



Care first  
elderly relatives

[www.carefirst-lifestyle.co.uk](http://www.carefirst-lifestyle.co.uk)

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An elderly relative can be a source of considerable stress – worries about how they will cope; how you can help as well as managing your own work and home life; not knowing when or how to discuss it with them.

This leaflet is to help you think through the options for accommodation and care, finances and fun.

If you can plan ahead and find a manageable solution there will be more room to enjoy the relationship and for your relative to feel cherished and comfortable.



## Accommodation

The issue of where your elderly relative should live is bound to come up at some point. It is much better to discuss it and make some choices before it comes to a crisis – such as a fall or illness or the death of a partner. Encourage your relative to think ahead and be realistic about their future needs.



### staying at home

Often the most satisfactory option – with the benefit of nearby friends, familiar routines. The house may need some attention:

- repairs and alterations to allow for decreasing mobility
- heating
- insulation and draught-proofing
- security
- community alarm
- care (see page 6)
- money (see page 7)

Alterations – such as a downstairs toilet or wheelchair access – can be facilitated through your local Care and Repair charity. They can visit, make suggestions and then help to get quotes, manage builders, apply for grants, building regulations, and see the project through. Care & Repair are specifically geared towards helping the aged and/or disabled – they do make a charge for their work, but can save a lot of time and worry by guiding you through the system.

### Social Services

Whether or not financial help is needed, Social Services can help in assessing the needs of an elderly person; advise on available options in the area and supply inspection reports of care facilities. Depending on the capital and income of the elderly person, they could be expected to make contributions towards their own care.

Call **Care first** for the right contact number in your area.

If your relative cannot afford to make the house suitable, they may qualify for financial help from the local council (e.g. *renovation grants* or *disabled facilities grant* or *energy saving grants*). Contact the housing department of their local authority or their local Care & Repair before starting any work. For smaller amounts some councils offer home repair assistance or if your relative is receiving benefits they may qualify for a *community care grant*.

For council tenants or housing association tenants, the first approach should be to the council or housing association. If you have problems call **Care first** for advice and help.

Draught-proofing and insulation will make a home much warmer as well as saving on heating bills. If your relative claims certain benefits they will qualify for *Home Energy Efficiency Assistance*, called *Warm Front* in England and *Nest Wales* or *Energy Action Scotland*.

The local Police will have a Crime Prevention Officer who can visit and advise on home security and safety measures for the elderly.

Community alarms allow an elderly person to make contact with an emergency call centre at any time of day or night via a neck pendant. Social Services should be able to advise on what is available, or try your local Age Concern.

## living with family

Ask the obvious question first – will you get on? It is difficult enough to take care of someone whose company you enjoy, impossible if there will be a constant personality clash. Living in the same house can mean anything from being part of the family to a completely separate granny annexe. It is important to think through the way it will work – visitors, children, cooking, noise – independence for both parties.

Ideally there should be a simple legal document detailing the financial arrangements, including any rent, contributions towards expenses, any capital outlay and to clarify ownership if your relative moves out or dies.

If the house needs adapting you may be able to get advice and financial help (see above, staying at home). Remember that grants are assessed on the elderly person's means, not the householder's.

## sheltered housing

Specially designed housing with a warden in attendance for emergencies. Generally there are a few common areas such as a lounge and gardens, but each resident has their own self-contained accommodation. There is almost always an alarm system. Sheltered housing can be bought, 'part-bought' or rented. Other care options can be combined, such as home help or meals on wheels, (see later). There are also schemes called 'very sheltered housing' or 'extra-care', which can provide a higher level of care, who need help with either personal or practical tasks – such as meals, domestic and personal help (e.g. bathing and dressing).

Buying sheltered housing means committing to a service charge as well as the initial outlay – be very careful to check the past record of the management company.

A 'Part-Buy' is where the property is part bought and part rented, offered by housing associations and some private developers for those who cannot afford a full purchase.

Most rented sheltered housing is run by the local authority or by housing associations. Contact the housing department of the local council to check

waiting lists and eligibility. Also, register with the EAC (see panel below) to make sure you find out all the options.

'Close Care' is sheltered housing near to a nursing or residential home, with the options to use facilities and move into the home if and when necessary.

### residential & nursing homes

Residential homes provide practical and personal care but not nursing; ongoing nursing care is provided within nursing homes.

To find out what is available in your area, register with the EAC (see panel below) and contact Social Services. Social Services will suggest options but you are not obliged to accept them – if you choose a home which costs more than Social Services would normally pay, if your relative is eligible, then your relative can still go there and receive the Social Services contribution so long as someone (friend, family or a charity) is willing to meet the extra cost. If your relative is sent to a nursing home through the NHS no contribution will be required.

