

This is your guide to Extra Care Housing



About this guide

This guide tells you about extra care housing in Redcar & Cleveland. It will help you decide if it could be an option for you.

The guide explains:

- ✓ What extra care is and the benefits it provides
- ✓ What the accommodation and on-site facilities are like
- ✓ Who is suitable for an extra care apartment
- ✓ How care and support is provided
- ✓ About renting and paying for an extra care apartment



What is extra care?

Extra care housing is purpose built, rented apartments and bungalows for people aged 55 years and over. It enables you to live independently for as long as you can. It provides the security and privacy of your own property, plus a range of facilities on-site, and 24-hour care services available when needed.

Most extra care schemes have a mix of more independent and able residents together with those who are very frail. Some will be getting a lot of care and support, others will be living fairly independently.

What are the benefits of extra care housing?

You may be considering moving from your current home because of life changes, health or mobility problems. If you value your independence and privacy and want control and choices in your life, extra care housing may be a good option.

Some of the benefits include:

- ✓ You live in your own apartment or bungalow with its own front door
- ✓ Couples and friends can stay together
- ✓ You are supported to maintain your independence
- ✓ There are a range of facilities on site
- ✓ 24 hour care and support services are available if needed
- ✓ Your tenure is secure
- ✓ There are staff on hand 24 hours a day, if needed
- ✓ There is a community on your doorstep
- ✓ You can choose to join in activities or not as you wish

Can I be considered for an extra care housing?

If you need help with personal care and daily activities and your current home is not suitable any more, then extra care housing might be the answer you are looking for.

To be considered for extra care housing you will:

- ✓ Be over 55 (or younger with a disability), **and**
- ✓ have had your care and support needs assessed by a social care worker, and they have agreed that you are eligible to receive support from social care, **and**
- ✓ be living in accommodation that no longer meets your needs

In addition, you will also:

- ✓ already live in Redcar and Cleveland (though we may still consider your application if you have proven links to Redcar and Cleveland), **and;**
- ✓ meet the housing providers' criteria for holding a tenancy, **and;**
- ✓ have capacity to make your own financial and tenancy decisions, or have someone who is legally authorised to make decisions on your behalf.

What is the accommodation like?

Extra care schemes tend to be modern apartment blocks, or bungalows with communal areas.

The properties have either one or two bedrooms, a fully fitted kitchen, lounge and a bathroom with a level access shower. Lounges and master bedrooms have TV and telephone points. They are well heated and insulated, and each room has its own temperature control. Your apartment is your home and you are able to decorate it however you wish.

Most of the properties are fully accessible. This makes it easy to get about in wheelchairs and mobility scooters. Assistive technology devices or systems can easily be installed to help you to stay independent for as long as possible.

What about the other facilities?

On-site facilities vary depending on the scheme, but can include:

- ✓ Communal lounges
- ✓ Private, landscaped gardens – residents can help with the gardening if they wish
- ✓ Reasonably priced café or restaurant
- ✓ Social activities
- ✓ Hairdressing salon
- ✓ On-site cleaning and laundry services (these services are chargeable)
- ✓ 24 hour manned warden call system
- ✓ Specialist bathrooms for assisted bathing

Staff are on site if you need support to take part in activities or use the facilities. Please note, not all facilities are available in each scheme. Your social care worker will give you more details about the scheme that would best suit your needs.

Friends, families and people from the local area are encouraged to use the on-site facilities. This helps extra care to feel like a community, and increases social interaction for the people living there.

How will my care and support be provided?

If you move into extra care housing, you will have the support you need to live independently. You are encouraged to do as much as possible for yourself.

When you move into your new property, the on-site carers will provide any care and support you need. If you had friends and family caring for you before you moved into extra care, they can still visit and help you if they want to, but you will have the additional support of the care staff.

Once you have settled in, you may find that you can do more for yourself and need less help with day to day activities. Your social care worker will visit you to reassess your needs and make any changes to your support plan.

The level of care that can be provided on-site can be increased or decreased to match your needs if they change. For example, if you are unwell, or have returned home from hospital, care and support can be increased and then gradually reduced again as you recover.

If you move out of residential care into extra care housing, you will be supported to regain independence where possible.

How long can I live in my extra care property?

Hopefully you can live in your extra care property for as long as you want to. The care and support that is provided on site is flexible and can be increased or reduced as your needs change. This should reduce the likelihood of you having to move again. However, extra care may no longer be suitable if your health deteriorates and you need nursing care or become a risk to yourself or others. If this happens, your social care worker will help you and your family to decide on the best accommodation and care to meet your needs.

