Housing Matters
A Directory of Housing Options
for Older People in Merton

Edited by Michael Frean
Housing Strategy Officer
London Borough of Merton

Produced by Merton Council
in partnership with Merton Seniors
and Age Concern, Merton
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*Mary Sinfield, Myrtle Agutter,* and all the members of Merton Seniors Forum’s Housing Action Group
*Cecily Herdman:* London Borough of Merton
*Tracy Stanley:* London Borough of Merton
*Lynn Bainbridge:* Age Concern Merton

We would also like to acknowledge the Elderly Accommodation Counsel for permitting the use of the Housing Options for Older People Questionnaire.

Contacts
If you have any comments or queries about the directory please contact

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Introduction

As the average age of the population increases, more products and services are being designed to suit the needs of older people. This directory aims to provide a starting point for individuals who want information and advice on many housing issues that have been identified through discussions with Merton’s older people.

Whether you are thinking of moving home or looking at your future housing options because your needs have changed, or just want general housing advice, this booklet should put you in contact with the right organisation to help you.

You may be reading this directory at a difficult or stressful time in your life, such as a bereavement, children leaving home or a sudden change in your health. While you may be tempted to make a quick decision on your future, we advise you to take advice from the relevant organisation before making up your mind.

Merton Council has produced this directory in partnership with Merton Seniors Forum and Age Concern Merton. We hope you find the information useful and welcome your comments and suggestions.

While the directory is up-to-date at the time of going to print, April 2007, the information provided may be subject to change. Alterations will be recorded on Merton Council's website www.merton.gov.uk/housingmattersdirectory
An overview

**Section 1** includes a short questionnaire, produced by Housing Care, to help you decide how well your present home suits you.

It also covers matters that are important to think about in deciding whether to move or not, such as financial matters, staying safe, and keeping warm.

**Section 2** provides more information to help you decide whether or not to move on. There you will find:

- a checklist of what to think about when deciding about your new home;
- details of the different sorts of housing designed with older people in mind; and
- other options that you may wish to consider, including downsizing and sharing a home with someone else.

**Section 3** looks at matters on which you may need help and advice if you wish to stay in your present home. It also provides information about taking in a lodger. More specific advice is also given to tenants, based on whether your landlord is a private landlord or a council or Registered Social Landlord.

**Section 4** While brief contact details are given for each organisation listed in sections 1-3, **Section 4** provides full contact details for every organisation mentioned. This includes address, telephone, email address and website. Where some of these details are missing, it is because they have not been available.

In most cases a direct Weblink has been given for each Website address. But in some cases where this is not provided, you will need to use a website search engine.
To stay or to move?

General advice

- The Housing Options For Older People questionnaire produced by the Elderly Accommodation Counsel Advice Line on page 9 can help you think through your present situation. Think about not just what’s wrong with your present home, but also what’s right. Are there any alternative solutions to the problems?

- Get all the background information you can to help you. There are lots of leaflets, books and booklets available. Organisations that can help here are listed in Section 4 at the end of this directory.

- Try to plan ahead, think about what you will need in the future, as well as what you want now. Seek independent advice where you can.

- Be sure you are aware of all the financial implications of your choice – see chapter 2 on Financial Matters and consider seeking independent legal and financial advice.

- Being threatened with harassment, eviction or homelessness are particularly unpleasant for older people. But they can happen – crises that force the person affected to consider their housing options whilst under a great deal of pressure. If you – or someone you care about – face these circumstances, you will need to contact the relevant organisations listed.
Elder abuse may also be an issue, be it physical, financial, or emotional. Those who are vulnerable and unable to protect themselves against significant harm or exploitation – due perhaps to physical disability – are particularly at risk. It could be carried out by any one, and possibly someone known to the victim – a family member, friend, neighbour, paid staff, carer, or volunteer helper.

If you think someone is being abused, don’t assume that someone else is doing something about it. Make your concerns known to the Metropolitan Police, Safeguarding Adults Manager or the Elder Abuse Response Helpline.
Answer the questions in the following nine sections to say how satisfied you are with what your home provides. At the end, we provide suggestions for what to do next.

The questions in this survey are intended to help you think about different aspects of your home and how you live in it.

You may prefer to work through them online on the website www.HousingCare.org which can offer immediate suggestions to help you solve any problems identified.

Either way, you are welcome to telephone the Elderly Accommodation Counsel (EAC) advice line on 020 7820 1343 for any help you may need.
**HOUSING MATTERS: Section 1**

**Questionnaire**

### Section 1: Size and space

Put a tick ✔️ for mainly satisfied or a cross ✗ for mainly dissatisfied.

- Number of rooms
- Room sizes
- Garden size
- Parking space

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for size and space overall.

(See foot of page for help with scoring.)

Now continue through sections 2–9, looking at other aspects of your home.

### Section 2: Independence

- Safe from eviction
- Able to suit yourself
- Happy to be responsible for the house

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for independence overall.

### Section 3: Cost (affordability)

- Mortgage/rent
- Maintenance
- House insurance
- Heating/hot water
- Council Tax

- Water
- Transport
- Services charges
- Help in your house
- Water

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for cost overall.

### Section 4: Condition of property

- Roof
- Structure
- Plastering
- Wiring
- Gas fittings
- Water supply
- Plumbing/drainage
- Free of damp
- Windows
- Doors
- Fences

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for condition overall.

### Section 5: Comfort and design

- Looks nice and feels like home
- Warm
- Light and sunny
- Convenient layout

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for comfort overall.

### Section 6: Security/safety

- Free of hazards (worn carpets, slippery surfaces etc)
- Help at hand (if you fell)

Are any of these causing you stress or affecting your health? Yes/No

Give a score out of 10 for safety overall.
Section 7: Location

Shops  Quiet/stress free
Buses etc  Close to family
Familiarity/like area  Close to friends
Feeling safe  Close to help
Good neighbours  Other key facilities
Pleasant/healthy

Are any of these causing you stress or affecting your health?  Yes  No

Give a score out of 10 for location overall.

Section 8: Managing

Housework  Changing curtains
Laundry  Decorating
Bathing  Gardening
Shopping  Stairs
Cooking  Having visitors
Changing light bulbs

Are any of these causing you stress or affecting your health?  Yes  No

Give a score out of 10 for managing overall.

Section 9: Quality of life

Able to pursue your interests  Do you have enough human contact
Peace of mind

Are any of these causing you stress or affecting your health?  Yes  No

Give a score out of 10 for quality of life overall.

Summary

Whether you stay living where you are, or decide to move, what aspects of your home matter most to you? Please mark your top three priorities as 1st, 2nd and 3rd.

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Factual information about your home

Please tick (✓) as appropriate

1. Type  Flat  House
         Maisonette  Bungalow

2. Tenure  Owner-occupied:
         With a mortgage  Rented from:
         Paid for  Council
         Freehold  Housing Association
         Leasehold  Private Landlord
         Other

3. Household  How many people are there?
               How many pets?

4. Is it the present situation that concerns you, or how things may be?
               Present  Future  Both

5. Is there one thing that is causing you most concern?
HOUSING MATTERS: Section 1
Questionnaire

What next?

We offer four options:

1. If you received this questionnaire as part of our Housing Options for Older People information pack, you will find the pack includes the following materials that may be useful:
   - Housing Matters – a booklet offering basic information about a variety of housing possibilities available to older people.
   - Directory of Housing Advice and Information Services – details of specialist independent housing advice services and resources for older people.

2. If you received this questionnaire from a local organisation, contact them to talk about any of the issues you have identified.

3. Contact Elderly Accommodation Counsel (EAC), a national charity that specialises in all aspects of housing, support services and care for older people. You could either:
   - telephone EAC’s advice line on 020 7820 1343 (9am to 5pm, Mondays to Fridays) for information or advice; or
   - send a copy of this completed questionnaire to EAC, 3rd Floor, 89 Albert Embankment, London SE1 7TP, and ask EAC either to phone you to talk it through or provide a written report based on your answers. If you choose to do this, please provide your name, address and phone number below.

   Name:  
   Address:  
   Postcode:  
   Tel no:

4. Visit EAC’s website at www.HousingCare.org. This contains a full library of reading materials, a guide to advice services and a directory of all sheltered and retirement housing in the UK.
Merton Council offers a weekly welfare benefits surgery on Thursdays in Merton Link at the Civic Centre and can visit you at home if you are housebound. The service is run by appointment so you would need to call the Welfare Benefits Team to arrange a time to see an advisor. Additionally the Welfare Benefits team and Local Pension Service have launched MOViT, the (Merton Outreach Visiting Team). The team visit pensioners in their homes to give advice and help fill in welfare benefits forms. For basic advice about debt and simple guidelines for dealing with money problems you can speak to Merton Money Advice Service. More advice about financial issues is also available from the Citizens Advice Bureau and other advice agencies listed in the contacts section at the end of this directory.
Grants and loans

Disabled Facilities Grants

- This grant is available from the council and can be requested to help meet the cost of providing facilities and adaptations enabling people with disabilities to access their home and the facilities within it. It is available to private tenants and people who own their own home. Work that can be done includes external ramping to front doors, stairlifts, level access showers, and automatic toilets.

- An assessment is made by an Occupational Therapist to decide what work is required. The grant is subject to a financial test of resources, which calculates your contribution towards the costs of any grant eligible works.

- Applications are made through the Occupational Therapist Duty Team.

- Information is also available from Help the Aged and Age Concern Merton.

Small Repairs Grants

- Small repairs grants of up to £3,000 are available subject to eligibility criteria and these grants do not have to be repaid if the ownership of the property does not change within 10 years.

- You can get more information from the Environmental Health Team, Merton Council.
Other options

Equity release

- Equity release is a way of using your home to generate income or lump sums. There are many different schemes with varying conditions. There are usually fees to pay and these may affect the housing options available to you in the future.

- **Houseproud** (more details below) might also be able to help. It is a local authority sponsored scheme.

- **Age Concern** have produced a factsheet called ‘Raising income or capital from your home’ that may be helpful. You can get this from **Age Concern Merton**.

- Make sure that you seek independent legal and financial advice before making a decision that will affect your financial situation and/or the ownership of your home.

Houseproud

- **Houseproud** is local authority sponsored scheme. It is run by the **Home Improvement Trust** and offers equity release loans for homeowners over 60 (or a disabled person of any age) for repairs, improvements or adaptations.

- There is a guarantee that your home would not be repossessed for a **Houseproud** loan and they can also put you in touch with an Independent Financial Advisor.

Social Fund payments

Social Fund payments are administered by **Jobcentre Plus** and can provide lump sum payments grants and loans.
Other Options

Community Care Grants

• **Community Care Grants** can help you stay in your home, or assist if you are leaving institutional care or a care home.

• To qualify you have to get **Income Support** or **Pensions Credit** or likely to receive it when moving out of institutional care.

• **Community Care Grants** do not have to be paid back. More information on Community Care Grants is available from **Jobcentre Plus**.

Budgeting loans

• Budgeting Loans are between £100-£1,500, interest free and have to be paid back.

• To qualify you need to have been getting **Income Support** or **Pension Credit** for at least 26 weeks and there are other conditions that apply.

• There are only certain things for which you can get a Budgeting Loan. Examples include removal expenses or maintaining your home. **Jobcentre Plus** can give you details of all the eligible items and you can contact them to make an application.

Charitable sources

You can get further information about what help is available from charitable sources from:

• **Counsel and Care** Factsheet ‘Grants from charities for people on a low income’.

• **Help the Aged** information sheet ‘Financial help from benevolent societies’.
• Age Concern Merton and Merton Voluntary Service Council can advise on local charities.

