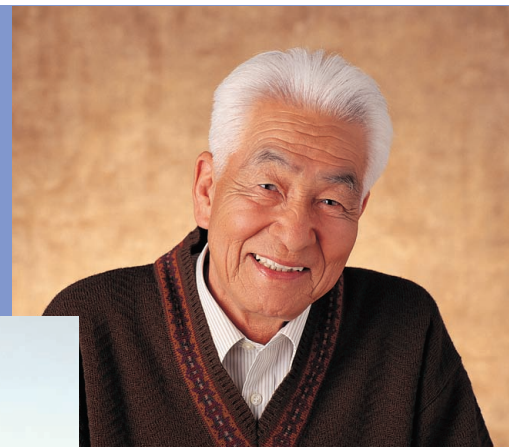


Housing advice & information for older homeowners



Introduction

This booklet has been produced for homeowners who are over 60 years of age. It contains information and advice and lists agencies that may offer help to resolve housing problems.

The guide includes information about services for people who may wish to make their present home more comfortable and easier to manage. This booklet also contains information about private sheltered housing and other specialist retirement housing for those thinking of moving.

It also includes basic information about housing-related services. It is not intended as a comprehensive guide, nor does the inclusion of various agencies necessarily constitute a recommendation.

We hope that you find the enclosed information useful. Any comments you may wish to make to improve this booklet are welcome, and will be considered when it is next revised.

Our thanks go to members of the BGOP reading group for their helpful & constructive comments about the draft of this booklet.

Revised: October 2008

**London Borough of Hammersmith & Fulham
Housing Opportunities
145 King Street
Hammersmith
London W6 9XY**

Telephone 020 8753 4014 or 020 8753 4156

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Financial help to improve your home

Hammersmith & Fulham council home improvement agency

The council can provide financial help with repairs, improvements and/or adaptations to your home. The aim of the grants system is to provide financial help for those who can least afford to pay for works to their property.

The council's home improvement agency can guide you through the process of applying for grants. If work needs to be carried out, the agency can manage the whole procedure, charging a 15% contract management fee, which may be included within the grant. The payment of a grant is dependent on a financial assessment and some grants have conditions attached.

There is a variety of grants available, which are paid on the basis of the type of work needed and the financial resources of the home owner/leaseholder. There are maximum amounts that can be paid for these grants.

There are three main types of grant:

House renovation grant

If your home has no bathroom or inside toilet, or is in poor repair, you may qualify for a renovation grant.

Disabled facilities grant

If you are registered disabled (or could be registered) and have problems getting into or around your home, you may qualify for this grant. You may also be eligible if you need adaptations to enable you to care for dependants who are living with you.

Home repair assistance

If you are responsible for repairs to your home and you receive a means tested benefit or are disabled/infirm, you may be able to get help. This could include repairs to make your home watertight, warm, secure and/or adapted for your needs.

If you are considering applying for a grant, it is best to get advice from the Home Improvement Agency before carrying out works to your property.

For all these types of grant you should write to:

Home improvement agency
London Borough of Hammersmith and Fulham
Private housing services
77 Glenthorne Road
London W6 0LJ

Telephone: 020 8753 1253

Small Jobs Scheme

If you need help with smaller jobs such as patching up paintwork, tidying gardens, light packing, basic plumbing, carpentry and electrical work, the small jobs scheme may be able to help.

There is usually a waiting list before work can be carried out, as demand for this service is high. There is a charge for labour, plus the cost of any materials. You can have a maximum of four hours work done. Staff are employed through Bishop Creighton House and are qualified to carry out work and are all police checked.

Opening hours:

9.00am - 5.00pm, Monday to Friday. Closed 1.00 - 2.00pm

If you are 60 years of age or older or are registered disabled and think this service could meet your needs, for more information please

Telephone 020 7385 9689

Email info@creightonhouse.org email

Website www.creightonhouse.org

Keep Safe

Free lock fitting for all borough residents

Keep Safe is now operating borough-wide, funded by the council and Metropolitan Police. Keep Safe aims to reduce the number of burglaries and make you feel safer in your home.

