

older carers and carers of older people

Some older carers may have been **providing lifetime care** – to their partner, or to their disabled child. Others may be older when they take on a caring role for the first time. Whichever is the case, because of their ageing they may need special support.

This factsheet gives details of such support, and **brings together** information relevant to cared-for older people, some of which appears elsewhere in the pack.

Some entries are **cross-references** to other factsheets. You may also find the factsheets *Money matters*, *Housing*, *Social services* and *Health care* particularly useful.



Social services

Social services for older people (aged 65 or over) are provided by Older People's Services, based at **Mahatma Gandhi House, 34 Wembley Hill Road, Wembley HA9 8AD (020 8937 4003, elders@brent.gov.uk)**. The unit aims to help older people to lead lives that are as full and independent as possible, and also provides help for carers. Support can include:

- Home care – personal care, social or emotional support and practical help
- Meals on wheels
- Laundry
- Day care
- Residential and nursing care
- Respite care
- Respite at home
- Rehabilitation
- Adaptations and aids for daily living
- Disabled parking permits
- Advice

Access to services is via a **community care assessment**. Contact the One Stop Shop (020 8937 1200). There is a charge for some services.

For further details see the factsheet *Social services* or www.brent.gov.uk/socserv2.nsf/ ('Older People's Services').

The carer's assessment

Anyone who provides a substantial amount of care on a regular basis to someone aged 18 or over is entitled to ask social services for a **carer's assessment**, even if the person for whom they care chooses not to be assessed or to receive services. Further details are given in the factsheet *Social services*.

Housing

As well as receiving extra support in their own homes, there are a number of housing options for older people, depending on their level of need.

- **Sheltered accommodation** – Sheltered schemes normally have a 24-hour alarm system, a warden and communal facilities such as a laundry and residents' lounge. They are suitable for older people who can look after themselves with some assistance. Accommodation can be rented or purchased.



- **Residential and nursing care homes** – If you feel that the needs of the person you care for could best be met in a residential setting you should ask the One Stop Shop (020 8937 1200) to arrange an assessment.

Residential homes offer different levels of care – residential, nursing and elderly mentally ill (EMI – for people with dementia) – depending on a person's needs, which will be determined by an assessment from social services. The council runs some homes, others are run by charities or private individuals and companies.

For further information about these and other housing-related issues see the factsheet *Housing*.

Raising capital from your home

EQUITY RELEASE

There are a number of ways in which older homeowners can use their homes to generate income or lump sums, either with a mortgage repayable on death or by selling part or all of their property but continuing to live in it during their lifetime.

Brief details are given below. For further information see Age Concern England's factsheet *Raising income or capital from your home*, available from www.ace.org.uk – follow links from 'How we can help'.

Home reversion scheme

A home reversion scheme involves selling your home or part of it to a reversion company. You will then receive a lump sum or monthly income, and will be able to stay in your home for no rent or a low rent for the rest of your life. When the property is sold, the reversion company receives a proportion of the sale proceeds. For example, if you sell the company 25 per cent of your home, the company will receive 25 per cent of the proceeds.

Lifetime mortgages

There are a number of alternatives:

- **Home income plan** (or mortgage annuity scheme) – involves taking out a mortgage on your home. This is used to buy an annuity that gives you a monthly income for life, while you still own and live in your home. Interest payments are deducted from the income.
- **Roll-up mortgage** (or loan) – involves taking out a loan against the value of your home. You receive a lump sum or monthly income (or both). The interest is added to the total loan, which doesn't have to be repaid until you sell your home. NB: The amount you owe can grow very quickly.
- **Interest only loan** – involves taking out a loan against the value of your home and receiving a lump sum on which you make interest payments. The capital does not have to be repaid until your death, or the sale of your home.
- **Shared appreciation mortgages** – involves taking out a mortgage against your home. When you sell your home you repay the loan plus an agreed percentage of any increase in its value.

All these options involve risks, and **you should take financial and legal advice** before embarking on any such scheme.

Social security benefits

SUPPORT FOR CARERS

Full-time carers – those spending at least 35 hours a week caring – may be entitled to **Carer's Allowance** and the **Carer Premium**. Thirty-five hours may sound a lot but is, in fact, equivalent to less than two full days. For further information see the factsheet *Money matters*.

SUPPORT FOR PEOPLE RECEIVING CARE

Someone who develops a long-term illness or who becomes disabled and needs help on or after their 65th birthday may be entitled to **Attendance Allowance (AA)**. AA is paid at different rates depending on how the person is affected by the disability or illness. For further details contact the Benefit Enquiry Line (0800 88 22 00) or see www.dwp.gov.uk (click on 'disabled people and carers').

