Getting help at home

Ways to stay independent
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About this guide

If you’re looking for some help to stay independent in your own home, there is a range of services, gadgets and equipment that you might benefit from. Even small changes and occasional support can help make everyday life easier, and you might find you qualify for some help to pay for what you need.

Everyone needs different types and amounts of help, but here are a few examples to get you started with this guide. We’d recommend you read the whole guide, as there may be help available you haven’t considered.

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Getting help with household chores

Household chores can become a burden and as you get older you might find that they’re taking you longer to complete or causing you more trouble, even if you can still manage them yourself. With a bit of extra help, you can keep enjoying your home and garden. Employing people to help you can also mean you’ll have regular company or someone to keep an extra eye out for you.

Housework and going to the laundrette was really taking it out of me because of my angina. Now a friendly woman comes four hours a week and finishes jobs that took me three days! My flat is clean as a new pin and even my shirts get ironed.
Help with cleaning

If you’re considering employing a cleaner, think about how much you can afford to pay them and what tasks you’d want them to prioritise. Be realistic about how much they’d be able to do in, say, two hours a week. Not all cleaners are happy to do all tasks so check in advance if, for example, you want them to do your ironing.

There are a few places you can look for a cleaner:

• friends or neighbours might be able to provide local recommendations

• some local Age UKs provide cleaning services – you’ll have to pay for these (0800 169 6565, ageuk.org.uk/about-us/local-partners)

• your local council might keep a list of cleaning services – check their website or call their adult social services department.

If you’re specifically looking for someone to help with laundry and ironing, dry cleaners may offer loyalty discounts, special rates for pensioners, or a delivery service. Check with your local dry cleaner.
Help with shopping

If you still like to do your own shopping but find it hard to get around, Shopmobility schemes lend scooters or wheelchairs to people to use in shops or leisure facilities. Check if there’s one near you (01933 229644, nfsuk.org). Some schemes are free and others have a small charge.

If you want help with shopping, volunteers from a local organisation might be able to accompany you. Some local Age UKs (0800 169 6565, ageuk.org.uk/about-us/local-partners) and Royal Voluntary Services (0845 608 0122, royalvoluntaryservice.org.uk/get-help/your-local-royal-voluntary-service/local-offices) offer this service. Local shops may also offer their own services – for example, someone to walk round with you and help you reach items on higher shelves. Ask what’s available.

You could also consider online shopping, which all the large supermarkets and many other shops offer, usually for a small delivery fee. This can be particularly helpful when buying heavy or bulky items. A few supermarkets offer telephone ordering or home delivery from the store – see what your local shops can provide.
Help with the garden

If you have a garden, you probably like it to look its best. This can also protect you from bogus callers, who might think a messy or overgrown garden indicates that someone vulnerable is living in the home.

There are various aids available that can help make gardening easier, such as:

- easy-grip or long-reach forks and trowels
- garden kneelers with hand rails
- lightweight watering cans with buttons to control the flow of water.
Check a local or online DIY store to see what’s available. The Disabled Living Foundation also has information about equipment (0300 999 0004, livingmadeeasy.org.uk).

Thrive is a charity that supports people with disabilities to keep gardening – it can provide lots of useful advice and information (0118 988 5688, carryongardening.org.uk).

If you’d prefer to employ a gardener, see if a neighbour or your local garden centre can recommend someone, or if your local Age UK offers a paid-for gardening service (0800 169 6565, ageuk.org.uk/about-us/local-partners). If you’re a council tenant, your council may also be able to help with garden maintenance.
Equipment and adaptations to make life easier

Getting some specialist equipment or making changes to your home might be a good solution if there are specific things you find it difficult to do. For example, installing a stairlift or downstairs bathroom might help you if you’re finding the stairs difficult. There are lots of options available depending on what you need, so it’s a good idea to get an expert opinion. Call your local council to arrange a care needs assessment involving an occupational therapist (OT). Bear in mind that it can take a while to get an assessment – how soon you’re given one will depend on how urgent your needs are.

The OT is a specialist who will look at what everyday tasks you struggle to do and suggest easier and safer ways for you to do them. This could involve providing you with aids or equipment, or recommending adaptations to your home. Their aim is to keep you as mobile and independent as possible. During your assessment, make sure you point out any difficulties you have, for example with getting into bed or bending down to put on shoes or plug in the vacuum.
cleaner. The assessment will also look at whether you need help with personal care, which includes tasks like washing and dressing.