You don't need to have been a victim of burglary to qualify.

It's completely free of charge to everyone who is either:

Aged over 60 or

Registered disabled (18+) or

From a vulnerable group – hate crime, domestic violence etc

Here are some the free security measures we install

- Door and window locks
- London and Birmingham bars
- Wireless intercoms
- Letter box cowls
- Keys safes
- Audio door viewers
- Spy holes
- Hinge bolts
- Smoke alarms

Door chains, grilles, burglar alarms, security cameras, CCTV are not installed by Keep Safe.

It is easy to arrange a visit with our lock-fitter - for an appointment and for more information:

Telephone Bishop Creighton House on 020 7385 9689

Email info@creightonhouse.org

Website www.creightonhouse.org

The Warm Front Scheme

This scheme exists to help people over 60 on means tested or disability related benefits with the cost of insulation and draught-draught proofing.

To find out more information contact:

EAGA Partnerships Ltd.

EAGA House

Archbold Terrace

Jesmond

Newcastle upon Tyne NE2 1DB

Telephone (freephone):

0800 072 0150

Lines open: 8.00am - 8.00pm, Monday to Friday

Website: www.eaga.co.uk

Age Concern Energy Services

Run in partnership with PowerGen for all older homeowners, this service is aimed at helping you cut your fuel bills. Financial help is available from the Energy Saving Trust.

For further information contact:

Telephone: 0800 917 3352

It will help if you have your recent fuel bills to hand when calling.

The Social Fund

In certain circumstances, home-owners who receive Income Support can get a Community Care Grant from the Social Fund. This can help with the cost of minor structural repairs, maintenance and internal decorations to let you stay in your own home.

The Department for Work and Pensions (DWP) administers the Social Fund and all grants are discretionary. They can also offer Budgeting Loans - which must be repaid - for similar sorts of work.

For further information contact your local DWP office (formerly known as Benefits Agency office).

Further information:

Age Concern publish a range of factsheets and Factsheet 13 deals with financial help with repairs and adaptations for older homeowners.

Contact:

Age Concern England,
FREEPOST (SWB 30375)

Ashburton
Devon TQ13 7ZZ

Telephone: 0800 00 99 66

Website: www.ace.org.uk

Mortgage arrears and/or leaseholder problems

Who can help?

Private housing services

The council can help with the following problems:

- Leaseholder disputes
- Mortgage arrears
- Service charge disputes.

They are based at:

The Housing Centre
Fourth Floor
77 Glenthorne Road
London W6 0LJ

Telephone: 020 8753 1436
9.00am - 5.00pm, Monday to Friday

Leaseholder Advisory Service

Advisors do not take on casework, they will make referrals to other organisations.

They can be contacted at:

Leaseholder Advisory Service
70-74 City Road
London EC1 2BJ

Telephone: 020 7490 9580
9.30am - 3.30pm, Monday to Friday
Closed 1.00 - 2.00pm

Citizens Advice Bureau

For mortgage arrears and/or other debts, the Citizens Advice Bureau has a specialist money advisor covering addresses in SW6, W6 and W14.

They are based at:

Fulham Citizens Advice Bureau
The Pavilion
1 Mund Street
London W14 9LY (nearest tube station: West Kensington)

Telephone: 020 7385 1322
2.00 - 4.00pm, Mon, Thurs & Fri
1.00 - 3.00pm, Tuesdays

Personal callers:
11.00am - 1.00pm, Mon, Thurs & Fri
3.00 - 5.00pm Tuesdays
Closed Wednesdays

Shepherds Bush Advice Centre

Specialist advice in debt/housing/welfare benefits in the W12 and NW10 areas. Interpreters are available and home visits can be arranged.

Please contact them at:

Shepherds Bush Advice Centre
338 Uxbridge Road
London W12 7LL

Telephone: 020 8753 5910

Opening hours:
1.00 - 6.00pm Monday
10.00am - 3.00pm, Tues, Thurs & Fri
Closed Wednesdays

Telephone advice & appointments line:
020 8753 5913
10.00am - midday, Tuesday & Thursday

Help with housing costs from the Department for Work and Pensions (DWP)

Home owners on a low income may be entitled to have some of their housing costs paid for by the Department for Work and Pensions (DWP). This financial help is called Pension Credit.

