

## Help to Stay Put (Northern Ireland)

### Help at Home

If you are finding it difficult to manage, but would prefer not to move, there may be ways in which life can be made easier or safer. If you have recently been unwell, or are coming out of hospital, you may be concerned about coping in the future.

A variety of organisations can advise or help on a range of options, depending on your needs and circumstances. If you are finding it difficult to cope with daily tasks or think you may need help with care, special equipment or meals, contact your local health and social care trust and ask for an assessment of need. Each trust sets eligibility criteria for whom they will provide services.

### Help with Repairs and Maintenance

**Home Improvement Agencies (HIAs)** are set up to help older or disabled homeowners and private tenants arrange and obtain finance for repairs and adaptations and assist you through the whole process of getting work done. There are two HIAs in Northern Ireland:

**Gable** (Shelter, Northern Ireland)  
13 Dock Street, Strabane, Co. Tyrone  
BT82 8EE

Freefone: 0800 028 6686

Tel: 028 7188 2147

Fax: 028 7138 3947

E-mail: [stella.lepodevin@gable-ni.co.uk](mailto:stella.lepodevin@gable-ni.co.uk)

### Fold Housing Trust

Staying Put Department

Fold House

3-6 Redburn Square

Hollywood BT18 9HZ

Tel: 028 9042 8314

Fax: 028 9042 8167

E-mail: [stayingput@foldgroup.co.uk](mailto:stayingput@foldgroup.co.uk) or  
[info@foldgroup.co.uk](mailto:info@foldgroup.co.uk)

Website Address: [www.foldgroup.co.uk](http://www.foldgroup.co.uk)

**Handyperson Schemes:** HIAs or other local agencies also sometimes run handyperson schemes. Age NI will be able to advise of any similar schemes in your area.

Tel: 0808 808 7575

[www.ageconcernni.org/advice\\_line.htm](http://www.ageconcernni.org/advice_line.htm)

### Security and Safety

Handyperson schemes can also assist with security works to your home, including security equipment, locks on doors and windows, fitting smoke alarms and carbon monoxide detectors. In some areas of Northern Ireland there are also Handyvan schemes run by AgeNI 0808 808 7575. The Crime Prevention Officer at your local police station should also be able to give you advice.

## Alarm systems and Telecare

For a small weekly charge you can have a personal emergency alarm system which is operated via your phone line. When the alarm is pressed it will automatically put you in touch with an operator 24 hours per day. Alarm systems are available from your local council but systems are also available from charities and commercial providers.

There is a wide variety of equipment to help people remain living independently or more safely known either as telecare or assistive technology. Examples include sensors to detect intruders, gas, carbon monoxide, smoke/fire, flooding or drops in temperature, and monitors for movement (or lack of it) falls, opening doors, including the fridge, taking medication etc.

Telecare may be part of services offered by your local trust to meet your assessed needs. If not, much is available to buy privately. Advice on this can be obtained from the Disabled Living Foundation 0845 130 9177 [www.dlf.org.uk](http://www.dlf.org.uk)

## Financing Repairs

There are a number of grants provided by the Northern Ireland Housing Executive. Some of these are:

- **Home Repair Assistance Grant:** owner occupiers and private tenants may get assistance up to a maximum of £5000 over a 3 year period towards external repairs or health and safety issues e.g. electrical wiring dependant on being in receipt of a qualifying means tested benefit or if

you are ill or have a disability and are in receipt of Attendance Allowance, Disability Living Allowance or Long Term Incapacity Benefit

- **Renovation Grant** for owner occupiers (and tenants if responsible for repairs) for properties which have been deemed unfit to live in, or which need repair work to prevent them becoming unfit. Work includes damp proofing, roof replacement, guttering and electrical problems, and can also include energy efficiency measures, central heating and basic security measures. The maximum grant is £25,000 but the amount you may get will depend on your financial circumstances.
- **Disabled Facilities Grant** for owner occupiers, landlords and private tenants are to improve the home of a person with a disability and will usually be based on the recommendation of an occupational therapist. Typical works may include improving access to your bathroom, living room or bedroom, providing additional bathroom facilities, making food preparation easier by enlarging the kitchen or providing low level units, adapting heating or lighting controls

*More information is available at [www.nihe.gov.uk](http://www.nihe.gov.uk)*

## Repairs for tenants

If your property is poor repair and you are a tenant, you should report the repair to your landlord. If you have difficulty in getting your landlord to carry out the work, you should contact

the environmental health department of your local council, who may take enforcement action in certain circumstances.