• Hanover AtHome, a local voluntary organisation works with older and disabled private residents to help them stay in their homes, and can apply to charitable sources on your behalf.

Paying for a care home (in England)

• Nursing or residential home care can provide permanent accommodation. A decision on whether you are eligible for a place would be made following an assessment of your needs.

• There would be a fee for accommodation and care, which you may be asked to pay in full or part depending on your income and capital.

• The Community and Housing Financial Assessments Team will let you know what you have to pay as soon as possible after you move into the residential or nursing care home.

• More advice is available from the Elderly Accommodation Counsel and Age Concern Merton.

• For more information and advice you should contact the Community and Housing Financial Assessments Team.
Selling your home

Make sure that you seek independent legal and financial advice before making a decision that will affect your financial situation and/or the ownership of your home.

Options you will need advice for are:

- Giving away all or some of the capital released from the sale of your home.
- Selling your home to an investment company, but continuing to live there as tenant or licensee.
- Transferring a share of your home to a relative or friend.
- Buying another home to live in, but putting it in someone else’s name.

Gifted housing

- Help the Aged’s Gifted Housing Scheme means that in return for donating your property the charity takes responsibility for repairs and maintenance as well as some other housing related expenses.
- Take your time to consider all the implications, and seek independent legal advice before signing any commitment.

Contacts

Gifted Housing Scheme
Help the Aged
Gifted Housing Office
Tel: 01225 44780
Email: info@helptheaged.org.uk
Website: www.helptheaged.org.uk

Other options continued...
Keeping your home the right temperature

General advice

Your health can suffer if your home is too hot or cold, and older people are particularly vulnerable to extremes of temperature. With rising energy costs there is a temptation to cut down on heating. However, living in a cold or damp home can be damaging to your health and lead to raised blood pressure, worsening arthritis and an increased risk of respiratory illness. There are ways to reduce fuel bills such as changing energy supplier, fuel tariff and making homes more energy efficient.

On the average property, 35% of heat is lost through the walls, 25% through the roof and 15% through drafts.

It is estimated that loft insulation can save between £140 and £170 on fuel bills and cavity wall insulation between £75 and £150 each year.
Keeping warm

Winter fuel payments

- Most people over the age of 60 will qualify for a Winter Fuel Payment from the Pension Service.

Grants and discounts

- There are a number of local and national grants for energy efficiency measures such as loft and cavity wall insulation, draft proofing and central heating systems. **Warm Front** is the Government scheme that provides grants to those aged 60 and over and receiving income-related benefits. Discounted insulation is also sometimes available through utility companies or through local schemes. **Energy Smart** is a not-for-profit organisation, that offers householders discounted insulation, draught-proofing and solar heating systems (for installation by local installers), and the supply of energy efficient electrical appliances. Grants and discounts can often change and the **South West London Energy Advice Centre** provides up to date information on all grants and discounts available.

Reducing fuel bills

- Significant savings can be made by changing energy supplier and by choosing the cheapest tariff. It is generally cheaper to have a duel fuel tariff from one supplier and pay by direct debit. **Energywatch**, the Government’s fuel watchdog, provides details of the cheapest suppliers.

- There are a number of things that can be done to reduce fuel bills:
  - Closing curtains at dusk to keep the heat in.
  - Switching off appliances at the socket.

Contacts

**Winter Fuel Payments**
(Pension Service)
Tel: 08459 151515
Email: Via the website only
Website: www.thepensionservice

**Warm Front**
Tel: 0800 316 6011
Email: enquiry@eaga.co.uk
Website: www.eaga.co.uk

**Energy Smart**
Tel: 0845 230 3320
Email: ned@cen.org.uk
Website: www.energy-smart.org.uk

**South West London Energy Advice Centre**
Tel: 0800 512 012
Email: enquiries@cen.org.uk
Website: www.cen.org.uk

**Energywatch**
Tel: 08459 060708
Email: Via the website only
Website: www.energywatch.org.uk
• Turning out lights when you leave a room.

• Filling the kettle with only as much water as you need.

More advice on reducing fuel bills is available through the South West London Energy Advice Centre.

General advice on staying warm

• The South West Energy Advice Centre provides free impartial energy efficiency advice both by telephone and in person. This includes matching clients with the best grants, tracking the progress of grant applications, offering advice on fuel debts and changing energy supplier, benefit checks and advice about renewable energy.

• Help the Aged’s booklet ‘Keeping Out the Cold’ and the Department of Health’s leaflet ‘Keep Warm, Keep Well’ give advice about all aspects of keeping warm. If you have major sight problems, through Merton Vision, you can obtain information about specially adapted products that will make it easier to see and use your heating equipment.

Energywatch

• Energywatch are the gas and electricity watchdog and provide support and information to help those who are of pensionable age (or have a disability, a long-term ill health or are blind or visually impaired) to access a selection of free services from their gas and electricity providers. These include:

• password protection scheme

• quarterly meter readings (no more estimated readings)
Keeping warm continued...

Contacts

NHS
Tel: 08701 555 455 (publications line)
DH Publications Orderline
PO Box 777
London SE1 6XH
Text phone for mini com users
08700 1028702
Email: dh@prolog.uk.com
Website:
www.dh.gov.uk/publications

NHS Direct
Tel: 0845 464 7
Email: Via the website only
Website:
www.nhsdirect.nhs.uk

• Annual gas safety check.
• special help if your gas supply is disrupted (including alternative cooking and heating facilities)
• advance notice if your electricity supply has to be interrupted
• price comparison information to help you save money on your gas and electricity bills.
• NOTE: If you are a private tenant, housing association or council tenant, your landlord is usually responsible for providing adequate heating and insulation. You must receive written permission from your landlord before you arrange for any work to be done.

Keeping your home cool

• The NHS booklet ‘A Guide to Looking After Yourself and Others During Hot Weather’ provides information on keeping cool. General tips on keeping your home cool are:
  • Stay in the coolest rooms in your home where possible.
  • Close the curtains in rooms that get a lot of sun.
  • Keep windows closed while the room is cooler than it is outside, and open them when the temperature inside rises.
  • If you have sash windows, open them top and bottom, or if you can’t, get someone to do it for you. This forces the air to circulate in the room, and creates a cooling draft.

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Contacts

**MASCOT Telecare and Community Care Services**
Tel: 020 8540 0355
Email: mascot@merton.gov.uk
Website: www.mascot-telecare.org.uk

**Hanover AtHome**
Tel: 020 8648 0471
Email: Rita.Jackson@hanover.org.uk

**Help the Aged**
Tel: 020 7278 1114
Email: info@helptheaged.org.uk
Website: www.helptheaged.org.uk

MASCOT can provide a range of services which operate in an emergency using your home telephone line. They can provide a Careline button. This can be worn as a necklace, brooch or wrist strap together with a range of telecare sensors such as a Fall Sensor, Flood Detector, Bogus Caller Button. When pressed, the Careline button will automatically dial the Mascot Telecare Call Centre and help can be summoned.

Accidents at home for older people are potentially permanently disabling, and can be fatal. Most falls at home are preventable. The Hanover AtHome’s Safety Officer can visit your home and provide a free risk assessment, and advice on how to avoid potential problems.

For further advice, Help the Aged produce a range of very useful free Housing and Home Safety booklets.
Staying safe and secure

Contacts

Fire Brigade
Tel: 08000 28 44 28
Email: info@london-fire.gov.uk
Website: www.london-fire.gov.uk

Metropolitan Police
Tel: 020 8649 1212
Email: merton.chiefsuper@met.police.uk
Website: http://cms.met.police.uk/met/boroughs/merton/index

Crime Prevention Officers
Tel: 020 8649 3245
Email: gregory.hunt@met.police.uk and richard.tapley@metpolice.uk
Website: http://cms.met.police.uk/met/boroughs/merton/05crime

Safer Merton
Tel: 020 8545 4146
Email: safermerton@merton.gov.uk
Website: www.safermerton.org.uk

Victim Support
Tel: 020 8685 1637
Email: vs.merton@vslondon.org
Website: www.victimsupport.org.uk

Fire

- The Fire Brigade offer free home fire safety checks and will visit you in your home to offer general safety advice, explain bedtime routines, escape plans and either check existing smoke alarms or fit one free if needed.

- The Fire Brigade also produce a leaflet ‘Safety in the Home – Advice for Older People’ which contains tips and essential advice on how to improve fire safety and prevent fires starting in your home.

Crime

- A Metropolitan Police Crime Prevention Officer can visit your home to make sure it is safe, and give advice on what to do if it is not. The officer can arrange to make your home more secure through the Merton Elderly Secure Homes (MESH) and where appropriate, security equipment can be installed up to a value of £200.

- The Metropolitan Police Service has produced a new leaflet ‘Take Care of Yourself’ which provides personal safety advice for Londoners to give them confidence and make them safer when they are out on the streets.

- Safer Merton, the Crime & Disorder Partnership & Drug Action team for Merton, can provide information and advice about bogus callers, anti-social behaviour, domestic violence.

- Victim Support can help people cope with the effects of crime and provide confidential support and information.
• If noise is causing a problem for you, the **Environmental Health Section**, Merton Council can help with advice and information on action that you, or the council can take to solve the problem. There is also a ‘Noisy Party Patrol’ that operates from Wimbledon Police Station on most Saturdays and also on Fridays from late June to early September between 11pm and 4am.

**Consumer advice**

• Consumer information on many subjects including buying and selling a home, doorstep selling, money, credit, and online shopping is available from the **Office of Fair Trading**. If you need individual consumer advice then you can contact the **Consumer Direct Advice Line** or **Merton Citizens Advice Bureau**.

• For a list of approved firms who have agreed to provide reliable and quality services to older people you can contact **Hanover AtHome**.

**Elder abuse**

• **Action on Elder Abuse** run a helpline that can be used by anyone concerned about the abuse of older people including, friends, relatives and practitioners. They offer advice about all types of abuse including psychological, financial and physical.

• Merton Council also has a **Safeguarding Adults Team** that deals with this issue and where incidents should be reported.
Deciding to move house is a serious decision. Pensions and interest rates don’t rise at the same rate as inflation, and you may still be paying a mortgage or rent, council tax, utilities, phone bills and insurance. You may also be faced with bills for maintenance and repair, and paid help. Your options are affected by whether you are a tenant or a homeowner.

Factors to consider

- Once you have moved, it would be very difficult to go back. The financial and practical consequences of your move may limit your future options.

- The option you want may not be viable:
  - The sale proceeds of your house may not raise enough money for the option chosen in the area of your choice.
  - Tenants who want to move out of the area of their present home may face a long wait for a transfer or exchange to the area of their choice.

- The option you choose needs to be financially viable over a long period. A choice that is only possible by drawing on your savings may face you with upsetting consequences when the savings are used up.

- Remember that circumstances for other people change too, the relatives you moved to be near may be forced by work or other considerations to move away, or the person with whom you are sharing a home decides, or is forced by circumstances, to end the arrangement.
You may decide that, despite having completed the questionnaire in Section 2 and listed the problems with your present home, you will (or have to) put up with them.

Choice-based lettings

**Merton Council** operates a Choice Based Lettings (CBL) system to allocate its council properties. This means that available properties are advertised through the Home Connections website and customers can ‘bid’, or express an interest in them. In order to bid for properties you must first complete a housing application form and wait to be assessed by the council’s allocations scheme. Customers with the highest priority as assessed by the council will be offered the property.

Properties are also advertised at the Chapel Orchard Housing Office and Merton Link in the Civic Centre.