Once you’ve had the assessment, the OT will explain what the next step will be. If they’ve recommended equipment, or minor adaptations costing up to £1,000 (for each adaptation, not in total), the council must provide this free of charge. This might include things like grab rails by the toilet, extra handrails on the stairs, lever taps, or levelling door thresholds.

I get dizzy if I stand for too long and it made me anxious about taking a shower. The social services sent an occupational therapist to see me. She was lovely. She arranged for a grab rail to be fitted on the wall of my shower cubicle, and a folding shower seat to the side, so I can sit down to have a shower without fearing I’m going to fall.
You’ll only get these adaptations or equipment free if you’ve been assessed as needing them, which is another good reason to get an assessment. The council may not pay for very small aids, such as adapted cutlery or easy-open can openers, so you’d need to buy those yourself. Contact the Disabled Living Foundation (0300 999 0004, dlf.org.uk) for more information and a list of suppliers.
The OT might suggest adaptations costing more than £1,000, such as:

- a stairlift
- ramps to get into your home
- a wet room or downstairs bathroom
- a wheelchair-accessible kitchen
- widening doorways
- lowering kitchen counters.

Rica, which carries out consumer research for older and disabled people, has information about the likely costs of adaptations and equipment (020 7427 2460, rica.org.uk).

If you’re assessed as needing an adaptation that costs over £1,000, you may be able to get help to pay for it. For example, you might be able to apply for a Disabled Facilities Grant (DFG) of up to £30,000 depending on your income and savings. You usually won’t be able to get anything if you’ve already started work on your adaptations before your application has been approved, so look into this before you start. Bear in mind that this process can take a while – you should hear within six months whether you qualify for a DFG and the work should be done within a year of the application, but longer delays aren’t unusual.
Speak to your council about how to apply. You could also contact a local Home Improvement Agency for advice – check if there’s one in your area (0300 124 0315, findmyhia.org.uk). For more information, see our factsheet Adapting your home to stay independent (0800 319 6789, independentage.org/publications) or visit gov.uk/disabled-facilities-grants.

Local councils may also use their discretion to help fund adaptations in other ways. They have the power to improve living conditions by providing assistance to anyone who needs to adapt, improve or repair their accommodation. The council can choose to offer a wide variety of assistance, including grants and loans to improve living conditions.
Gadgets to make you feel safer

You’ve probably heard of personal alarms, but you might not be aware that there’s a range of other simple technology available to help keep you safe at home.

Telecare

Telecare is technology to help care for you. It can help you manage risks at home and give you the reassurance that someone will be there in an emergency, while letting you keep your independence.
Telecare services involve alarms and sensors, which trigger a call for help when activated. Telecare devices include:

- wearable alarms, which can be worn as a necklace, watch or clipped on to clothing
- fixed alarms, such as pull cords
- movement sensors – for example, to detect when you’ve fallen out of bed
- incontinence sensors
- gas shut-off devices
- pill dispensers to release medication at the appropriate time and trigger an alarm if it isn’t removed
- fire and smoke alarms that automatically call for help.

Some telecare devices have a control box that is connected to a support centre offering 24/7 monitoring. When your alarm is triggered, the box will automatically dial the support centre. They’ll contact you to check you’re okay, or contact a relative, neighbour or the emergency services. Other devices use short-range sensors to alert a carer or relative in your home that something is wrong, or autodial a pre-set number – such as the number of a neighbour or relative – when triggered.
I had a small stroke last year. Now I’ve got this smart sensor strapped to my belt that can detect a sudden movement like me keeling over, and that rings through to a centre. It’s very reassuring for my wife.

Telecare can’t replace one-to-one care from another person but it might reduce the need for some home visits from care workers and give you and your family extra peace of mind.

**How to get telecare**

Your local council will offer some telecare services, but you’ll have to meet certain criteria to qualify and the options may be limited. Start by getting a care needs assessment to find out what they can offer you. If they conclude you do need support, including from telecare, you’ll be given a financial assessment to work out how much you have to pay towards it.
Charges will vary from area to area – telecare may be offered free in some areas.

Alternatively, you can buy telecare privately. Do plenty of research and shop around to make sure you get the service that suits you best. Your local council or the Telecare Services Association (TSA) (01625 520 320, tsa-voice.org.uk/service-provider-directory) should be able to provide contact details for companies offering telecare near you. You’ll usually have to pay an initial set-up fee and a weekly or monthly monitoring fee.