SUPPORT FOR PEOPLE ON LOW INCOMES

Both older carers and people who are cared for may be entitled to:

- **Income Support** – for people who have no, or a low income.

- **Housing Benefit** – help with paying rent (whether council or private).
- **Council Tax benefit** – help with paying the Council Tax.
- **The Social Fund** – lump sum payments for one-off expenses, crisis loans and community care grants.

For further information about benefits and other financial issues see the factsheet *Money matters*.

PENSION CREDIT

Pension Credit, for people aged 60 or over, guarantees a contribution to bring their weekly income up to a minimum figure. Some people who are severely disabled, are carers or have certain housing costs may be entitled to a higher figure. People aged 65 or over with modest savings or second pensions may also be entitled to extra money.

You can apply by phoning the **Pension Service** (new claims: 0800 99 1234, textphone 0800 169 0133). A member of staff will fill in an application form for you over the phone, or ring you back at a more convenient time. They will then post the completed form for you to check and sign. Lines are open 8am-8pm Monday to Friday, and 9am-1pm on Saturdays. You will need to have your national insurance number, and information about income, savings and investments, if any, when you ring.

For further details ring 0800 99 1234 or see www.thepensionservice.gov.uk/pensioncredit

Other aspects of managing money are given in the factsheet *Money matters*.

Health

HEALTH COSTS

Older people are entitled to help with some health costs:

- All people aged 60 or over are entitled to **free eye tests and free prescriptions**.
- Anyone receiving **Pension Credit Guarantee Credit, Pension Credit Guarantee Credit with Savings Credit**, or whose partner receives either of these is entitled to **free prescriptions, dental treatment, sight tests, wigs and fabric supports**.
- Other people on low income may be able to get help with health costs under the **NHS Low Income Scheme**.

For further details see *Help with health costs* (HC11), available from the Department of Health on 08701 555 455, dh@prolog.uk.com or www.dh.gov.uk (search for HC11).

OCCUPATIONAL THERAPY

Occupational therapists (OTs) advise about aids and adaptations to enable patients to be as independent as possible, and assist carers in their caring. OTs will make home visits to assess needs. Contact a One Stop Shop (020 8937 1200) to arrange an assessment.

The Brent Teaching Primary Care Trust

(020 8795 6000, www.brentpct.nhs.uk) provides a range of other services aimed at keeping people in the community. Details are given in the factsheet *Health care*.

INTEGRATED CARE COORDINATION SERVICE

Brent Teaching Primary Care Trust's **Integrated Care Coordination Service**, based at Willesden Community Hospital, aims to help people aged 75+ to improve the quality of their lives by promoting their independence and well-being, enabling them to stay in their own homes.

After referral, a **care coordinator** will complete a thorough assessment in the older person's own home. The coordinator will discuss health and social needs and other issues such as housing, benefits and safety, and will organise and monitor service delivery closely with the client and keep in regular contact. For further information contact the care coordinator on 020 8438 7204.

PHARMACISTS

Pharmacists (or chemists) have a wide range of knowledge about medicines and how they work. They can also offer advice on common complaints such as coughs, colds, aches and pains and other health issues and can help you decide whether you need to see a doctor.

Some pharmacists offer a prescription collection service from local doctor's surgeries.

Many chemists include a sign in their windows indicating which pharmacies are open on **Sundays and bank holidays**. You can also get this information from the NHS direct website www.nhsdirect.nhs.uk (click on 'Find a local service' then 'Pharmacies').

MEDICATION

If you or the person you care for are taking prescription medicines, always check with your pharmacist before taking any over-the-counter medicines or herbal remedies. You should always complete a course of medication, even if you feel better before the course is finished. If you or the person you care for is given repeat prescriptions, it is important to check with your doctor whether the medication is still necessary. For other health-related issues see the factsheet *Health care*.

Transport

There are a number of services and organisations available to help older people get around. Brief details are given below; for further information see the factsheet *Getting around*.

All Londoners aged 60 or over are entitled to a **Freedom Pass**, which gives free travel on London's underground, buses, Docklands Light Railway, Tramlink and National Rail Service within Zones 1 to 6. Application forms are available from post offices. Further information is available from 020 7747 4858, mobility@londoncouncils.gov.uk or www.freedompass.org

The **Taxicard** scheme (020 7484 2929, www.taxicard.org.uk) gives a discounted rate on black cabs for people unable to use public transport because of a mobility problem.

The **Blue Badge Scheme** (020 8937 4864) provides parking concessions for people with severe walking difficulties who travel as either drivers or passengers.