### choosing the right place

Make sure your relative does not jump at the first option that presents itself, think about the things which can make the difference between happiness and isolation:

- How far is it from friends and relatives?
- Are pets allowed?
- Is there a built-in social life? Is there enough privacy?
- How near are the local shops, library, swimming pool? What about transport?
- Is there room for favourite pieces of furniture?
- Is there room to entertain visitors?
- Is it comfortable – heating, decor, furniture, facilities?
- Is the atmosphere right?



## Elderly Accommodation Counsel (EAC)

Advice and information on all types of housing for the elderly. Their database covers housing options by area – you can search for sheltered housing to buy or rent, shared ownership, residential homes, nursing homes, etc. according to the health needs and specific requirements of the individual.

## Care

There are a range of options open if your relative is unable to manage alone (not necessarily registered disabled) – perhaps they have difficulties getting in and out of the bath or need help with shopping, etc. All of the following are available in the private sector for those who can afford to pay for help, but also can be accessed through Social Services where the relative is less able to pay, or simply prefers to go that route.

### private care

Private agencies for helpers/carers can be found through UK Home Care Association and National Care Association. Interviewing and careful checking of references is vital.

### social services

Social Services may make a charge for services but they should be reasonable and your relative may qualify for *attendance allowance* if 65 or over (which is not means tested), or other benefits to help them pay (see page 7 – Money). It is important to remember that charges are based on the means of your relative, not you. The first step is to ask Social Services to do an *assessment*. The carer is entitled to an assessment as well as the person being cared for. Get your local number from **Care first**. The assessment should take into account the wishes, as well as the needs, of the elderly person and anyone caring for them.

The kind of help Social Services may provide:

- home help – housework
- home care – personal care such as bathing and dressing
- meals on wheels – a daily hot meal delivered
- day centres – often a meal is provided, various social and art activities, sometimes facilities for assisted bathing and other personal care
- equipment for daily life – bath seat, grab rails, wheelchair, etc
- information and help in accessing local educational or recreational facilities, including transport
- provision of holidays

Ask Social Services for leaflets on the full range of services they offer to the elderly in your area.

### equipment for daily living

Equipment to help with daily tasks (non-slip mats, long handled grabbers, teapot tippers, special telephones) can be found through the Disabled Living Foundation or try Assist UK.



## voluntary help

Voluntary organisations provide help to the elderly – anything from delivering library books to help with cleaning (see page 11 – respite for carers).

And at a local level:

- the local branch of Age UK – often know what is available in the area
- the local library
- the doctor's surgery

Most of the above is geared towards helping people to continue living at home, but often can also be used (as appropriate) whilst living in sheltered accommodation or a residential home.

## Money

Caring for an elderly relative who may become increasingly immobile and frail is potentially an expensive business, particularly when you are working yourself. You and your relative will need to look at their resources:

- capital – savings/investments, valuables
- property
- income – pensions, benefits, earnings
- grants, benefits, charities

## capital

Savings and investments can be rationalised to produce the maximum income.

*Care Plans* – where you pay out a certain capital sum in return for an agreed level of payment towards care for life. A gamble, but one which can safeguard remaining capital and property.

Valuables such as paintings or jewellery may be less important than a stair lift or the freedom to live at home.

## property

Sometimes older people are living in wholly owned property which has a value and yet they are unable to make ends meet on a day to day basis. There are schemes for the elderly to free up the capital without having to move out of their home:

- *Gifted Housing Plan* run by Age UK – the elderly person donates their house to Age UK and in return Age UK take responsibility for maintenance and appropriate improvements, gardening costs, council tax, community alarm costs and help towards future residential care (should it be required).
- *Home Income schemes*, offered by banks and building societies – they make an investment of the agreed value of the home (sometimes minus a certain amount of capital which gets put aside as an inheritance) and pay the income to the elderly person. They can stay in the house but no longer own it.

Be very careful – what seems like a wonderful deal at the outset: staying at home, maintenance taken care of, possibly an income... can have pitfalls:

- is the income index-linked? (to keep up with inflation)
  - is the valuation of the property really the market price?
  - what if they want to move house?
  - what if they later need to move into a care home – how will they pay?
  - what is left for inheritance?
  - what if they die shortly after making the arrangement?
- *Sell & Stay schemes* where the house is bought at an agreed price, the elderly owner gets the money and can invest it however they please. They have the right to rent the house back from the company for as long as they wish. This could be a good solution as it allows your relatives to make their own choices as to investments, purchase of care plans, etc. If the time comes to move into residential care this scheme removes the headache of having to sell the property (potentially in a hurry) in order to pay the fees.
    - is the property valuation fair?
    - is the rent fair?
    - Other ways to make use of the value of property:



- sell and buy smaller accommodation, invest excess
- rent out house and rent smaller (perhaps sheltered) housing



## advice

Consult an independent financial adviser. Always take advice from a trusted legal or financial adviser and discuss the options within the family before going ahead.