If you do decide that you want to move from a three or four bedroom council property to a one bedroom property you may be eligible for a grant of between £2000 and £5000. For more details contact the Housing Services, Chapel Orchard Housing Office.
Once you have considered moving, there are sources of useful information and advice services to help you decide what to do next. The national advice agencies have formed a consortium – Housing Care – committed to making housing advice services more accessible and relevant to older people.

Moving house

- Location: In the present area or elsewhere (abroad, even)?
- Size: A smaller property, one that may need modernising, or one that’s modern and convenient?
- Self-contained, or in a communal or shared property?
- On one level (flat), or at ground level only?
- Same, or different, type of tenure from present home?
- Central to shops?
- Near family or friends?
- Home owners wishing to sell their house and buy another, whether locally or elsewhere, will need to consult estate agents and a solicitor.

continued overleaf
1. Is it right for you?

- If you are looking for additional support or security, is it possible to organise this in your current home?

- A home in a new area, or sheltered or retirement housing may be easier to manage, but how do you feel about living in smaller accommodation and possibly the loss of a garden, having to buy smaller furniture, get rid of books, ornaments, and possibly pets?

- If you move to some form of communal housing, how do you feel about living in accommodation occupied exclusively by older people?

- If you are considering a move to a new area, think about the effect of moving away from friends and family and surroundings you know well, especially when you are older and possibly less mobile.

- What happens if you become in need of care through illness or disability? What support services are provided locally? How do you access home help? Home care? Meals on wheels? Lunch clubs, social clubs, or day centres?

- Have you a carer now, who is moving with you? Most carers are unpaid family members or friends, and may themselves be older people, suffering ill health. Have you taken into account provision of adequate support services, occasional relief, and aids and equipment related to that carer’s needs over time?

- If you are thinking of selling your present property, and giving part of your ‘profit’ to someone else, or buying another home but giving a share of that to someone else, have you considered the inheritance tax and long-term financial implications (such as maintenance, repair and adaptation costs)?
2. Location, location, location….

- Is the new neighbourhood settled, or is it changing? Does it have a Neighbourhood Watch?
- How near are shops, library, doctor, chemists, buses and train stops? Will you be able to get to all of them unaided in later years?
- If you have a car, what is the parking like (for visitors too)? What will happen when you, or the person who gives you a lift, can no longer drive?
- Is it on a steep hill, or are there steep steps to the property?
- How will visitors be accommodated? Is there a convenient, reasonably priced bed and breakfast or hotel nearby, if you don’t have room?

3. Design and condition

- What is the current state of repair (roof, gutters, paintwork, electrics), and what responsibility do you have for paying for these?
- How easy is it to get in and out? (high threshold, narrow doors, no room for grab rails)
- How easy is it to get around inside? Will you be able to look after it easily? How good is the lighting throughout – is it bright enough, and in the right places? Can you still manage stairs without difficulty? What if you need a walking aid?
- Is the arrangement and size of rooms convenient? Is there a downstairs WC? Spare room for visitors? What happens if all your furniture will not fit the new home? How much storage space is there, and can you reach it all?

continued overleaf
A checklist *continued*...

- Are the heights of the work surfaces and layout of the kitchen, bathroom and socket outlets at comfortable levels?

- How is it heated, and what are the utility charges likely to be?

### 4. Buying a property

- If bought leasehold with a share of the freehold, or leasehold, how long is left on the lease?

- If leasehold, how is the service charge worked out? Maintenance repairs and caretaking only? Sinking fund for major items, or if not, how are these paid for?

- What happens if you want to sell the property later?
Sheltered housing usually refers to council or Registered Social Landlord (Housing Association) accommodation, while Retirement Housing usually refers to sheltered housing in the private sector. Both types are designed for older residents, are normally self-contained, and include areas that everyone can use (such as a lounge, guestroom, garden, and laundry facilities).

Often, a scheme manager (or “warden”) lives on the premises or nearby. Their role may vary widely – from caretaking services and response to calls via an alarm system in an emergency, to helping organise whatever help you may need and running social events for residents. Meals are not normally provided, but a few schemes include a restaurant or can arrange a hot meal.

Extra care housing is another form of sheltered or retirement housing. It is also known as very sheltered housing, close care, assisted living, and retirement villages. People who live in extra care housing have their own self-contained homes and their own front doors. Although designed with the needs of frailer older people in mind, levels of care and support available on site vary.
There are many types of extra care housing. Facilities may include a laundry, restaurant or dining room, lounges, domestic support, personal care, and 24-hour emergency support.

Properties can be rented, owned, or part-owned or part-rented. There is a limited amount of extra care housing in most areas, and many providers set eligibility criteria, which prospective residents will have to meet.

Choosing sheltered or retirement housing

• Once you have decided to move to sheltered or retirement housing, you will want to consider which features are important to you.

• Visit several schemes and meet the scheme Manager or Warden and the other residents, to get an idea of how things work and what the atmosphere is like.
## Sheltered housing: A checklist

| Charges | What is the rent, service or support charge?  
| Ask for a record of past increases, or records for another scheme run by the same management group.  
| Do charges include provision for future major repairs and refurbishment? If not, how are these funded? |
| Communal facilities | What and where are these?  
| How are overnight visitors accommodated?  
| Are social events organised? |
| Design | Are there one or more lifts to higher levels? Are doorways and corridors wide enough for people who use walking frames and wheelchairs? Doors and windows should be easy to operate. Light switches and electric sockets easy to reach. |
| Noise | How good is the insulation? What about noise from the lift(s), communal lounge, laundry, or neighbours? |
| Equipment | Are any furnishing or appliances provided? |
| Heating | What type of system is there, and how is it controlled? |
| Location | Are there shops, banks, parks, doctors, chemists, places of worship, nearby?  
| Are there hills to climb or busy roads to negotiate? |
| Transport | How far is it to bus stops, train station? What services are available, and what is their frequency? Is parking available? |
| Security | How secure is the main entrance (if there is one) and your own front door. Are there security locks on the windows? |
| Safety | What is the role of the scheme manager? How does the alarm system work? Is there 24-hour cover? |
| Pets | Are any allowed? |
| Communication | Is there a residents or tenants association? |
| Ageing | What happens if you become frail and begin to need help with domestic tasks and personal care? |
| Moving on | What if you want to sell the property, or move out to other arrangements at some future date? |
Renting

(a) Councils and Registered Social Landlords

- Most sheltered and retirement housing for rent is provided by the council or a Registered Social Landlord. They generally aim to offer their housing to people in the greatest housing need.

- They set criteria describing who qualifies for their housing and which applicants have the highest priority. In most parts of the country, councils receive applications from more people than they can provide housing for.

- Contact the Housing Needs Team (Merton Council) to ask for details of the application process for the Choice Based Lettings scheme. They can also give you details of H.O.M.E.S, Homeswap and the Homes Mobility Schemes.

- If you are already a council or a Registered Social Landlord tenant, and are looking for rented sheltered or retirement housing, you should first approach your landlord and ask for a transfer.

- The cost of renting is made up of a rent plus a charge to cover the services and support provided. Rents vary significantly between landlords and around the country.

(b) Private renting

- A limited amount of sheltered or retirement housing is available. Most of the properties are in leasehold schemes, which accept tenants over the minimum age (55 or 60). The rent includes the service charge and ground rent, and so also covers the cost of scheme manager, 24-hour emergency alarm and communal facilities.

- Check what services are included in the rent and the terms of the tenancy.
(c) Buying

The Elderly Accommodation Counsel holds details of retirement housing schemes in Merton and elsewhere.

• Once all the properties in a new sheltered or retirement housing scheme have been sold, the ongoing management of the scheme is often transferred to a management company, which may be either commercial or non-profit making.

• The management company employs the scheme manager or warden and organises the maintenance and cleaning of external and communal areas.

• There is usually a minimum age for residents (55 or 60), but younger people can often buy sheltered or retirement housing on behalf of someone who has reached the minimum age.

• The scheme manager or warden and communal facilities are paid for through service and support charges. These can vary enormously, depending on both the scheme’s day-to-day general amenities, and the provision for repairs (minor and major) and maintenance or refurbishment in the charges.

• You will also have to pay ground rent, council tax, water charges, contents insurance, telephone and fuel bills, and optional home care and meal services, if these are privately provided.

• The majority of properties are sold on long leases. The lease sets out in a legal and binding form the duties and obligations of both the management company and residents, including any restrictions on the use of the property.  

It is very important that you understand the implications of all the clauses in the lease. You may also like to refer to the Association of Retirement Housing Managers Code of Practice.

Contacts

Elderly Accommodation Counsel
Tel: 020 7820 1343
Email: enquiries@eac.org.uk
Website: www.eac.org.uk

Association of Retirement Housing Managers
Tel: 020 7463 0660
Email: enquiries@arhm.org
Website: www.arhm.org
Information sheets on buying sheltered housing and your rights as an owner are available from Age Concern England, Counsel and Care and Help the Aged. You may also wish to contact Emerging Roles of Sheltered Housing.

Other sheltered housing options

Most leasehold sheltered or retirement housing is purchased at full price on the open market. However, a few organisations operate special arrangements for older people with limited income and insufficient capital to buy at market prices.

Each of the four following options offer opportunities and potential drawbacks, especially if you decide to move again. Seek professional legal and independent financial advice before signing any contract.

(a) Leasehold Schemes for the Elderly (LSE).

LSE are run by a small number of Registered Social Landlords, and involve you buying a percentage, normally 70% of the equity, the remaining portion being owned by the Registered Social Landlord. If you sell, you receive the same percentage of the market value. However, you cannot purchase the property outright. South London Family Housing Association currently run a LSE at Lewes Court, Mitcham.

(b) Shared equity/flexible tenure.

A small number of Registered Social Landlords offer the option of buying a proportion of the value of the property (between 5% and 95%) and paying rent on the remainder. The share of

Contacts

Age Concern England
Tel: (Information Line) 0800 00 99 66
Tel: (Publications Unit) 0870 442 2120
Tel: (General enquiries) 020 8765 7200
Website: www.ageconcern.org.uk

Counsel and Care
Tel: 0845 300 7585
Email: advice@counselandcare.org.uk
Website: www.counselandcare.org.uk

Help the Aged
Tel: 020 7278 1114
Email: info@helptheaged.org.uk
Website: www.helptheaged.org.uk

Emerging Roles of Sheltered Housing
Tel: 01249 65424
Email: info@shelteredhousing.org
Website: www.shelteredhousing.org

South London Family Housing Association
Tel: 020 8768 0890
Email: info@slfha.org.uk
Website: www.slfha.org.uk
the equity can usually be increased or decreased. A service charge has to be paid in addition to the rent (and possibly mortgage). The rent element may be eligible for housing benefit.

(c) Life interest plans.
A few companies offer an arrangement whereby you buy the right to live in a retirement property for the rest of your life. The purchase price is below the normal market price, and once you leave the property it reverts back to the company. Life Interest Plans are available to people aged 65 and over. (If there are two of you, ownership of the property carries on to the surviving partner.)

(d) Part exchange.
A few developers may offer part exchange deals, especially on new properties. These can be very useful, but you are advised to compare the price offered with the full market value.

Help towards the costs of sheltered or retirement housing

- Ensure you are receiving all the financial benefits to which you are entitled, especially any supplements to your retirement pension (including Pension Credit and Council Tax Benefit). People who are renting sheltered or retirement housing, and who have a low income and limited capital should check their eligibility for:
  - Housing Benefit – which could cover rent and some parts of the service charge, such as cleaning of communal areas; and
  - Help from the Supporting People Fund – which could cover support costs such as the scheme manager and emergency alarm.
Leaseholders in receipt of Pension Credit or on a low income may also be eligible for help with the service charges.