The Disabled Living Foundation has information about different types of telecare and the likely costs (0300 999 0004, www.dlf.org.uk/factsheets/telecare). The TSA can give you a list of accredited telecare service providers who meet the TSA’s code of practice standards (01625 520 320, tsa-voice.org.uk).
Telehealth

Telehealth allows people with certain long-term health conditions to have them monitored remotely by their GP or other health professional. Telehealth devices are usually provided by a health professional, who will show you how to use it and explain how it will help them to treat your health condition. Services available will vary from area to area, but here are a couple of examples:

- If you have high blood pressure, a telehealth device can monitor your blood pressure. The results will automatically be sent to your GP, allowing them to manage your medication and alerting them if your blood pressure gets too high.
- If you have diabetes and use insulin, a telehealth device can monitor your blood sugar levels. It can alert you if your blood sugar gets too high or too low so you can adjust your insulin dosage.

If you think telehealth might be suitable for you, speak to your GP to find out what is available in your area.
You may find you don’t have the social opportunities you’d like. If you’re living alone, you might find it hard to meet other people, particularly if you have any other difficulties, like health or mobility problems, or a low income.

If you think you could do with some extra company, you could consider signing up to receive regular phone calls or visits from someone through Independent Age. Or you could volunteer to call someone yourself (0800 319 6789, independentage.org/get-support/receive-regular-phone-calls-or-visits).

There are lots of great ways to stay in touch these days. If you don’t fancy phone calls or visits, you could try email, online video calls like Skype, or a social networking site like Facebook. If you want to learn how to use a computer or get online, see if your local council, library or Age UK (0800 169 6565, ageuk.org.uk/about-us/local-partners) offers any simple courses.

Take a look at our guide If you’re feeling lonely and our factsheet How to stay socially connected for more tips on staying connected (0800 319 6789, independentage.org/publications).
Extra money if you need help to look after yourself

Attendance Allowance

If you’re over 65 and have a long-term illness or disability that means you need help with your personal care or supervision to keep you safe, you might be able to claim Attendance Allowance (AA). Personal care is help with tasks like washing, dressing, going to the toilet and moving around your home. It doesn’t include household chores like cleaning or shopping. You don’t need to actually be receiving help with personal care to claim AA – the important thing is that you need it.

AA isn’t means tested, so you can claim it regardless of your income or savings. It’s awarded at two different rates, depending on how much help you need. These rates apply from April 2017–April 2018:

- £55.65 a week if you need frequent help or continual supervision during the day, or help or supervision at night
- £83.10 a week if you need help or supervision throughout both day and night, or you’re terminally ill.
Mum is 78 and has osteoarthritis in her hands, shoulders and hips, so dressing, washing and moving around the house takes her ages and is painful. We were told she could claim Attendance Allowance. She was awarded it and can now afford to pay someone to help her do the things she finds difficult. She still wants to wash and dress herself but prefers to have a shower when the carer is there to help.

Call the AA helpline (0345 605 6055) to ask for a claim form, or download the form from gov.uk/government/publications/attendance-allowance-claim-form. It’s a good idea to get help filling in the form, either from your local Citizens Advice (03444 111 444, citizensadvice.org.uk) or from Age UK (0800 169 6565, ageuk.org.uk/about-us/local-partners).

If you’re awarded AA, you can spend the money on whatever you need – it doesn’t have to be spent on care.
Personal Independence Payment

If you’re under 65, you might be able to claim Personal Independence Payment (PIP), a benefit for people who have problems with daily living activities or mobility, because of a long-term illness or disability. Applying for PIP involves an assessment as well as filling in a claim form.

For more information, see our factsheets Attendance Allowance and Personal Independence Payment and Disability Living Allowance (0800 319 6789, independentage.org/publications).

Get a benefits check

It’s worth getting a benefits check, to see if there’s anything else you could be claiming. Try our online calculator (independentage.org/benefit-calculator) or call us on 0800 319 6789.

If you were already getting Pension Credit, Council Tax Support or Housing Benefit and are now getting Attendance Allowance or PIP, you may get an additional amount for severe disability added to these benefits. If you’re not already receiving these benefits, you may now qualify for them.
Home from hospital help

If you’ve been in hospital, you might need some extra short-term help to get you back on your feet or some longer-term support. If you need care, the hospital and your council should work together to make sure you’re not discharged from hospital without the support you need at home.

Volunteers to welcome you home

Some voluntary organisations offer home from hospital services in many areas. This might include escorting you home, collecting prescriptions, picking up groceries or visiting you for a few weeks after you are discharged. Organisations that might be able to help include:

- the Royal Voluntary Service (0845 608 0122, royalvoluntaryservice.org.uk/get-help/hospital-support)
- Age UK (0800 169 6565, ageuk.org.uk/about-us/local-partners)
- local charities or volunteer visitors at your hospital.
Extra support at home

If it looks like you’ll need some extra support when you return home, the hospital should arrange a discharge assessment or ask the council to carry out a care needs assessment to look at what ongoing help you’ll need. You might be entitled to some free short-term care for up to six weeks to help you regain your independence, sometimes known as intermediate care or reablement. These services are designed to help you retain or relearn skills you need to live independently, stay out of hospital in the future, and stay in your own home for longer. If you are eligible for them, they must be provided free of charge.