What is Pension Credit?

Pension Credit tops up any income you and your partner have to a minimum level set by the Government. It also rewards you for having certain types of income and savings.

You may qualify for Pension Credit if you are aged 60 or over.

There are two parts to Pension Credit:

- The **guarantee credit** for people aged 60 and over, and
- The **savings credit**, for people aged 65 and over.

You may get both parts, or either part on its own, depending on your circumstances.

Which home ownership costs are included?

People with a mortgage from a bank or building society or a home improvement loan may be able to get help with interest from Pension Credit.

If you pay service charges or ground rent for the place where you live, you may get extra Pension Credit.

Where can I get more information?

- Contact the Department for Work and Pensions (DWP). You can phone the Pension Credit Application Line - freephone 0800 99 1234.
For people with speech or hearing difficulties, the textphone number is freephone 0800 169 0133.
- You can ask a friend or advice centre to help you.

Other help you can get

If you are getting Pension Credit, you and your partner, if you have one, may also get help with:

- your council tax - from Council Tax Benefit.
- travel costs if you have to visit hospital for NHS treatment as an inpatient or outpatient. You can also claim back the fares for someone else who you need to travel with you.
- help may also be available from the Social Fund for unexpected expenses.

Using your home to raise income

It is possible to raise income from your home if you are an older home-owner. You may want to consider this if you find that your income is insufficient, or if you need to raise a lump sum to pay for repairs or improvements to your home. **However** you should think very carefully before raising money in this way and always seek independent legal and financial advice before entering into any agreements.

Some companies have joined together and work within a voluntary code of practice - for details of which companies are involved and to get a copy of the code please see contact details at the end of this section.

- There are usually conditions which must be met by people taking out these schemes. These differ from company to company, but will usually include a minimum age, maximum loan & minimum property value.
- There will also be legal, survey and administrative fees. Check very carefully at the outset and consider several companies, as the fees can vary considerably.
- You should also check whether the financial advisor you consult is working on a commission basis, or is completely independent (when you will usually need to pay a fee for his/her advice). You need to be sure that the advisor is looking at the best plan for you and your circumstances.
- You will remain responsible for repairs, water rates, insurance and Council Tax on your home.
- You should also carefully consider and ask questions about what would happen if you needed to move home, or if someone else came to live with you. If you receive a means-tested benefit, such as Income Support or

Council Tax Benefit, you may lose your entitlement to it if you enter into an income-raising scheme. It is therefore vital that you take account of this when deciding if a scheme is financially worthwhile for you.

There are several schemes for raising income or capital from your home. Brief outlines of each type of scheme are listed on the following pages.

Home reversion scheme

This is the most common form of equity release (freeing up some of the capital in your home for you to use as you wish) and involves selling your home, or part of it, to a private company called a reversion company. In return you get either a cash lump sum or a monthly income. You can remain in the house for the rest of your life, and after your death the company will receive the proceeds (or part if only part of your house was sold) from the sale of your home.

You need to know that when you sell all or part of your home in this way you will not get the full market value, but a percentage based on your age and gender. The cash from the sale can be as little as 35% of the house value and is very rarely over 60%.

Companies may only consider you for this scheme if you are over a certain age and if your property is valued over a certain amount of money.

Home income plan

This is also known as a mortgage annuity scheme. With this scheme you receive a monthly income for life whilst still owning and living in your home. The monthly income will remain static for the whole period so it will not increase with the cost of living or inflation. It works by taking out a mortgage loan against the value of your home, which is then used to purchase an annuity that pays you a regular income each month for life. The interest payments for the loan are deducted from this monthly income. The capital is repaid from the sale of your home, usually following your death. If you have a partner, the repayment will be after both deaths.

If you are very old or in poor health, it is crucial that you think long and hard before opting for a scheme like this, as you may not be able to receive a monthly income for very long before your death. Some companies offer a capital protection scheme for the first three to four years of the plan, but this will reduce the amount of monthly income you receive.