Information and advice on financial benefits generally, is available from The Pension Service, Welfare Benefits Team (Merton Council) or Age Concern Merton.

Extra care housing

There are three extra care housing schemes in Merton, these are Trellis House, run by Anchor Housing Association, Glebelands run by Hanover AtHome and a private scheme – Wimbledon Beaumont.

If you are considering a move to extra care housing, you should check:

- what care services are available
- whether they meet your needs
- how they are paid for
- how they are organised, and
- whether you are eligible for financial help.

Seek independent professional advice before signing any lease or tenancy agreement.
Residential care

General advice

Moving to live in a care home is a big decision that should not be taken without due consideration. The advantages are that you will be more secure and supported in a communal residential setting. Certainly you will be relieved of worries about house maintenance, heating, cleaning, and shopping for example. The disadvantages are that you may find you live in a more controlled setting, with meals taking place at a specific time and you will not be able to control who you live with. The Elderly Accommodation Counsel and Counsel and Care can assist you in making an informed choice.
Is a care home right for you?

Before deciding to go into a care home, have you considered whether it’s possible for you to stay in your own home? Consider:

- Needs assessment – contact the Financial Assessments Team (Merton Council) and ask them for a Financial Assessment to establish what help can be provided.
- Medical assessment – contact your GP to make sure a medical assessment of your needs can be carried out.
- Support – contact Age Concern Merton, or Care Connect, to see if there is any way that they or any local organisation can support you or provide for some of your needs.
- Other types of housing – have you considered a move to sheltered, retirement or extra care housing? (see Chapter 6)
- Equipment – contact the Occupational Therapy Service (Merton Council) to see if they can help.
- Adaptations – ask Hanover AtHome, or the Environmental Health Team (Merton Council) to find out whether you can obtain help with repairs or alterations.
- Finance – check that you are receiving all the income and benefits to which you are entitled. (see Chapter 2)

Care homes: generally

- Care homes may be owned and operated by private individuals, companies, not-for-profit organisations and local authority social services departments. All care homes in England are registered and inspected by the Commission for Social Care Inspection, who can provide inspection reports on request.
Care homes providing personal care

- These vary in size and facilities. All are expected to provide living accommodation, meals, help with personal care such as dressing, supervision of medication, companionship and someone on call at night. Care homes providing personal care, give care during normal short illnesses but do not provide constant care.

Care homes providing nursing care

- They also vary in size and facilities, but provide personal and nursing care 24 hours a day for people who are bedridden, very frail, or have a medical condition or illness that means they need regular attention from a nurse. There is always a qualified nurse on duty. Other people diagnosed with dementia may need a care home with an additional category of registration, which is known as DE.

Respite care

- This is short term care, usually in a care home, but possibly at home with the assistance of professional carers. People may consider respite care for a number of reasons:
  - After a stay in hospital, while they are waiting to move somewhere permanent.
  - To have a break or give their carers a break.
  - To see whether they would like to live in the care home permanently.
  - Most care homes can offer short term lets for respite care provided a bed is available.
Residential care continued...

Choosing a care home

- If you are paying your own fees, you can choose a home and make your own arrangements (before doing this, we suggest you ask for a needs assessment by contacting Social Services for Adults and Older People (Merton Council), particularly if you may need help with the fees at some future time).

- **The care home must provide a written contract at the time you move into the home.**

- If possible, try and arrange a trial stay in a home before making a final decision.

Paying for a care home

- People with very high nursing or medical needs may qualify to have their care fully funded by the NHS under the Continuing Care criteria. Contact Sutton and Merton Primary Care Trust for more details for details.

- For details of getting financial help towards the cost of a care home see Chapter 2 on ‘Financial Matters’. Also the Department Of Health has produced a booklet called ‘Charging for Residential Accommodation Guide’.

Contacts

Social Services for Adults and Older People (Merton Council)
Tel: 020 8545 4430 or 4431
Website: www.merton.gov.uk/olderpeople

Sutton and Merton Primary Care Trust
Patient Advice and Liaison Service
Tel: Freephone 0800 085 3182
Email: pals@smpct.nhs.uk
Website: www.suttonandmerton.nhs.uk

Department of Health
Website: www.dh.gov.uk
Web link for leaflet ‘Charging for Residential Accommodation Guide’ – Website: www.dh.gov.uk/PolicyandGuidance
In addition to sheltered, retirement housing, extra care and residential housing there are also a number of other housing options. These are accommodation run by different organisations such as charitable trusts and voluntary organisations.
Almshouses

- Almshouses are independent local charitable trusts that provide affordable housing. Most Almshouses have rules as to whom they can house.

- The Almshouse Association can provide a list of Almshouses in Merton but you would need to contact the charities directly to ask for details of accommodation, vacancies and criteria.

Housing provided by trade, profession, ethnic or religious charitable trusts

- These are the modern equivalent of Almshouses, usually provided via a Registered Social Landlord, for former members of trades (eg construction) or professions (eg actors), or for members of an ethnic group (eg Eastwards Trust Housing Association for Asian elders with dementia) or a religious group.

- Information about the availability of housing and the application process can be obtained by the prospective applicant from the Elderly Accommodation Counsel.
The Abbeyfield Society

- **Abbeyfield** houses are run by voluntary organisations and offer supported housing for between eight and twelve older people. Each house has a paid house manager and provides two meals a day and support from local volunteers.

- Residents have their own rooms, often with en-suite facilities. Some Abbeyfield residents are tenants and some have licences (which means the tenure is less secure). If you are interested in an Abbeyfield house, check the tenancy arrangement *and seek advice*.

Supported housing

- This is accommodation designed to meet the particular needs of people with disabilities, for example housing where all the facilities are accessible to someone in a wheelchair. Support is provided as a condition of living in the accommodation, and schemes vary in how much support is provided.

- Merton Sheltered Housing owns and manages a number of schemes, providing flats, bedsits or bungalows. It also has nomination rights to a number of Registered Social Landlord schemes in Merton. Contact the **Housing Needs Team** (Merton Council) to find out the availability of housing and how to apply.

Contacts

**Abbeyfield Society**

Tel: 01727 857 536
Email: enquiries@abbeyfield.com
Website: www.abbeyfield.com

**Housing Needs Team** (Merton Council)

Tel: 020 8545 3733 or 3734
Email: housingadvice@merton.gov.uk
Website: www.merton.gov.uk/housingadviceandhomelessnessprevention
Community or co-housing

- The concept involves a group (possibly inter-generational) of like-minded people with common interests, who get together with the aim of developing a housing complex for themselves, with self-contained accommodation and shared activities and space.

- The community is set up and run by its members, who take decisions jointly and choose who they want to live with. Whilst popular in the Netherlands, the concept has not taken off in the UK. For example, the Older Women’s Co-housing (OWCH) project, supported by the Joseph Rowntree Foundation, the Housing Corporation, and the Greater London Authority, has yet to come to fruition (2006).

Moving abroad

- This is a complex subject for which sound legal advice is needed. For information on destinations and advice on buying overseas, visit Age Concern England’s website.
Sharing a home with someone else

General advice

Think carefully if you are thinking of moving into someone else’s home, or of someone else coming to live with you, be they family or a friend.

Ask yourself how well you get on with the other person now and how you resolve any differences?

How would you get on in future?

Will your cultural background and spiritual beliefs be respected?

Will the new arrangements allow you to have your own personal space?
Factors to consider

- Was this a negotiated decision, or do you feel pressured into it?
- What benefit(s) are you expecting from the arrangement? What is the benefit to the other person?
- How many of you will there be in the house? Could you cope with increased noise and bustle?
- How will the living arrangements work? How much space will be yours alone? How much of your furniture and belongings can you take with you, or allow the other person to bring with them?
- Will you share meals or would you want to be able to cook for yourself?
- Will you or the other person be able to keep up with your own interests and entertain visitors on your own and where?
- Will you be a carer in the new home? Carers should not feel housebound and excluded from outside interests. Carers Support Merton provides advice and help for Carers.
- Will someone in the new home be your carer? How do the other members of the family feel about the lesser attention they will suffer in consequence?
- Is the accommodation overall suitable for you, or will it have to be adapted? Who will arrange and pay for this? Would the work attract a Disabled Facilities Grant or home repair assistance? (see Chapter 11) Who will help you with the paperwork? (Hanover AtHome or Advocacy Partners for Older People may be able to.)
• Are you clear about the financial arrangements? Will you pay rent, or help to pay household bills, or both? Is there a legal agreement in writing about this? This is advisable, to make clear each side’s responsibilities, and to avoid any fear of accusations of financial abuse in the future. The Citizens Advice Bureau will help you find a suitably qualified and affordable solicitor.

• What would happen if you moved out later?

• Are you putting money towards buying a new home with the other person? Have you taken independent legal and financial advice before committing yourself?

• Has a legal agreement been drawn up to establish property ownership rights, stating what each party is responsible for, and what happens if one party wants or has to end the arrangement (for example if you move to residential care)? This is not an indication of lack of trust, but a means of safeguarding everybody’s position for the long term.

• Are you selling your present home and giving away all or some of the resulting capital? Have you taken independent financial advice about the tax effects of this, and the effects on your future income?

• What will be the effect on present relationships if you decide to stay in your present home, or make alternative arrangements? Have you thought about what help and/or support you may need and where it will come from (such as Advocacy Partners for Older People, Social Services for Adults and Older People or Age Concern Merton).
Factors to consider after you move

- If adaptations to the home are needed, see Chapter 11.
- If there is a change in your circumstances, or the circumstances of the person(s) you are living with, you may wish to reconsider your housing options. For more information consult the appropriate chapters in this directory, or the Elderly Accommodation Council, or Counsel and Care.
- If you feel deliberately harassed, contact the Safeguarding Adults Manager, or the Elder Abuse Helpline, or your local Citizens Advice Bureau.
- If you seem likely to be evicted or become homeless, the council has specific responsibilities. Everyone at risk of homelessness is entitled to advice, but not everyone will be entitled to housing, although ‘old age’ is one of the reasons people may be considered in priority need of housing. Contact the Housing Advice Team (Merton Council), who will advise you if you are homeless and eligible for council accommodation. If you are not happy with the council’s decision, you may wish to seek advice from Shelter via the Citizens Advice Bureau, or to pursue a homelessness claim through Wandsworth and Merton Law Centre.
Most older people want to stay in their home for as long as possible, but needs change over time. If you are still fit and active it is worth thinking ahead about what you can do to your home to make it easier to look after in the long run.

If you decide you want to stay in your home, the following organisations offer assistance:

- **Community Services** – contact Social Services for Adults and Older People (Merton Council) to ask for a needs assessment or a carer’s needs assessment, if you think you and/or your carer need help to support you to maintain independence in your own home. Following an assessment of your needs and the needs of your carer, you may be eligible for home care, meals, respite care, day care or special equipment.

- **Health** – ask your GP, or the Community Nurse, or a Health Visitor, for a check-up or advice on health conditions.

- **Income** – contact The Pension Service, or Age Concern Merton, or the Welfare Benefits Team (Merton Council), to make sure you are receiving all the benefits to which you are entitled.

- **Mobility** – travelling by buses, trains or tram? An application form and details of eligibility for a ‘Freedom Card’ can be obtained from your local Post Office. If you have more restricted mobility Age Concern Merton, the Citizens Advice Bureau, or Care Connect can provide information about the TaxiCard and Capital Call schemes, and about eligibility for Merton Community Transport.
Managing in your own home

- Safety – arrange a free visit from a MASCOT adviser for information and advice on having an emergency call button. This allows you to summon help 24 hours a day, 365 days a year, if you should have an accident, feel unwell, or that your security is at risk. Also, seek a free risk assessment from Hanover AtHome’s home safety officer.