If you have a care needs assessment from your local council and they decide you need longer-term support, you will then be given a financial assessment. This will work out how much you should be paying for the support you need, and whether the council will contribute.
Unfortunately, when I got home there was nothing arranged, no carers at all. I just had to sit in an armchair in the kitchen – unable to use my bathroom, because I couldn’t walk. Fortunately my friend stepped in to help, but it was quite frightening. I wouldn’t want it to happen to anyone else.

Before you leave hospital, make sure you know who is responsible for providing any care you need, who is paying for it, and how you can contact them. If you have any concerns about an upcoming discharge, call Independent Age on 0800 319 6789.

If you’re unhappy about any aspect of your discharge, you can make a complaint. You must do this within 12 months of leaving hospital. The hospital staff’s Patient Advice and Liaison Service (PALS) should be able to help you. Call NHS 111 or search online (nhs.uk/service-search) to find your local PALS.
Help with personal care at home

If you need help to look after yourself but want to stay in your own home, you might want to consider getting personal care at home. As with getting equipment and telecare, the best place to start is with a care needs assessment from your local council – contact them to request one.

What is personal care?

Personal care refers to help to look after your physical needs. For example:

- washing yourself
- dressing and undressing
- going to the toilet and managing incontinence
- getting into and out of bed
- preparing and eating food
- getting enough to drink
- reminders to take medication.

Personal care is different from nursing care – which needs to be given by a registered nurse – such as giving injections or changing dressings.
Getting personal care through your council

Call your local council’s adult social services department to request a care needs assessment. They have to give you one if it seems like you might need support. The assessment is a chance for you to describe any problems you have. Try to be as specific as possible. For example, “I need help twice a day to wash and dress and then get undressed and ready for bed. It takes me a long time and I get very tired”, rather than “I need help with washing”. It’s a good idea to ask to have someone else with you at the assessment.

The assessor should take your views and wishes into account, as well as your needs. They should also consider and discuss the impact your care needs have on your wellbeing, and whether there are services that can help you to achieve what you want.

After your assessment, as a minimum you’ll be given information about where you can get the help you need. If your care needs are high enough, the council will arrange the help for you. Whether or not you qualify, you’ll be given a copy of your care needs assessment explaining what your needs are. This can be helpful if you are arranging care services yourself.
There are a number of services that the assessment might suggest would suit you, including:

- home carers – for example, visits from a care worker to help you to wash and dress, or respite care to give a family carer a break
- attending a day centre
- telecare
- mobility equipment, such as walking frames
- moving into more suitable accommodation (you shouldn’t be pressured into moving anywhere you don’t want to)
- making adaptations to your home.
If you qualify for council help, you’ll be given a separate financial assessment to work out whether you have to pay for any of it. This will look at your income and savings. If the council is paying for any of your care, you’ll have options about how you receive it:

- the council can arrange and provide your care
- the council can spend an agreed amount of money on care services you choose
- the council can give you the money they have worked out is required to meet your needs (your personal budget), and you can spend this on services you choose, as long as they meet your assessed needs. This is called a direct payment.

For more information on the care needs assessment and financial assessment, see our factsheet *Assessment and care services from your local council* (0800 319 6789, independantage.org/publications).

If a relative or friend is currently caring for you at home, make sure they also get a carer’s assessment from the council to see if there’s any help they could be getting.
Finding a carer yourself

If you’re finding a carer yourself, you can employ them directly or through an agency. If you employ a carer directly, you’ll have more control over who cares for you and what they do, but you’ll also have legal responsibilities as an employer. For instance, you’ll need to get employers’ liability insurance. Many people find it simpler to arrange home care through an agency.

If you’re looking for a local home care agency, try:

- your council – they’ll probably have a directory of local services on their website or call them to ask
- the Care Quality Commission (03000 616161, cqc.org.uk) – they inspect care services and can provide you with inspection reports for home care agencies
- the UK Home Care Association (020 8661 8188, ukhca.co.uk/findcare/index.aspx) – they have a database of member agencies. Members must agree to certain quality standards.
If you’re employing a carer directly, a local disability organisation or independent living centre might be able to help you find a reliable carer. Gov.uk has some useful information on your responsibilities as an employer (gov.uk/employing-staff). Costs of employing a carer vary from area to area and depending on the time of day you need care. The Money Advice Service recommends allowing £15 an hour. Live-in carers would cost substantially more than this. Be realistic about what you can afford.