Interest only loan

This involves you taking out a loan against the value of your home, but you repay only the interest. The capital is repaid either on your death or the sale of your home. This means that you will receive a lump sum payment, but you will need to have sufficient income to make monthly repayments.

There is a minimum amount of loan and you should check with a variety of banks and building societies to get details of rates of interest. Not all banks and building societies offer this sort of loan. If the loan is for repairs or improvements, it is worth contacting a home improvement agency (see earlier section of this booklet), as they may help find you a lender.

Roll-up loan - this type of loan can be **very risky**.

This type of loan involves taking out a loan against the value of your property, but you do not have to make any repayments. The interest and the capital are repaid when you sell the home. However, the interest is 'rolled-up' and added to the total loan. Because the interest is rolled-up, the amount you owe can grow very quickly - when interest rates are high the amount you owe can double every five - six years.

If interest rates increase faster than house prices, there is a possibility that the loan may exceed the value of the property. This could mean that you have to start paying interest, which can be very high. Always take independent financial and legal advice before deciding whether or not to take out a loan of this type.

Further information

Age Concern publish a range of factsheets:

Factsheet 12 deals with raising income or capital from your home.

Factsheets are available from:

Age Concern England
FREEPOST (SWB 30375)
Ashburton
Devon TQ13 7ZZ

Telephone: 0800 00 99 66

'Using Your Home as Capital' by Cecil Hinton,
price £4.99 + £1.95 p&p from:

Age Concern Books
PO Box 232
Newton Abbot
Devon TQ12 4XQ

Telephone: 0870 44 22 044

Age Concern website:
www.ace.org.uk

'Safe Home Improvement Plans' - details of the voluntary code of practice followed by some companies who offer home improvement loans are available from:

David McGrath
Hinton & Wilde (Home Plans) Ltd.
1st Floor, Parker Court
Knapp Lane
Cheltenham GL50 3QJ

Telephone: 01242 539 494

Moving home

You may decide that your home is unsuitable for your current needs and that you cannot adapt it sufficiently to meet your requirements. You may therefore wish to consider moving home. Hammersmith & Fulham Council will be able to place you on its waiting list if you are a homeowner or leaseholder but people with more than £50,000 in capital/savings/assets are given less priority for re-housing. Contact the phone numbers on the front of this booklet to make enquiries and to be sent an application form.

Options for buying a new home

It is possible to buy/part-buy/lease retirement housing in surrounding boroughs. If you are interested in this option, please contact The Elderly Accommodation Counsel, which keeps up to date information about privately run sheltered housing schemes and care homes nationwide.

This is an independent charity, which provides information free of charge, but welcomes donations.

They can be contacted at:

Elderly Accommodation Counsel
Third Floor, 89 Albert Embankment
London SE1 7TP

Telephone: 020 7820 1343

Website: www.housingcare.org

Age Concern also produce some very helpful factsheets, which include information about the possible pitfalls of moving and important questions to ask before making a decision. **Factsheet 2** deals with 'Retirement Housing for Sale' and is available from:

Age Concern England
FREEPOST (SWB30375)
Ashburton
Devon TQ13 7ZZ

Telephone (freephone):
0800 00 99 66

Renting a new home

You can contact Hammersmith & Fulham Council as outlined above to join the waiting list for sheltered housing to rent and some housing associations which operate in the borough may be able to consider you. If you are prepared to move outside the borough there are more options available to you and The Elderly Accommodation Counsel keeps details of rented sheltered housing, as well as housing to buy.

Age Concern produces a factsheet, Factsheet 8, about renting sheltered housing. This can be obtained from Age Concern England (see section on 'Buying' on previous page).

Housing associations, trusts and charities

Within Hammersmith & Fulham and in other local boroughs you could contact the organisations listed below. However, please bear in mind that they will usually all have waiting lists - many of which are sometimes closed for a period if demand is too heavy. All housing associations have their own criteria about whom they are able to accept on their waiting lists.