Dial a Ride (0845 9991 999 or 020 7394 5800) provides a door to door transport service for people who are unable or virtually unable to use conventional public transport. For further details see www.tfl.gov.uk/dial-a-ride.

CAR INSURANCE

Many insurance companies will give discounts for older drivers. **Age Concern England** (0845 712 5816: 8am-8pm Monday-Friday, 9am-1.30pm Saturday) and **Saga** (0800 068 8718, www.saga.co.uk/motor) offer specialist motor insurance and breakdown cover for people aged 50 or over.

Voluntary organisations

There are a number of local and national voluntary organisations that offer services for older people. Some are listed below. Contact Brent Carers Centre (020 8795 6240) or see www.brentbrain.org.uk for details of other local organisations; contact the National Council for Voluntary Organisations' helpdesk (0800 2 798 798) for information on national organisations.

- **Age Concern Brent** (020 8965 7711, acbrent@btopenworld.com) – a range of services for older people, including information on community safety, health, housing, social services and transport.

- **Elders Voice** (020 8968 8170, elders.voice@btconnect.com) – day care/luncheon clubs, a practical support service, including decorating, gardening, DIY, small repairs and window cleaning, and classes including computing, creative writing, movement to music and yoga.
- **Brent Irish Advisory Service (BIAS)** (020 8459 6655, bias.brent@btconnect.com, www.biasbrent.co.uk) – advice, information and support services to Irish people in need in Brent.
- **Jewish Care** (020 8922 2000, www.jewishcare.org.uk) – a wide range of services for the Jewish community, including day care, sheltered housing, residential care, dementia care, work with holocaust survivors and carers' support groups.
- **West Indian Self Effort Education Project (WISE)** (020 8830 3337, wise.brent@btconnect.com) – a range of activities and services for older people.

Some of the organisations listed in the factsheet *Carers from black and minority ethnic communities* also provide services and activities for older people.

Leisure activities

Activities for Older People (020 8937 3722), part of Brent's Sports Services, offers specific activities targeted at older people.

People aged 60 or over can get a concessionary rate on a **B.Active** card, which gives reduced entrance to the borough's sports centres. For details ring 020 8937 3707 or see www.brent.gov.uk/sports.

Details of Brent's sports centres are included in the factsheet *Time for yourself*. Other sports facilities in the borough include:

- **BTYC Sailsports** (020 8830 5726, www.btycsailsports.org.uk) – sailing and windsurfing club on the Welsh Harp. Has two boats for disabled sailors.
- **Century Bowling and Sports Club** (020 8904 3261, secretary@centurybowling.co.uk, www.centurybowling.co.uk) – two outdoor greens and one indoor green.
- **Northwick Park Golf Course** (020 8864 2020) – includes a 'signature' six-hole golf course, a 56-bay two-tier driving range and training opportunities with professionals.

- **Wembley and Sudbury Tennis, Squash and Social Club** (020 8903 6778, <http://wembleysudbury.totaltennis.net>) – competitive and social tennis and squash, with coaching for beginners.

Brent Adult Community Education Service (BACES) (020 8838 2882, guidance.baces@brent.gov.uk, www.brent.gov.uk/baces) runs a number of courses specifically for older learners, including computing, keep fit, T'ai Chi, art and craft. Retired people aged 60 or over who don't receive an occupational pension are entitled to reduced fees.

For details of local leisure activities see the factsheet *Time for yourself*.

Sources of further information

The **Pension Service** website www.thepensionservice.gov.uk/retired/ includes a number of useful links to subjects including pensions and other government help, home safety and security, home warmth and home improvements, travel and leisure, learning opportunities and bereavement.

Age Concern England (0800 00 99 66, www.ace.org.uk) publishes a number of useful information sheets and factsheets, many of which are available on its website.

Counsel and Care (0845 300 75 85, www.counselandcare.org.uk) provides information about care homes in Greater London and advice on charges, benefits, community care and charitable grants.

The **Elderly Accommodation Counsel** (020 7820 1343, enquiries@e-a-c.demon.co.uk, www.eac.org.uk, www.housingcare.org) provides information and advice on all forms of accommodation for older people.

The free telephone advice line **SeniorLine** (0808 800 6565, textphone 0800 269626), run by Help the Aged, offers advice and information on a wide range of welfare rights issues. Lines are open 9am to 4pm, Monday to Friday. **Help the Aged** also publishes a range of information and advice sheets, available on the website www.helptheaged.org.uk or from 020 7278 1114.

Remember that other factsheets in this pack may also include information useful to you



The Princess Royal Trust **Brent Carers Centre**
Wembley Centre for Health and Care, 116 Chaplin Road, Wembley HA0 4UZ Tel: 020 8795 6240