- Security – contact the Police Crime Prevention Unit, and arrange for an officer to visit to give advice about home security. In some circumstances, they may be able to arrange for extra security fittings.

- Social life – Care Connect can provide information about local organisations that provide social and community activities.

- Volunteering – Volunteer Centre Merton (VCM) provides opportunities for volunteering or could match you with a volunteer befriender.

Making adaptations so I can stay in my home

- Think of simple things that can be done to make life easier, such as re-arrange things in cupboards or shelves, to make them easier to reach. Change door handles, window catches, and taps to lever-style, to make them easier to turn. The Handyman service run by Hanover AtHome, or one of their approved contractors may help. MASCOT services may also assist if you are a client of theirs.

- If you own your own home, are a council tenant or rent privately, Social Services for Adults and Older People (Merton Council) can assess if you need adaptations to enable your safety and independence. If you are not eligible
Making adaptations

continued...

or prefer to arrange for your own adaptations you can contact Occupational Therapists in Private Practice.

- If you need structural alterations to your home to meet your needs, you may be eligible for a Disabled Facilities Grant or your landlord may be eligible for a grant to carry out this work. For more information check with Environmental Health (Merton Council). If you are a private tenant, you can apply for a grant but you will need your landlord’s permission before the work can start.

- If you apply for a Disabled Facilities Grant to fund this work, your eligibility will depend on how much income and savings you have. It may cover all, or only some, of the costs. Any application has to be supported by an Occupational Therapist’s assessment of the need for the adaptation. The Environmental Health Housing Team (Merton Council) will carry out a means test and tell you how much you may have to pay.

- If you are required to pay a contribution and feel you cannot afford to do so, Social Services for Adults and Older People (Merton Council) may be able to offer advice about other sources of funding.

- Age Concern England, Help the Aged, RNIB through Merton Vision, and Ricability offer free booklets and information sheets on aids and adaptations. If you are responsible for arranging for this work, Help the Aged offers an information sheet ‘Home Repairs and Improvements’, and the Office of Fair Trading a booklet ‘Home Improvements’ that give useful guidance on planning and managing work in your home.

- You can release equity from your home to fund work through a scheme called HouseProud. Hanover AtHome can also

Contacts

Volunteer Centre Merton
Tel: 020 8640 7355
Email: Helen@volunteercentremerton.org.uk
Website: www.volunteercentremerton.org.uk

Social Services for Adults and Older People
(Merton Council)
Tel: 020 8545 4430 or 4431
Website: www.merton.gov.uk/olderpeople

Occupational Therapists in Private Practice
Tel: 0800 389 4873
Website: www.otip.co.uk

Environmental Health
(Merton Council)
Tel: 020 8545 3025
Email: EH@merton.gov.uk
Website: www.merton.gov.uk

Age Concern England
Tel: 0800 00 99 66
Website: www.ageconcern.org.uk
Making adaptations

provide you with a list of reliable organisations and give you advice about eligibility for loans and grants.

- The British Red Cross Society, Merton provides a free medical equipment loan service, such as wheelchairs, walking frames, bath aids, commode chairs, toilet seats.

- Visit Merton Vision, Merton Hard of Hearing Resource Centre, or ask your Occupational Therapist to see their exhibitions of aids and equipment available.

- Arrange a visit to the equipment demonstration centre of the Disabled Living Foundation. They have available a large selection of equipment and aids, no matter what your physical difficulty. The Foundation can provide free impartial advice for older and disabled people and information about where you can buy equipment.

- Care Connect also has a list of specialist suppliers of useful equipment for disabled people.

Finding services to help you stay in our home

- Contact Age Concern Merton, Social Services for Adults and Older People (Merton Council), or Volunteer Centre Merton’s Help Service for Older People to see what is available locally, and at what cost.

- The booklet produced by The Office of Fair Trading ‘Need a plumber or builder?’ gives advice about getting work done.

- The Independent Living Funds are set up and financed by central government and exists to help disabled people live in the community rather than residential care. There are criteria
Finding services continued...

that need to be met in order to receive help and the fund can only pay for personal and/or domestic care provided by a personal assistant or a care agency.

- **Direct Payments:** Direct payments are cash payments which can be made by the Direct Payments Support Officer in the Financial Assessments Team, to people who have been assessed as needing services. You can then purchase your own services instead of having them arranged by the council. This applies to personal and domestic care and means that you could employ your own personal assistant or agency to help with day to day living. This could include personal tasks such as washing and dressing or practical tasks such as shopping and other essential household tasks. If you decide to apply for direct payments it will give you more control over the way you receive your community care services, how your needs will be met and by whom.

However if you decide to employ your own personal assistant you will be responsible for

- Recruiting and employing staff
- Organising and managing their tasks
- Keeping records of payments and submitting returns to the council.

- **Counsel and Care** and **Age Concern Merton** have fact sheets on arranging care privately, and can also give you details of home care agencies in your area.

- **Carers’ Support** and **Merton MIND Elderly Services** provide advice, support to carers and Merton Mind also provides day care for older people with dementia to give respite to carers. The **MVSC** Directory available at Libraries and **Care Connect** and Age Concern Merton supply details of Day Centres for Older People.
Whether you are a homeowner, landlord or tenant, the following guidelines are recommended to maintain your property. If you are a tenant you will need to find out if your landlord is liable for the work. For more details see Chapter 13.

**Repairs**

- If the wiring is old, consider re-wiring now, rather than later. Locate sockets at a higher level on the wall, so that you can reach these without bending down. Add more sockets so that they are in all parts of a room, to avoid trailing wires – and future falls.

- The most common adaptations which people need as they get older are ramps, stair lifts and bathroom alterations. So think about getting a downstairs WC installed, and a level-access shower in your bathroom.

- Keeping warm when you spend more time at home is a real priority. Consider installing or upgrading a central heating system. Good insulation is recommended to keep in the warmth. (See Chapters 2 and 3 about grants and loans.)

- Improve the control, level and positioning of artificial lighting throughout the house. Bad lighting is a major cause of accidents in the house.

**Maintenance checks**

Regular maintenance and painting of old woodwork is a lot of work and can be expensive, if you can no longer do this yourself. Dealing with a small repair promptly can avoid major damage to your home.

Good insulation is recommended to keep warm. Keep an eye on:
• **Walls.** Make sure airbricks are kept clear and that earth or paving is at least six inches below floor level. Check for cracks and crumbling brickwork or mortar. Keep the pointing and render maintained to prevent damp patches developing.

• **Roof.** Look for missing/cracked slates or tiles and have the damage repaired as soon as possible. See Chapter 4 for advice on loft and cavity wall insulation.

• **Guttering.** Keep these clear of blockages and have cracked or defective sections replaced.

• **Pipes.** Check for any signs of leaks or dripping overflow pipes. Get these dealt with promptly, because if they are left they can lead to major damage to timber and plasterwork.

• **Doors and windows.** Check for missing sealant where they are fixed to the walls. Look out for any signs of rotting wood, missing putty or flaking paint.

• **Paths.** Repair hazards, such as cracks or uneven paving.

**Gardens**

It can be useful to plan ahead for a lower maintenance garden. Besides replacing the lawn, anyone who wants to go on enjoying gardening may find the following books helpful:

• ‘*The Easy Path to Gardening*’ published by Reader’s Digest.

• ‘*Able to Garden: A Practical Guide for Disabled and Elderly Gardeners*’ edited by Peter Please and published by B.T. Batsford, London.

• ‘*Gardening in Retirement*’ by Bernard Salt, published by Age Concern England.
Finding a lodger or companion

General advice

Inviting a stranger into your home is not easy, but a lodger can provide a much-needed supplementary income, as well as someone in the house. The Inland Revenue rent-a-room scheme allows you to receive up to £4,250 a year, or £2,150 if letting jointly (2006/07) without paying tax. You can get a leaflet called ‘Letting Rooms in your Home’, a Guide for Resident Landlords from the Housing Advice Team (Merton Council). If you are a tenant you will need to get permission from your landlord.

Factors to consider

- For your own safety, interview the prospective lodger (preferably with someone else around in the house) before making a decision. Remember, you will be sharing your home, and you will need to get on together. It may be advisable to agree a one-month trial period for both sides, prior to taking on a lodger. You may also wish to write a letter stating the rent and period of notice.

- Sources of lodgers are:
  - Merton College Advice Centre
  - Postcard adverts in the local library, newsagents, or late-night shop.
  - Merton Guardian or LOOT
  - Internet – you can advertise for free on www.gumtree.com
  - Housing Solutions Property Shop
Companions usually receive payment from you, as well as free board and lodging.

**Homeshare** offers the safest and least costly scheme for older people. The Homeshare service is based upon the principle of ‘barter’. An older person (over 50) who needs some help in order to remain living at home, offers a bedroom and a share of the house’s facilities in return for about 10 hours a week care and support. Such assistance typically involves some cooking, light cleaning and shopping.

An important feature of Homeshare is that the person sharing the accommodation – ‘the Homesharer’ – undertakes to be present in the home overnight. A Homeshare Support Worker visits the householder initially and assesses their needs and preferences, then they find a Homesharer specifically for that person. They conduct a rigorous interview process and check references, contracting the referees personally.

Where appropriate, they also run a check with the Criminal Records Bureau. Where necessary, they liaise with care workers, social workers and relatives. When the Homeshare Support Workers are completely satisfied, they then arrange an introduction.

**Contacts**

**Housing Solutions**
Property Shop
(Merton Council)
Tel: 020 8545 5765 or 5764
Email: housingsolutions@merton.gov.uk
Website: www.merton.gov.uk/living/housing

**Homeshare**
Tel: 020 7376 4569
Email: HI@homeshare.org
Website: www.homeshare.org/index.asp

**Factors to consider continued...**
Contacts

Wandsworth and Merton Law Centre
Tel: 020 8767 2777
Email: bobnightingale@yahoo.co.uk

Citizens Advice Bureau
Tel: 020 8715 0707
Email: info@mertoncab.org.uk
Website: www.mertoncab.org.uk

Housing Advice
(Merton Council)
Tel: 020 8545 3733 or 3734
Email: housingadvice@merton.gov.uk
Website: www.merton.gov.uk/living/housing/housingadvice
andhomelessnessprevention

Repairs advice for tenants

General advice

Whether you are a private tenant, council tenant or Registered Social Landlord tenant, your landlord’s obligations and your responsibilities will normally be stated in your tenancy agreement. If you do not have one, ask your landlord to supply it.

For detailed housing advice contact Wandsworth and Merton Law Centre, the Citizens Advice Bureau or a private solicitor and, for council and private tenants only, Housing Advice (Merton Council).

Private tenants

If your tenancy began after 24th October 1961, your landlord is responsible for keeping the following in good repair:

• roof, walls and windows
• gutters and drains
• water and gas pipes
• electric wiring
• sinks, toilets, baths and basins
• fixed heaters (eg gas fires, water heaters)

If your tenancy began before 24th October 1961, your landlord’s responsibilities mainly depend on your tenancy agreement. Check what type of tenancy you have, before you ask your landlord to carry out any repairs.
If you have a ‘regulated’, or ‘protected’ tenancy agreement, that started prior to 15th January 1989, you should not need to worry about losing your home. Your landlord cannot end your tenancy agreement simply to avoid repairs.