Hammersmith United Charities

Gloucester House
Sycamore Gardens
London W6

Telephone: 020 8746 2396

Anchor Housing Association & Trust

Fountain Court
Oxford Spires Business Park
Kidlington
Oxford OX5 1NZ

Telephone: 01865 854 100

John Grooms Housing Association

50 Scrutton Street
London EC2A 4XQ

Telephone: 020 7452 2000

Sir William Powell Almshouses

c/o Sir Oswald Stoll Foundation
446 Fulham Road
London SW6 1DT

Telephone: 020 7385 2110 (women only)

Sir Oswald Stoll Foundation

Sir Oswald Stoll Mansions
446 Fulham Road
London SW6 1DT

Telephone: 020 7385 2110

Family Housing Association

Albion House
20 Queen Elizabeth Street
London SE1 2RJ

Telephone: 020 7089 1000

Hanover Housing Association

South East Regional Office
1 Bridge Close
Staines
Middlesex TW18 4BR

Telephone: 01784 446 000

Metropolitan Housing Trust

2nd Floor, Lanmor House

370-386 High Road
Wembley
Middlesex HA9 6AX

Telephone: 020 8900 2658

Women's Pioneer Housing

227 Wood Lane
London W12

For women only with capital under £150,000 Telephone: 020 8749 7112

Habinteg Housing Association Ltd.

1 Pemberton Row
London EC4A 3PQ

Telephone: 020 7822 8700

Please note

The inclusion of agencies and publications in this information booklet does not constitute a recommendation.

If you would like any part of this document interpreted into your own language, or produced in large print or braille, please telephone 020 8753 4156.

Albanian

Nëse e dëshironi cilëndo pjesë të këtij dokumenti të përkthyer në gjuhën tuaj, ju lutemi telefononi në numrin 020 8753 4156.

Amharic

ማንኛውም ክፍል የዚህ ሰነድ ወደ ምታውቀው ቋንቋ እንዲተርጎምልህ ከፈልግህ፣ እባክህ በቴሌፎን ቀጥሮ 020 8753 4156 ደውል።

Arabic

إذا كنت ترغب بالحصول على أي جزء من محتويات هذه الوثيقة بلغتك الأم، يرجى الاتصال برقم الهاتف 020 8753 4156.

Bengali

আপনি যদি আপনার নিজের ভাষাতে এই ডকুমেন্টের কোন অংশের অনুবাদ চান তাহলে দয়া করে 020 8753 4156 নম্বরে ফোন করুন।

Croatian

Ukoliko želite prijevod bilo kojeg dijela ovog dokumenta na jezik kojim Vi govorite, molimo nazovite telefonski broj 020 8753 4156

Farsi

لطفاً اگر مایل هستید هر بخشی از این نوشتار به زبان شما ترجمه گردد، با شماره تلفن 020 8753 4156 تماس حاصل فرمایید.

French

Si vous souhaitez quelconque partie de ce document dans votre propre langue, appelez le 020 8753 4156.

Polish

Jeśli życzą sobie Państwo, aby dowolna część tego dokumentu została przetłumaczona na Państwa język ojczysty, proszę zadzwonić pod numer 020 8753 4156

Portuguese

Se gostaria de ter qualquer parte deste documento traduzida no seu idioma, por favor telefone para 020 8753 4156

Serbian

Ако желите да било који део овог документа буде преведен на ваш материњи језик, молимо вас да назовете овај број телефона 020 8753 4156

Somali

Haddii aad jeclaan lahayd in qayb walba oo kamid ah dukumintigan lagu turjumay luqaddaada, fadlan soo wac telefoonka 020 8753 4156

Spanish

Si desea que le interpreten alguna parte de este documento en su idioma, por favor llame al 020 8753 4156

Urdu

اگر اس دستاویز کے کسی بھی حصہ کا ترجمہ آپ اپنی زبان میں حاصل کرنا چاہتے ہیں تو برائے مہربانی 020 8753 4156 پر فون کریں۔



This booklet is produced by Hammersmith & Fulham Council housing services division

Visit our website: www.lbhf.gov.uk

November 2008

Published by Hammerprint 020 8753 2235

Ref: Lf.CS housing advice older homeowners