

Housing

What is in this fact sheet

- Tips and hints for everyone
- Tips and hints for the early stages
- Tips and hints for the later stages
- Tips and hints for families and friends
- Sources of further information

Key points from this fact sheet

- Think about a house that is right for you now as well as about what you might want later on
- There are many options to help you adapt or change your home later on if you need this

Tips and hints for everyone

Think of what you want from a house – now and in the future. These are some aspects to think about.

- Being near friends, family, the social activities you enjoy.
- Being near public transport – because it is handy to have the choice at any time, and in case driving becomes more difficult.
- Having a house that easy to manage.
- Having a house that is flexible enough – so scope for any changes you might want later on such as having a big walk in shower because they are good fun to have.
- Having to sort out access to outdoor space that is right for you.

You can then decide if where you are is right for now or right for the next few years or if you'll want to move at some point.

Tips and hints for the early stages

Remember you have to live in your house now – before anything changes much. You still need space for your family, your sports equipment, your books and clutter, and your lifestyle. Don't move too soon.

Think of a house as a way of helping you have the type of life you want, rather than letting the house determine everything else.

Aim to have your housing arrangements and the money side fairly flexible. This is in case you do decide to move or to make changes later on.

Try to think ahead around the money side. If your mortgage is not too big, it will give you equity in your house that gives you more options if you later decide to move or do alterations.

Talk to your solicitor if you have questions about the legal side of owning a house – what the rules are on family property as well as on ownership.

Some banks and building societies are worried about giving a mortgage to someone who has HD in case they get ill and can't repay the money. Think of things that can help here – such as basing the repayments on several people's salaries, or basing it on what your pension will be rather than your salary, or taking it over a shorter period, or looking at options on part ownership to reduce the amount of money you need.

If someone is disabled and part or all of their income is from welfare benefits, they can get a mortgage based on that income in some circumstances.

Discuss your housing needs early on if you are renting from a Housing Association. That way, the Housing Association can plan ahead and there's a better chance you'll get what you want when the time comes.

Tips and hints for the later stages

Get advice from an Occupational Therapist on whether there are changes that would make your house work better for you. The HD Specialist can also give advice on how things may change for you over the next few years, to help you look ahead.

Disabled people who own their house can get Housing Grants, to help with the cost of making their house accessible for them – such as a downstairs toilet or a shower room. The advice is to talk to the local authority before you start and before you apply for the grant, as there are rules about who can apply for the grant and how long you have to stay in that home afterwards.

People who live in a house that is rented from a Housing Association or a private landlord should talk to the landlord about any changes they think will help them.

Check if there is a Care and Repair service in your area. They can help you with small repairs around the house. They are there for people with disabilities or anyone who needs some extra help, not just for older people. There are Council-run and private ones for people who own their homes.

If you are changing houses because you need one that is easier for you, don't agree to anything until the Occupational Therapist has seen it.

Tips and hints for family and friends

Help the person with HD to think about what they want for their home now and looking ahead.

Make it a family discussion – how does this work for everyone? – rather than focusing only on how the person with HD's needs are changing.

If someone is thinking about making changes to their home, or moving somewhere else, it is good if friends can help. For example, go with the person to see different types of bathrooms or kitchens, and talk about ideas you have for making changes to your house too, or go together to check out flats in a nearby area.

Tell the person if you've seen something that could help them – but do it in the way you would tell any other relative or friend that you've come across something they might be interested in.

Accept that the person may not be ready to make changes to their house, and that you have to go at their pace.

If you are worried about someone being unsafe in their home, find a way to tell them that you are worried because you care about them, and then work with them to come up with a solution.

Sources of further information

The Citizen's Advice Bureau has a lot of information about how to get access to housing and getting around problems that people can come across.

www.adviceguide.org.uk

Ownership Options in Scotland is an organisation which provides information about ways for disabled people to become home owners and about making changes to housing so it works better for disabled people and their families.

www.housingoptionsscotland.org.uk