However if you have an assured shorthold tenancy, this would normally have an end of tenancy date. After that date the landlord can decide if they are going to renew the tenancy.

If repairs are needed – make a checklist of work that needs doing, thinking about:

- Old wiring. Is this safe? If the landlord is replacing it, ask that sockets are placed at a higher level on the wall (so that you can reach these without bending down) and whether it be possible to add more sockets so that they are in all parts of a room (to avoid trailing wires and future falls). Negotiate to improve the control, level and positioning of artificial lighting throughout the house. Bad lighting is a major cause of accidents in the home.

- Is there adequate heating? Tenants can apply for a grant to install central heating or for energy efficiency measures, with the landlord’s permission. To find out about available grants contact the South West London Energy Advice Centre.

- If new doors and windows are being put in, ask for designs that are easy to operate (many have difficult catches for arthritic hands), and doors without extra thresholds (because these are a major tripping-up hazard).
Getting repairs done

- **Help the Aged**'s leaflet on ‘Home Repairs and Improvements’ has a section advising how to set about getting the work done, if you feel capable of dealing with the matter yourself.

- Owner or private tenant, if you are responsible for the repairs, **Hanover AtHome** provide advice and practical support with repairs and improvements. They make home assessments, help find reliable contractors, advise on ways of paying for the work and will oversee building work.

- For general information about employing builders yourself, see the **Care and Repair England** booklet ‘In Good Repair’. The **Office of Fair Trading** produces a booklet called ‘Need a plumber or a builder?’ that gives guidance on planning and managing work on your home, and about organisations that will help you find reliable contractors or resolve disputes.

- If the landlord is responsible for the repairs, then they must organise and pay for the work. If you have approached your landlord about repairs and they have not carried them out, you should contact **Environmental Health** (Merton Council) who can serve a legal notice on the landlord if necessary to require works to be carried out.

**Contacts**

- **Help the Aged**
  Tel: 020 7278 1114
  Email: info@helptheaged.org.uk
  Website: www.helptheaged.org.uk

- **Citizens Advice Bureau**
  Tel: 020 8715 0707
  Email: info@mertoncab.org.uk
  Website: www.mertoncab.org.uk

- **Environmental Health** (Merton Council)
  Tel: 020 8545 3025
  Email: EH@merton.gov.uk
  Website: www.merton.gov.uk

- **Hanover AtHome**
  Tel: 020 8648 0471
  Email: Rita.Jackson@haover.org.uk

- **Care and Repair England**
  Tel: 0115 9821 527
  Email: info@careandrepair-england.org.uk
  Website: careandrepair-england.org.uk

- **Office of Fair Trading**
  Tel: General Enquiries: 08457 224499
  Tel: Publications/Leaflets 0800 389 3158
  Email: oft@ecgroup.co.uk
  Website: www.oft.org.uk
Tenants of Registered Social Landlords (RSLs), usually have an assured tenancy, and this means you do not need to worry about losing your home if you ask for repairs to be carried out. Your landlord’s repairing obligations will normally be stated in the tenancy agreement. If you have repairs outstanding, **make a list of everything that needs repairing** (see the checklist for private tenants on page 64) and then contact your landlord.

**Getting repairs done**

- Where the RSL is responsible for the repairs, the manager or warden will organise them (and ensure, where possible, that the timing is convenient to you) and arrange payment for the work.

- Always check identity cards of anyone carrying out repairs or servicing in your home. RSL staff and contractors must carry a photo identification card. If you are unsure about letting anyone into your home, check with the RSL to confirm their identity.

- If you are unhappy with the arrangements for getting your repairs done, you will firstly need to go through the RSL’s internal complaints procedure which they should explain to you. For independent advice and support, contact your local **Citizens Advice Bureau, Age Concern Merton, Advocacy Partners for Older People or Wandsworth and Merton Law Centre**. Merton Council’s **Environmental Health** can also assist if essential repairs are not carried out.

- If you are responsible for the repairs, **Hanover AtHome** provide advice and practical support with repairs and improvements. They make home assessments, help find reliable contractors, advise on ways of paying for the work and will oversee building work.
Council tenants

- To find out about the council’s responsibilities for repairs and maintenance to your home you need to refer to the Repairs Handbook or the Tenants Handbook. If you do not have these you can contact either Chapel Orchard Housing Services or the Repairs Helpline (Merton Council).

Getting repairs done

- The repairs helpline deals with all enquiries to council homes and communal areas within council accommodation. You can contact the council about repairs via telephone or email.

- Check identity cards! Anyone who comes to carry out repairs or gas servicing in your home must carry a photo identification card and wear a uniform. You should check the card. It will be a Merton Council card or an official card of one of our repairs contractors. The name of the contractor will be given in your repair letter. If you are at all unsure, ask them to stay outside and phone the Repairs Helpline to check their identity.

The Right to Repair

- The Right to Repair is a legal right that applies to council tenants. It gives you the right to have certain repairs done within set times. These ‘qualifying repairs’ include:
  - unsafe power sockets or electrical fittings
  - a blocked flue
  - a leaking roof
  - toilets that won’t flush
  - a blocked sink, bath or basin

Contacts

- Chapel Orchard Housing Services
  Tel: 0845 304 6090

- Housing Services Repairs (Merton Council)
  Tel: 0800 404 6090
  Gen Enq: 0845 304 6090
  Email: housingrepairs@merton.gov.uk
  Website: www.merton.gov.uk/housing
Council Tenants continued...

Contacts

Council Complaints
Write to
Customer Services Officer
3rd Floor
Merton Civic Centre
Morden
SM4 5DX
Tel: 020 8545 3509
Weblink: ‘Comments, Complaints and Compliments’ form
Website: www.merton.gov.uk/pdf-complaints_march2005

Local Government Ombudsman
Tel: 0845 602 1983
Email: Via the website only
Website: www.lgo.org.uk/reqinfo

- water leaking from a water or heating pipe, tank or cistern
- loose or broken banisters or handrails
- If you report a qualifying repair and the contractor does not do the work on time, you should let the council know. Unless there is a good reason why the work wasn’t done, you can ask the council to send a different contractor to do the repair. The second contractor has the same amount of time as the first one to do the repair.
- If the second contractor doesn’t do the work on time, you will get £10 plus £2 for every extra day you wait (up to £50 in total) as compensation.

Repairs Complaints

- If a repair you have reported has not been done properly or to your satisfaction, you can make a complaint by phone or in writing under the council’s complaints procedure. You can also fill in a ‘Comments, Complaints and Compliments’ form which is available at the Chapel Orchard office, Merton Link and Libraries. The form is also available on Merton Council’s website.
- There are three stages to the procedure and the council should respond to the first stage within fifteen working days.
- If you have completed all 3 stages of the procedure and are still not satisfied then you can complain to the Local Government Ombudsman.
Section 4
Chapter 13

A–Z of service providers

Age Concern England
Astral House, 1268 London Road, London, SW16 4ER
Tel: (Information Line) 0800 00 99 66 (freephone 7am to 7pm every day)
Tel: (Publications Unit) 0870 442 2120
Tel: (General enquiries) 020 8765 7200
Email: Via the website only
Website: www.ageconcern.org.uk

Age Concern England’s Information Line can help with a wealth of information on community care, health, income and benefits, housing, and consumer issues, as they affect older people.

Action on Elder Abuse
Astral House, 1268 London Road, Norbury, London, SW16 4ER
Tel: (Helpline) 0808 808 8141
Email: enquiries@elderabuse.org.uk
Website: www.elderabuse.org.uk

Action on Elder Abuse works to protect, and prevent the abuse of, vulnerable older adults. They run a help line for anyone, including older people themselves, their friends and relatives on elder abuse and also provide training for organisations working with elders.

Advice, Information, and Mediation Service (AIMS)
Astral House, 1268 London Road, London SW16 4ER
Tel: 020 8765 7465
Local helpline: 0845 6002001
Email: aims@ace.org.uk
Website: www.ageconcern.org.uk/aims

An advice service aimed at resolving disputes, for people living or working in sheltered or private retirement housing offered by Age Concern England.

Advocacy Partners for Older People
McMillan House, 54 Cheam Common Road, Worcester Park, Surrey KT4 8RH
Tel: 020 8330 6644
Email: info@advocacypartners.org.uk
Website: www.advocacypartners.org

Advocacy Partners provides an independent advocacy service for older people with disabilities, enabling them to live independent lives.

Association of Retirement Housing Managers (ARHM)
Southbank House
Black Prince Road
London, SE1 7SJ
Tel: 020 7463 0100
Email: enquiries@arhm.org
Website: www.arhm.org

ARHM represents 59 organisations managing 96,000 retirement properties. It is committed to enforcing high standards and ethics in the management of private retirement and sheltered housing.

British Red Cross Society – Merton Centre
28 Worple Road, Wimbledon, London, SW19 4EE
Tel: 020 8971 5606
Website: www.redcross.org.uk

Local services include a free medical loan service with delivery and collection, first aid cover and collection, therapeutic care, skin camouflage and patient transport.

Capital Call
Transport Co-ordination Centre
O/HCT
Ash Grove Bus Depot, Mare Street
London, E8 4RH
Tel: 020 7275 2446
Email: capitalcall@hackneyct.org
Website: www.tfl.gov.uk/dial-aride/capitalcall.shtml

Capital Call is a complementary service to Taxicard, providing subsidised door-to-door transport for people with mobility problems, using ‘private hire vehicles’ (minicabs). It is only open to TaxiCard members. Capital Call has been introduced as an additional transport option for TaxiCard members living in London boroughs where there is a shortage of London taxis.

Care Connect
Merton Civic Centre, London Road, Morden, Surrey, SM4 5DX
Tel: 020 8545 4710
Textphone: 020 8545 4356
Email: info@care-connect.info
Website: www.care-connect.info

Almshouses Association
Tel: 01344 452922
Email: naa@almshouses.org
Website: www.almshouses.org

Provides a list of Almshouses in Merton

Anchor Housing Association
Chancery House
St Nicholas Way
Sutton, SM1 1JF
Tel: 020 8052 1900
Website: www.anchor.org.uk

Provides extra care housing in Merton.

Alleyway Society
53 Victoria Street
St Albans, Herts, AL1 3UW
Tel: 01727 857536
Email: Enquiries@abbeyfield.com
Website: www.abbeyfield.com

The Abbeyfield Society is a UK-wide volunteer-led charity providing housing with support or care for older people. The society provides sheltered housing in over 800 homes throughout the country.

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Website: www.elderabuse.org.uk

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Astral House, 1268 London Road, London SW16 4ER
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Website: www.ageconcern.org.uk/aims

An advice service aimed at resolving disputes, for people living or working in sheltered or private retirement housing offered by Age Concern England.

Advocacy Partners for Older People
McMillan House, 54 Cheam Common Road, Worcester Park, Surrey KT4 8RH
Tel: 020 8330 6644
Email: info@advocacypartners.org.uk
Website: www.advocacypartners.org

Advocacy Partners provides an independent advocacy service for older people with disabilities, enabling them to live independent lives.
HOUSING MATTERS: Section 4
Chapter 13

CareConnect offers free, confidential and impartial information on a wide range of issues, including equipment and adaptations, help at home, day and respite care, and mobility and transport. A ‘drop-in’ service at Merton Link on the ground floor of the Civic Centre at Morden is available between 10am and 2pm, otherwise by appointment up to 4pm.

Care and Repair, England
3rd Floor, Bridgford House, Pavilion Road, West Bridgford, Nottingham NG2 5GJ
Tel: 0115 982 1527
Email: info@careandrepair-england.org.uk
Website: www.careandrepair-england.org.uk

Care and Repair England’s mission is to innovate, develop, promote and support housing policies and initiatives which enable older and disabled people to live independently in their own homes for as long as they wish.

