If you think you need an assessment contact the CSO desk.



Telephone:
01454 868007



Email: csodesk@southglos.gov.uk

How do I pay for my Support?

Personal Budgets



Following an Assessment of your care and support needs if you are eligible for a service you will be given a Personal Budget to pay for your support.



You can take this as a direct payment which means you can pay for and choose your own support or your Social worker can arrange your support for you.



Your Social worker will give you more information on personal budgets and how to plan your support.

 Find out more



www.southglos.gov.uk/health-and-social-care/care-for-adults/personal-budgets-and-direct-payments/personal-budgets-direct-payments

Can I get help to pay my rent?



Housing Benefit

In some cases, you can claim Housing Benefit to help you pay the rent. You will have to complete a form to see whether you can claim Housing Benefit. The amount you get will depend on the savings you have and the money you earn if you are working.

If you can claim Housing Benefit you may also get help with your Council Tax

Find out more



Telephone Housing Benefit:
01454 868002

See back of guide for full contact details

Can I get help to pay my rent? Continued



Universal Credit

The Government has introducing a new benefit called Universal Credit. Universal Credit replaces:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit



It is designed to support you if you are on a low income or out of work. If you have to pay rent, it includes a monthly payment to help with your living costs.

Can I get help to pay my rent? *Continued*



Universal Credit *Continued*



If you already claim universal credit, you should apply for housing payments through your online account, or by phoning **0800 3285644**



If you need to claim benefit to help pay rent, it is important that you understand how to make a claim before you sign a tenancy.

Find out more about universal credit



Telephone: 0800 3285644



Website:

www.understandinguniversalcredit.gov.uk



You can also find out more by contacting the Welfare Advice Partnership:

www.southglos.gov.uk/advice-and-benefits/welfare-rights-and-financial-advice/advice-agencies-and-welfare-advice-partnership/

Making it happen - what to do next?



This book has given you a very brief description of some of the housing and support options that are available. This section will help you think about what to do next if you think you are interested in getting your own place or want to find out more.

Things to think about

What can I afford?



Where do I want to live?



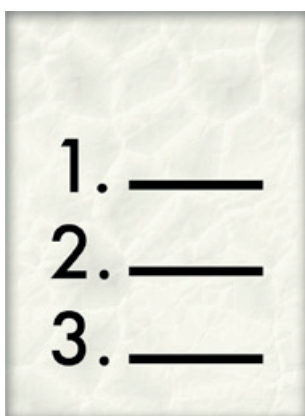
Do I want to live on my own or with other people?

Making it happen - what to do next? Continued



Things to think about (Continued)

When would I like to move?



What do I need to do first?



What is important to me about where I live in the future?



You can speak to friends who are already living independently.

Where can I find out more?

Specialist advice about housing for people with Learning Disabilities



**Learning Disability England -
A national independent
advice organisation.**

Telephone Advice Service:



Learning Disability England phone line:
0300 201 0455



Email:
enquiries@housingandsupport.org.uk



Website:
www.housingandsupport.org.uk

The website has some very useful fact sheets and quick briefs.

Where can I find out more? Continued

General Housing Advice



South Gloucestershire Council HomeChoice Team



Telephone:
01454 868005



Email:
homechoiceteam@southglos.gov.uk



Website:
www.southglos.gov.uk/housing

Where can I find out more? Continued

If you are homeless or worried that you may become homeless advice is also available in person.



Kingswood One Stop Shop

High St, Kingswood BS15 9TR

Monday - Friday (9am-3pm)



Yate One Stop Shop

Kennedy Way, Yate, Bristol BS37 4DQ

Wednesday (9.00am-12.00 pm)



Patchway One Stop Shop

Rodway Road, Patchway, Bristol BS34 5PE

Wednesday (1.30pm-4.30 pm)

Shelter **Shelter - Housing Advice**



Telephone: Free housing advice line:

0808 8004444



Website:

www.england.shelter.org.uk

Where can I find out more? Continued



Citizens Advice Bureau



South Glos CAB, Kennedy Way
Yate BS37 4DQ



Telephone:
03444 111 444



Website:
www.southgloscab.org.uk

Advocacy

There is an advocacy service that may be able to help with your questions. They are called **Swan Advocacy**.



Their contact phone number is
03333 447928 and their email address is
reception@swanadvocacy.org.uk

What the words mean?

Any words that may have been difficult to understand were highlighted in **blue**, here is what they mean.

Adaptations



An adaptation is work carried out to make your home better for your needs. This could be by having ramps, handrails or a walk in shower.

Advocate



An advocate is someone who can help you make your feelings, wishes and voice heard about the things that affect your life.

Assessment



If you think you need help from Social Services you will need to have an Assessment.

Assistive technology



This is alarm systems and technology that can help you live independently.

What the words mean?

Deposit



This is money that your Landlord will ask for before you move in. It is usually the same amount of money as one months rent.

Your Landlord will ask for this money in case you damage the property or don't pay the rent.

You will get this money back when you leave the property if you have paid the rent and there are no damages to the property.

Discretionary Trust



This is a way that your family can leave you money or a property.

Estate Agent



A person who sorts out the selling or renting of houses.

What the words mean?

Home Choice Team



The HomeChoice team administer the council's housing register, the way that we let social housing in South Gloucestershire. They also offer advice and help to people who are homeless, or threatened with homelessness.

Housing Association and Registered Provider



Provide homes for people to rent or buy. They get money from the government to help them build homes.

Inheritance



This is money or a property that a family member such as a Parent may leave to their Son or Daughter.

Landlord



If you rent your home the person or group who own your home is called a Landlord.

What the words mean?

Letting Agent



A person who does work for a landlord when they want to rent their house to someone.

Mortgage



If you buy your own house you may have to borrow money to help you pay for it. The money you borrow is called a mortgage.

Rent



This is the money you pay to live in your home.

Rent in advance



This is the money that your Landlord may ask you to pay before you move in. It is the same as one month's rent

What the words mean?

Tenant



If you pay rent to live in your home you are called a tenant.

Tenancy agreement



If you rent your home there are rules that you and your Landlord must keep. When you move in you will need to sign a Tenancy Agreement which lists all of these rules.

Specialist legal advice



This is advice from a person who works with law and is used to working with people with learning difficulties and their families.