Before you take any action you should take advice about your security of tenure (how easy it is for your landlord to evict you) Your local Citizens Advice Bureau should be able to advise about this subject.

### Equity Release

- If you are a homeowner, you may wish to consider releasing some equity in your home to adapt it or carry out necessary repairs.
- The FSA produces a useful guide 'Just the facts about equity release schemes: Raising money from your home', available from their Consumer Helpline on 0845 606 1234 or [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)
- You are strongly advised to take independent financial advice and legal advice before purchasing any equity release product to consider whether equity release is right for you and if so the most appropriate type of product.

### Help with mortgage interest

In some circumstances, where a person is eligible for Pension Credit, the interest on a loan taken out for essential repairs may be taken into account as part of your Pension Credit assessment. You need to check with the Department for Work and Pensions to check if this help may be available in **your** circumstances. The DWP Helpline is 0845 601 8821.

### Heating and Energy Efficiency

**Warm Homes Plus:** If you own your own home or are a private tenant, over 60 and in receipt of a qualifying benefit you may be able to get help with a range of energy efficiency measures through the Warm Homes Plus and Warm Homes schemes. The Warm Homes plus grant, depending on the works, could be up to £6,500 and the warm homes grant up to £850, There are different eligibility criteria for people under 60.

Contact 0800 181 667 for further information

**Energy Saving Trust:** You can obtain advice about how you can save energy in the home from the above, who can also advise you on any relevant grants and cashbacks to which you may be entitled.

Contact 028 6634 0780

[www.energysavingtrust.org.uk/Northern-Ireland-advice-centre](http://www.energysavingtrust.org.uk/Northern-Ireland-advice-centre)

### Help from Charitable Trusts and Benevolent Funds

Small grants may be available if you are on a low income where no other finance is available for help with essential items required to maintain your independence, or minor urgent problems with your home. In each area there may be local trusts which will be known to your HIA. There are also national trusts and some are restricted to particular groups, for example by occupation. In all cases, the capacity to help is very limited.

Turn2us is part of the Elizabeth Finn Charity and provides an advice service

that helps people find appropriate grant giving charities as well as checking their benefit entitlement.

Tel: 0808 802 2000 (8am-8pm  
Monday-Friday)

Website: [www.turn2us.org.uk/](http://www.turn2us.org.uk/)

Postal address: Turn2us, Unit 9, Cefn  
Coed Parc, Nantgarw, Cardiff CF15 7QQ.

### The Discretionary Social Fund

This may be a source of financial help, but the budget is limited.

For Community Care Grants, applicants have to receive a qualifying benefit and eligibility is reduced for people with savings above £1000 (or £500 for people under 60).

You may be eligible if an item is needed to help you live independently or to help you remain in the community rather than needing to go into an institution. The application form is SF300, available from your local Jobcentre Plus Office or download it from [www.dwp.gov.uk](http://www.dwp.gov.uk)

There are also Budgeting Loans or Crisis Loans. Budgeting loans help you to spread the cost of things you need to buy every so often. Applicants must be on a qualifying benefit. Crisis loans are for something you need in an emergency or because of a disaster.

The application forms are SF500 and SF401 respectively, available as above.

### Social Needs

- **Social Activities:** AgeNI can give you information about social activities, visiting schemes or information services
- **Community Transport:** if you are finding it difficult to get around there may be community transport schemes or Dial-a-Ride locally.
- **Shopmobility:** hire out or lend wheelchairs and mobility scooters in town centres. It's important to check out the policy of your local scheme on charging, booking in advance etc. before you go. Age NI can give you information about community transport and shopmobility in your area.

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