Carers Support Merton
1st Floor, Unit 2
24 Deer Park Road
London SW19 3UA
Tel: 020 8543 0347
Email: info@carerssupportmerton.org.uk
Website: www.carerssupportmerton.org.uk

The Carers Centre supports individual adult and young carers and carers groups, and provides carers with information and support on a wide range of caring issues.

Citizens Advice Bureaux
7 Crown Parade, Crown Lane
Morden, SM4 5DA
Tel: 020 8715 0707
(Monday – Thursdays only)
Email: advice@mertoncab.org.uk
Website: www.mertoncab.org.uk

Free advice by trained advisers on a wide range of subjects including Housing, Employment, Welfare Benefits, Consumer problems, Immigration, Debt and Credit, Education, Health and Taxation.

Commission for Social Care Inspection (CSCI)
Tel: 0845 0150120
Email: enquiries@csci.gsi.gov.uk
Website: www.csci.org.uk

The CSCI inspects and provides reports on care homes.

Community Legal Service (CLS)
85 Grays Inn Road, London WC1X 8TX
Tel: 0845 608 1122
Email: info@legalservices.gov.uk
Website: www.justask.org.uk

The Community Legal Service provides information leaflets and their Directory Line provides contact details of solicitors, advice agencies and information providers. The website allows you to search for services in your area, and for legal information from more than 300 sites, topics including benefits, housing, and homelessness.

Counsel and Care
74 Manway House, 16 Bonny Street, London, NW1 9PG
Tel: (Advice Line) 0845 300 7585
Mon – Fri 10am – 12noon
Mon, Tues, Thurs, Fri – 2pm – 4pm
Tel: (General enquiries) 020 7241 8555
Email: advice@counselandcare.org.uk
Website: www.counselandcare.org.uk

Counsel and Care specialises in free information and advice for people over 60, their relatives, friends and carers, on community care, housing with care, and care in a home (particularly paying and choosing a care home). Counsel and Care also has the capacity to provide personal support to older people and their relatives, until a solution is found.

Department of Health
Website: www.dh.gov.uk

Disabled Living Foundation (DLF)
380-384 Harrow Road, London W9 2HU
Tel: (general enquiries) 020 7289 6111
Tel: (advice line) 0845 1309177
(Monday – Friday 10.00am – 4.00pm)
Textphone: 020 7432 8009
Email: advice@dfl.org.uk
Website: www.dfl.org.uk

The DLF provides advice and information on equipment for older people and people with disabilities. There is an advice line that provides free impartial advice, and an Equipment Demonstration Centre. Bookings need to be made in advance to visit the centre. The website includes a long list of fact sheets on choosing products and suppliers.

Elder Abuse Helpline
Tel: (helpline) 0808 808 8141
(see Action on Elder Abuse)

Elderly Accommodation Counsel
3rd Floor, 89 Albert Embankment
London SE1 7TP
Tel: 020 7820 1343
Email: enquiries@eac.org.uk
Website: www.eac.org.uk

Offers information and advice to older people, their families, and those who work with them, to help older people make fully informed decisions about securing their future housing needs. Provide Care Options and Housing Options databases.

Emerging Roles of Sheltered Housing (EroSH)
PO Box 2616, Chippenham
Wiltshire, SN15 1WZ
Tel: 01249 654 24
Email: info@shelteredhousing.org
Website: www.shelteredhousing.org

EroSH is the national consortium for sheltered and retirement housing. They work with and on behalf of sheltered and retirement housing to increase awareness, understanding and knowledge of sheltered and retirement housing among the 50+ population.

The Disability Alliance is a consortium of charities providing information about social security benefits and community care for people with physical and sensory impairment, mental health and learning disabilities. It campaigns on disability-related issues and publishes the “Disability Rights Handbook”

Department Of Health
Website: www.dh.gov.uk

Disability Alliance Merton
8 Grays Inn Road, London WC1X 8TX
Tel: 020 0648 6565
Email: merton.disabilityalliance@virgin.net
Website: www.disabilityalliance.org

The Disability Alliance is a consortium of charities providing information about social security benefits and community care for people with physical and sensory impairment, mental health and learning disabilities. It campaigns on disability-related issues and publishes the “Disability Rights Handbook”

Elderly Accommodation Counsel
3rd Floor, 89 Albert Embankment
London SE1 7TP
Tel: 020 7820 1343
Email: enquiries@eac.org.uk
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PO Box 2616, Chippenham
Wiltshire, SN15 1WZ
Tel: 01249 654 24
Email: info@shelteredhousing.org
Website: www.shelteredhousing.org

EroSH is the national consortium for sheltered and retirement housing. They work with and on behalf of sheltered and retirement housing to increase awareness, understanding and knowledge of sheltered and retirement housing among the 50+ population.
**EnergySmart**
Tel: 0845 230 3320  
Email: shemain@cen.org.uk  
Website: www.energy-smart.org.uk/contact.asp

EnergySmart is a nationwide scheme providing discounts of up to 35-50% for condensing boilers to replace conventional boilers, through recommended installation companies.

**Energy Watch**
Tel: 08459 060708  
Email: Via the website only  
Website: www.energywatch.org.uk

An independent gas and electricity watchdog that provides free and impartial advice for anyone having difficulties with their supplier. Also provides details of the cheapest energy supplier.

**Fire Brigade**
Tel: 08000 28 4428  
Email: info@London-fire.gov.uk  
Website: www.london-fire.gov.uk

Appointments can be booked for a home visit for a fire risk assessment, general advice and installation of a smoke alarm.

**Gifted Housing Scheme (Help the Aged)**

Help the Aged  
Gifted Housing Office  
37 St Kilda’s Road  
Bath BA2 3QI  
Tel: 01225 44789  
Email: info@helptheaged.org.uk  
Website: www.helptheaged.org.uk

Help the Aged offer the Gifted Housing scheme to older people. They can make donations of properties, which then become available to a nominated person, or to help people choose a care home. They also offer help with accommodation, finding and moving to help services, and advice on adaptations and improvements for older or disabled people who are private tenants or homeowners. They make home assessments, help find reliable contractors, advise on ways of paying for the work and will oversee building work. They also provide a ‘handyperson’ service to help with small home repairs (There is a small charge for this service).

**Hanover AtHome**

Glebelands, 90 Love Lane, Mitcham,  
Surrey, CR4 3DD  
Tel: 020 8648 0471  
Email: Rita.Jackson@hanover.org.uk

Hanover AtHome provides advice and practical support with repairs, adaptations and improvements for older or disabled people who are private tenants or homeowners. They make home assessments, help find reliable contractors, advise on ways of paying for the work and will oversee building work. They can also provide a ‘handyperson’ service to help with small home repairs (There is a small charge for this service).

**Hard of Hearing Resource Centre**

8 Crown Parade,  
Crowen Lane,  
Morden, SM4 5DX  
Tel: 020 8540 1650  
Email: mertonhearing@btconnect.com

Provides a ‘one stop shop’ for a wide range of information and advice on all aspects of deafness.

**Help the Aged**

207-221 Pentonville Road  
London N1 9UZ  
Tel: 020 7278 1114  
Email: info@helptheaged.org.uk  
Website: www.helptheaged.org.uk

Help the Aged is an international charity fighting to free disadvantaged older people from poverty, isolation and neglect. They campaign for change in government policy, undertake research into the needs of older people and provide local services in communities.

**Heyday**

Tel: 0845 888 4444  
Email: customerservices@heyday.org.uk  
Website: www.heyday.org.uk

Heyday is a campaigning organisation for older people. They also offer information services.

**H.O.M.E.S Mobility Scheme**

Tel: 0845 0801089  
Email: customer.services@homes.org.uk  
Website: www.homes.org.uk

**Homeshare**

155a King’s Road  
London, SW3 5TX  
Tel: 020 7376 4558  
Email: ce@homesharelondon.com  
Website: www.homesharelondon.com

Homeshare work on behalf of older people to find younger people who are looking for accommodation and who are willing to provide, in return, live-in practical help in the home. No money changes hands between the two. They select people with an interest in the care and welfare of people with support needs and coordinate the matching process.

**HouseProud**

Home Improvement Trust  
7 Mansfield Road  
Nottingham, NG1 3FB  
Tel: 0800 783 7568  
Email: info@hitrust.org  
Website: www.houseproud.org.uk

A scheme run by the Home Improvement Trust that offers a variety of loans for homeowners over 60 or a disabled person of any age, for repairs, improvements or adaptations to their home.

**Housing Association Charitable Trust (HACT)**

Octavia House  
50 Banner Street  
London, EC1Y 8ST  
Tel: 020 7247 7800  
Email: hact@hact.org.uk  
Website: www.hact.org.uk

HACT is a development agency that acts as a catalyst for change in the housing sector. They develop and promote solutions for people on the margins of mainstream housing.

**Housing Care**

c/o EAC, 3rd Floor, 89 Albert Embankment, London SE1 7TP  
Tel: 020 7820 1343  
Email: info@eac.org.uk  
Website: www.housingcare.org

Housing Care has a website and advice line for older people and their families, carers and advisors. The site is run by the Elderly Accommodation Counsel. They help users explore options before making decisions about where to live. The website contains detailed information on how to maintain, adapt or improve your home, find care or home help services, find and move to retirement or extra care housing or choose a care home.

**Housing Mobility & Exchange Services (H.O.M.E.S)**

242 Vauxhall Bridge Road  
London, SW11 1AU  
Tel: 0845 080 1089  
Email: customer.services@homes.org.uk  
Website: www.homes.org.uk

**GUMTREE**

Email: Via the website only  
Website: www.gumtree.com

Gumtree.com is a local London classified ads and community site, designed to connect people who need help with accommodation, employment and meeting new people.
An organisation that works with local authorities, and Registered Social Landlords throughout the UK, offering a range of services to help people move, including tenants with special needs or disabilities.

Independent Living Fund
PO Box 7525, Nottingham, NG2 42T
Tel: 0845 601 8815
Email: funds@ilf.org.uk
Website: www.ilf.org.uk

Supports people with disabilities so they can live independently at home. The fund makes payments to personal assistants or a care agency to provide the support needed to remain at home. Initial applications should you made through Merton’s Social Services.

Jewish Care
Stuart Young House,
221 Golders Green Road,
London, NW11 9DG
Tel: 020 8922 2222
Email: info@jcare.org
Website: www.jewishcare.org

Jewish Care is the largest provider of advice, support and specialist services to older Jewish people, working across London and South-East England. Its Help Desk provides advice on all its services, as well as contact details for similar organisations elsewhere.

Jobcentre Plus
Wimbledon Job Centre
153-157 The Broadway
London SW19 1NE
Tel: 020 8870 0810
Email: Via the website only
Website: www.jobcentreplus.gov.uk

Jobcentre Plus is a government agency supporting people of working age from welfare into work, and helping employers to fill their vacancies. They are part of the Department for Work and Pensions (DWP).

(Lewis Court)
Leasehold Scheme For the Elderly
Tel: 020 8640 2311
Email: info@slfha.org.uk
Website: www.slfha.org.uk

Local Government Ombudsman
Tel: 0845 602 1983
Email: Via the website only
Website: www.igo.org.uk

London Dial-a-Ride
Management Control Centre
Progress House
Mandela Way
London, SE15 5SS
Tel: 020 7027 5823 or 020 7027 5824
Email: enquire@ttf.gov.uk
Website: www.tfl.gov.uk/dial-a-ride/

Dial-a-ride is a pre-booked transport service for people who have difficulty using public transport.