When you rent a property in an extra care scheme, you have an Assured Tenancy. This gives you legal security on your tenancy agreement. This means that if your condition improves and you no longer need care and support, or if you are living as a couple, and your partner dies, you can continue to live there for as long as you wish, or can afford to.

Paying for your extra care housing

If you are thinking of moving into extra care housing it is important to find out exactly what it will cost you. The amount you pay will vary depending on your income. You may have to pay for some or all of the costs below, or you may be entitled to housing benefits or financial support towards to cost of your care.

The **ongoing costs** that you will have to pay include:

- the cost of renting the property
- the service charge associated with the property (for example maintenance and communal facilities) – the housing provider will be able to confirm these costs.
- your care and support costs – the council will carry out a financial assessment to work out how much you can afford to pay towards your care.
- Any on-going costs associated with your previous home.
- In addition you will need to consider day to day living costs including the cost of electricity, council tax, telephone, groceries and personal expenditure.

There are also some **one-off costs** that you will need to consider. These include:

- Initial cost of your rent deposit (check with the housing association)
- Moving costs, for example to pay a removal firm or rent a van
- Storage or disposal of goods from your previous home
- Costs to furnish or decorate your new home

What if I own the property that I am moving out of?

If you are considering moving from a home that you own, into extra care housing there are other financial implications to be aware of. Be sure to get as much advice as possible before making a decision.

Cost of your care: If you do not sell your previous home immediately, and you do not have any dependent relatives living there, we will take the value of the property into account when we work out what you can afford to pay towards your care and support. This means that you will be responsible for paying the full cost of any care that you receive. You will be charged the full cost from 12 weeks after you move in.

If you cannot afford to pay the full cost of your care because most of your money is tied up in your property, we will offer you a deferred payment agreement. This would enable you to delay paying some or all of your care costs until your property is sold. Once the property is sold, the money that you owe will be repaid from the proceeds of the sale. Read our

guide to deferred payment agreements for more information (available at www.redcar-cleveland.gov.uk/adultcare). For more information about paying for care you can contact the Council's Financial Assessment Team on 01642 771566.

Housing costs and benefits: You will only be able to claim some benefits, such as Housing Benefit & Council Tax Support (subject to eligibility) for your extra care property if you are taking active steps to sell your property. You will be given 26 weeks to sell your property. If you do not sell in this time, the benefits will stop.

You will be eligible for a 28-day Council Tax Exemption on the property you own. The 28 days start from the date the property is empty of all possessions.

For more information about how moving to extra care could affect your benefits, you can contact Coast and Country's Benefit & Money Advice team on 01642 771424.

How do I apply for extra care housing?

If you wish to be considered for one of our extra care housing schemes, contact your social care worker. They will talk to you about whether or not extra care housing would be suitable for you, and will help you to complete an application form.

If you do not have a social worker, you should contact the Council's Access Team to ask for your care and support needs to be assessed by a social care worker. If you are eligible for help from adult social care, we will talk to you about different ways your needs can be met, including extra care housing.

I have applied for extra care housing – what happens next?

All applications are discussed by a small panel of social care workers, housing providers and care agencies. The panel will decide whether or not to offer you a property. This decision will depend on your level of need and how many vacancies there are. We will write to you to confirm whether or not you are being offered a tenancy. You will also need to have a tenancy check. This is where the housing provider will make sure that you are suitable to hold a tenancy and are able to afford the rent.

If you are not offered a tenancy, your social care worker will explain the reasons why and will also talk to you about alternative housing options.

What other housing options do I have?

If you would prefer to look at alternative housing options, you can register for Choice Based Lettings online at www.compasscbl.org.uk or contact Coast and Country Housing directly on 01642 771300 for further information and advice.



If you need help to read or understand this guide, please speak to your health or social care worker, or contact Adult Social Care on 01642 771500

Adult Social Care contact details:

Address:

Directorate of Adults and Communities
Redcar and Cleveland Borough Council
Seafield House
Kirkleatham Street
Redcar
Yorkshire TS10 1SP

Contact numbers, email and website

Telephone: 01642 771500

Typetalk: 18001 01642 771500

Email: contactus@redcar-cleveland.gov.uk

Website: www.redcar-cleveland.gov.uk

Our normal office hours are: **Monday to Thursday: 8.30 am - 5.00 pm**
Friday: 8.30 am - 4.30 pm

If you need help in emergency when our offices are closed, you can contact the **Emergency Duty Team:**

Telephone: 08702 402994

Minicom: 01642 602346