## grants & benefits

Grants are available to help with house renovation, alterations relevant to disability, heating, insulation and draught-proofing (see page 3 – staying at home).

State Benefits include:

- *Income Support* – tops up income
- *Council Tax Benefit* – reduces council tax
- *Housing Benefit* – help with rent
- *Attendance Allowance* – money based on care *needs*, whether they are being provided by a professional, a relative, or not at all. Not means tested.
- Disability Living Allowance – similar but for those under 65
- *Carers Allowance* – for carers of the disabled
- *Social Fund* – grants or loans for particular needs (including funerals)

Call **Care first** to discuss your particular circumstances in confidence.

## lasting power of attorney

If your relative loses the ability to make decisions about their care or money, it may become helpful for you or another relative to have *Lasting Power of Attorney*. This gives the right to make financial and other decisions on their behalf. It must be pre-arranged whilst your relative is able to understand the implications. If it is too late for this, the arrangements can become more onerous and more costly.

**Care First** can advise.

# Quality of life

Elderly people often feel isolated and can get bored. Having something to look forward to each week makes all the difference.

## recreation

Many local facilities have special provisions for the elderly. Ask your local branch of Age Concern for advice and check the library. Doing things for themselves and feeling useful to others is a great boon whenever possible

- swimming pools
- exercise facilities
- massage/alternative therapies
- hairdressers
- clubs and societies
- day centres
- libraries
- travel agents
- churches
- groups such as Cruse and Widows groups
- Voluntary work

## voluntary help

You may be surprised by some of the voluntary work being done for the elderly in your area:

- befriending
- sitting
- library books delivery
- transport
- shopping
- help with pets

Check the voluntary organisations (listed opposite) for local contacts.

## holidays

Holiday Care provide information on accommodation and attractions by country and region for holidays suitable for the elderly or disabled. It could be anything from a coach trip to the Highlands to flying to Europe. They also provide details of respite care when carers wish to go on holiday themselves.



## Respite for carers

Caring for someone else can be a relentless pressure – it is important that you get a break from it, and not just when you are working. There are lots of ways to find respite care for your relative, allowing you time to rest, have a social life or go on holiday – all of these things are essential to recharge your batteries so that you can continue to care.

### social services

Try Social Services – ask for their information pack on services for the elderly, the level of service may vary from one area to another. If your relative is being assessed for Social Services assistance (see page 6 – social services), remember that as a carer you can ask to be assessed in your own right – your needs have to be taken into account as well.

### voluntary

Most counties have a Council for Voluntary Service, which can give you a comprehensive list of voluntary services in your area. To find the right number call **Care first**.

- National Association of Councils for Voluntary Service – your local branch will have details of voluntary services in your area.
- National Association of Volunteer Bureaux – similar to the above, check both.
- Crossroads Care – offer respite care in the home. Over 214 schemes around the UK, some voluntary, others paid.
- Community Service Volunteers (CSV) – have a programme called RSVP (Retired and Senior Volunteer Programme). Find out your local group, who may offer befriending and sitting plus respite care.

### support

The Carers' National Association – provides support and advice for carers, including help with getting the best from Social Services and seeking respite care.

**Care first** provides a full range of confidential support, advice and information services to staff of participating employers. Our Information Specialists provide information and support on consumer issues, employment, benefits, housing, taxes and education as well as debt counselling.



A wide range of printed material is available including the following booklets:

**Bereavement** Checklists of the practical matters that have to be dealt with when someone dies. There is also an outline of the 'normal' path of grief.

**Childcare** A practical guide to finding the right childcare for your family, covering the options, the help available and checklists for interviewing.

**Dealing with Debt** There is often more leeway than you think. A step by step guide to assessing your position, dealing with creditors and creating a workable solution.

**Drinking** Drinking may affect your job, family or friends; or all three. Use the scorecard to assess drinking habits; and find help if you or someone you know needs it.

**Elderly Relatives** An elderly relative can be a source of concern – information and advice on managing accommodation, finances and funding.

**Family Breakdown** Advice on the decision to separate, the practical implications for now and the future.

Discuss these or any other issues in confidence. Call **Care first** free on **0800 174319** to speak to a Counsellor or an Information Specialist.