Make a list of questions you want to ask a carer or home care agency in advance. For some tips on things to ask, see our factsheet Getting care services at home (0800 319 6789, independentage.org/publications).
Making a complaint

If you’re unhappy with any of the services you’re receiving, whether you or the council are arranging them, or if you’re unhappy with any of the council’s assessments, you can make a complaint. You should make your complaint as soon as possible.

Complaints to the council

You can complain to the council for a number of reasons, including if:

• you don’t agree with the outcome of your care needs assessment or occupational therapy assessment
• there have been delays in getting an assessment
• you don’t think your personal budget is high enough to meet your needs
• you don’t think you’re being charged the correct amount, and the council won’t reconsider the charges
• you’re concerned about the quality of the services you’re receiving
• you don’t agree with the outcome of a Disabled Facilities Grant application.

You can start by raising your complaint verbally with staff or make a formal complaint using the council complaints procedure.

**If you’re paying for your own care**

If you’re paying for your own care, you can complain to the care agency or carer. All care agencies must have a complaints procedure.

**Help to make a complaint**

If you need support to make a complaint, ask a relative or friend for help or speak to your local Citizens Advice (03444 111 444, citizensadvice.org.uk). For more information on making a complaint and other options for challenging decisions about your care, see our factsheet *Complaints about care and health services* (0800 319 6789, independentage.org/publications).
If you disagree with a benefits decision

If you have been turned down for Attendance Allowance or Personal Independence Payment, you can ask the Department for Work and Pensions to reconsider the decision. Make sure you do this by the deadline given on the decision letter. For more information, see our factsheets on these benefits (0800 319 6789, independentage.org/publications).

Elder abuse

If you’re concerned about abuse, contact the council or police immediately, or speak to Action on Elder Abuse for advice (0808 808 8141, elderabuse.org.uk). For more information, see our guide Staying in control when you’re older (0800 319 6789, independentage.org/publications).
Jenny’s story

“We moved to this house 44 years ago. About three years ago, I started to find things more difficult. My eyesight was getting worse and I have arthritis, so I was struggling to use the stairs and do things like change my clothes, read the post or knit. Before that I was really fit – I used to be a belly dancer!

“I got in touch with social services and they came and did an assessment just a week later, so I was lucky with that. I talked to the assessor about what would help, and we decided that some grab rails on the walls and a rail next to my bed would help me move around more safely. They also suggested some larger adaptations and gave me the details of who to call and how to apply for a grant.

“A few months later, I got a stairlift put in and a wet room, which has been a great help. The only problem is that the wet room is upstairs. It would be nice to have a downstairs bathroom.
“I would tell anyone in my position to call their council for help – you’ve got nothing to lose. People think they’re nosy, but they were so respectful when they came round. They’re there to help. Make sure you plan ahead because there could be a wait before you get the help. My sister-in-law’s husband went downhill quickly and she tried to get stuff done but couldn’t because there was a year waiting list – you’ve got to do it before you actually really, really need it.

“I can enjoy my home and garden again. I’ve lived here a long time and I’ve got brilliant neighbours. I’m so pleased I can still live here independently.”
Our free advice guides

Our practical, jargon-free advice guides give you the information you need to get the most out of older age.

Advice for later life
Being winter wise
Care homes
Choosing where to live
Coping with bereavement
Dealing with depression
Getting help at home
How to find the right care home
If you’re feeling lonely
Moneywise
Staying in control when you’re older

To order your free advice guides, call 0800 319 6789 or visit independentage.org
The information in this guide applies to England only.

If you’re in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice.

In Scotland, contact Age Scotland (0800 12 44 222, agescotland.org.uk).

In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

We want the UK to be the best place to grow older and we have ambitious targets to increase the number of older people we help and the difference we make. We receive no state funding and rely on income from individuals, trusts and other sources to continue providing our services to hundreds of thousands of older people in need.

Visit independentage.org to make a secure online donation and find out about other ways to support us. Alternatively, you can call us on 020 7605 4223 or email supporters@independentage.org.
About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That’s why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we’re independent so you can be.

For more information, visit our website independentage.org

Call us for information or to arrange free, impartial advice from an expert adviser. Lines are open 8am-8pm, Monday to Friday, and 9am-5pm, Saturday and Sunday. Freephone 0800 319 6789 or email advice@independentage.org