Loot
Tel: 08700 43 43 43
Email: privatecustomerservices@loot.com
Website: www.loot.com

Classified advertising paper and website.

Merton College Advice Centre
Morden Park, London Road,
Morden, Surrey SM4 5QX
Tel: 020 8408 6500
Email: info@merton.ac.uk
Website: www.merton.ac.uk

Merton Community Transport
Justin Plaza 3
341 London Road
Mitcham, CR4 4BE
Tel: 020 8648 7727
Email: Mertonct@ukonline.co.uk

Provides transport to affiliated individuals or groups. Transport is £2.50 per hour and £0.70 per mile. They also run a mobility scooter project.

Merton Council
London Borough of Merton
Merton Civic Centre
London Road
Morden SM4,5DX
Tel: 020 8274 4901
Email: firstname.surname@merton.gov.uk.
Website: www.merton.gov.uk

Environmental Health
Environmental and Regeneration
Department, Civic Centre, London Road
Morden, Surrey, SM4 5DX
Tel: 020 8545 5025
Email: EH@merton.gov.uk
Website: www.merton.gov.uk

Environmental Health can assist with applications for Disabled Facilities Grants, Small Repairs Grants and “HouseProud” equity release loans. They also provide advice and help where a private landlord refuses or is slow to carry out repairs & renovations.

Financial Assessments Team, Community & Housing
Tel: 020 8545 4150
Email: Financial.assessment@merton.gov.uk
Website: www.merton.gov.uk/living/care/financialassessment

Housing Advice
Community & Housing Department
4th Floor, Merton Civic Centre
London Road, Morden, SM4 5DX
Tel: 020 8545 3733/3734
Email: housingadvice@merton.gov.uk
Website: www.merton.gov.uk/living/housingadviceandhomelessnessprevention/rightsunderhomelesspersonslegislation

The Housing Advice Team advise customers on their housing situations and the various options open to them. Their primary role is the prevention of homelessness. They achieve this by advising on legal rights of occupation and defending formal possession proceedings, negotiating with mortgage companies and landlords, arranging mediation and advising on rehousing prospects with the council.

Housing – Choice Based Lettings
Chapel Orchard Housing Office
Tel: 0845 304 6090
Phipps Bridge Estate Office
Tel: 020 8545 4600
Email: housingservices@merton.gov.uk
Website: www.merton.gov.uk/housing

(Bidding for properties is through Home Connections
Tel: 0845 402 7886
Website: http:newcbl.homeconnections.org.uk/merton)

Housing Options Property Shop
114 London Road
Morden, Surrey, SM4 5DX
Tel: 020 8545 5765
Email: marion.ridyard@merton.gov.uk
Website: www.merton.gov.uk/housing
Housing Needs Team
Community & Housing Department
4th Floor, Merton Civic Centre
London Road, Morden, SM4 5DX
Tel: 020 8545 3733/3734
Email: housingneeds@merton.gov.uk
Website: www.merton.gov.uk/living/housing/housingadviceandhomelessnessprevention.htm

Housing Services – Enquiries & Repairs
(Council tenants)
Community & Housing
Chapel Orchard Housing Office
Chapel Orchard, Church Road
Mitcham, CR4 3BE
Tel: (General enquiries) 0845 3046090
Tel: (Repairs Helpline) 0800 4046090
Email: housingservices@merton.gov.uk
Website: www.merton.gov.uk/housing

All the council landlords housing services are located in one central office at Chapel Orchard, except for Phipps Bridge where there is a local estate office.

Phipps Bridge Office
1 Cobham Court
Haslemere Avenue
Mitcham
CR4, 3PR
Tel: 020 8545 4600

LIBRARIES
Website: www.Merton.gov.uk/learning/libraries

Donald Hope Library
(Colliers Wood)
Cavendish House
High Street, SW19 2HR
Tel: 020 8542 1975
Email: donaldhope.library@merton.gov.uk

Mitcham Library
London Road
Mitcham, CR4 4HD
Tel: 020 8648 4070
Email: mitcham.library@merton.gov.uk

Morden Library
Merton Civic Centre
London Road
Morden, SM4 5DX
Tel: 020 8545 4040
Email: morden.library@merton.gov.uk

Pollards Hill Library
South Lodge Ave
Mitcham, CR4 ILT
Tel: 020 8764 5877
Email: pollardshill.library@merton.gov.uk

Raynes Park Library
Approach Road
SW20 8BA
Tel: 020 8274 5718
Email: raynespark.library@merton.gov.uk

West Barnes Library
Station Road
New Malden, KT3 6JF
Tel: 020 8942 2635
Email: westbarnes.library@merton.gov.uk

Wimbledon Library
35 Wimbledon Hill Road
SW19 7NF
Tel: 020 8274 5757
Email: westbarnes.library@merton.gov.uk

MASCOT Community Care Services
MASCOT Centre, Wykeham Lodge,
Langley Road, London SW19 3PA
Tel: 020 8540 0355 (24 hours)
Email: mascot@merton.gov.uk
Website: www.mascot-telecare.org.uk

MASCOT Telecare and Community Support Services provide a range of initiatives enabling people to remain at home with independence and security. Offering carelines and telecare services to vulnerable people and those with a disability, MASCOT prevents unnecessary admissions to hospital and residential care.

Money Advice Team
Merton Civic Centre
London Road, Morden, SM4 5DX
Tel: 020 8640 3194
Website: www.merton.gov.uk/living/housing/housingadviceandhomelessnessprevention/moneyadviceandwelfarebenefits.htm

Provides advice about debt and a range of money problems.

Occupational Therapy Duty Team
Tel: 020 8545 4477
Website: www.merton.gov.uk/equipmentandadaptations

The Occupational Therapy Service assesses the needs of people of all ages with a physical disability within their home.

They aim to increase the control people with disabilities have over the practical aspects of everyday life. This may include using bath and toilet facilities or using the stairs. They provide advice and information, specialist equipment and home adaptations.

Safeguarding Adults Manager
Tel: 020 8545 3967
Email: Safeguardingadults@merton.gov.uk

Social Services for Adults and Older People
Gifford House, 67c St Helier Avenue,
Morden, Surrey, SM4 6HY
Tel: 020 8545 4430 or 020 8545 4431
Tel: 020 8770 5000 (Emergency out of hours number 5pm-6pm, weekdays, 24 hours a day at weekends)
Website: www.merton.gov.uk/olderpeople

Social Services for Older People can offer the following services to help people who are assessed as needing help to live on their own or as part of the community:
• Meals on wheels
• Care in your own home
• Short term help as a result of hospital admission
• Equipment or adaptations for the home
• Sheltered housing
• Carer support
• Residential and nursing care.

Trading Standards
Merton Civic Centre, London Road,
Morden, Surrey SM4 5DX
Tel: 020 8545 4018
Email: tradingstandards@merton.gov.uk
Website: www.merton.gov.uk/tradingstandards

Merton Council’s Trading Standards division provides a consumer advice service in partnership with Consumer Direct.

Welfare Benefits Team
Welfare Benefits Office, 5th Floor,
Merton Civic Centre, London Road,
Morden, Surrey SM4 5DX
Tel: 020 8545 4178
Email: welfarebenefitsteam@merton.gov.uk
Website: www.merton.gov.uk/benefitsadvice

The Welfare Benefits team provide information on all aspects of local authority and state benefits systems, together with practical help with forms.
Merton and Morden

**Guild of Social Service**

34a Aberconway Road
Morden, SM4 5LF
Tel: 020 8640 1640
Email: mguild@hotmail.com

The Guild runs fitness classes for older people of all abilities as well as regular social activities, including a stroke club. Comprehensive details are published in their handbook, obtainable from their office.

**Merton Hard of Hearing Resource Centre**

8 Crown Parade, Crown Lane, Morden, Surrey SM4 5DX
Tel: 020 8540 1650
(Open Monday, Wednesday & Friday 10am-2pm)
Email: mertonhearing@btconnect.com
Website: www.mertonhearing.co.uk

A “drop-in” centre offering extensive and free confidential information, advice and support on all aspects of deafness, equipment demonstrations & short-term loans from its small showroom, NHS battery exchange and general care of hearing aids.

**Merton MIND Elderly Services**

Cumberland Day Centre,
Whitford Gardens,
Mitcham, Surrey CR4 4AB
Tel: 020 8646 8264
Email: cd.centre@virgin.net

Provides day care for older people with dementia whilst providing respite for their carers. Also provides advice, support and opportunities to meet fellow carers.

**Merton Vision**

Guardian Centre, 67 Clarendon Road,
Colliers Wood, London, SW19 2DX
Tel: 020 8540 5446
Email: fran.hibbert@mvab.org.uk
Website: www.mertonvision.org.uk

Merton vision provides services, information and support to residents of Merton who have a visual impairment. Also provides specialist training and information regarding visual impairment to the local community.

**Merton Voluntary Service Council (MVSC)**

The Vestry Hall, London Road, Mitcham,
Surrey, CR4 3UD
Tel: 020 8645 1771
Email: info@mvsc.co.uk
Website: www.mvsc.co.uk

MVSC is the umbrella organisation for the voluntary and community sector in Merton. They provide information, advice and a range of services to develop and support voluntary groups in the borough.

**Metropolitan Police (Merton)**

Tel: 020 8649 1212
Email: merton.chiefsuper@met.police.uk
Website: www.metpolice.gov.uk/merton

There are 3 police stations in the borough located in Mitcham, Morden and Wimbledon. Wimbledon and Mitcham are open 24 hours a day, while Morden is open from 8am to 4pm Monday to Friday.

**Metropolitan Police Crime Prevention Officers**

Tel: 020 8649 3245
Email: gregory.hunt@met.police.uk and Richard. tapley@metpolice.uk
Website: http://cms.met.police.uk/met/boroughs/merton/05crime_prevention/index

Merton’s Crime Prevention Officers can visit your home to make sure it is safe and give advice on what to do if it’s not. The CPO can arrange to make your home more secure through Merton Elderly Secure Homes.

**Morden, Mitcham and Wimbledon Guardian**

Tel: 020 8329 9244
Website: www.yourlocalguardian.co.uk/

**NHS**

DH Publications Orderline
PO Box 177
London SE1 6XH
Tel: (publications line) 08701 555 455
Email: dh@prolog.uk.com
Website: www.dh.gov.uk/publications
Textphone for mini com users 08700 1028702

**NHS Direct**

Tel: 0845 4647
Email: Via the website only
Website: www.nhsdirect.nhs.uk

**Occupational Therapists in Private Practice**

Tel: Enquiry Line 0800 389 4873
Email: Via the website only
On line directory available at Website: www.stcp.co.uk

**Office of Fair Trading**

Tel: 08457 224499
Email: oft@ecgroup.co.uk
Website: www.oft.org.uk

**Pensions Service**

Tel: (new pension claims) 0845 300 1084
Tel: (new pension credit claims) 0800 991234
Tel: (existing claims) 0845 301 3011
Email: Via the website only
Website: www.thepensionservice.gov.uk

The Pension Service will work out the amount of State Pension and Pension Credit that you are entitled to and also tell you about other pension-related entitlements and services.

**Remap**

c/o Mary-Ann Mitchell,
D9 Chaucer Business Park,
Kemsing, Kent, TN15 6YU
Tel: 0845 130 0456
Email: London&se@remap.org.uk
Website: www.remap.org.uk

Remap is a national registered charity that provides free one-off technical aids to help disabled people of all ages.

**Ricability**

30 Angel Gate, City Road,
London EC1V 2PT
Tel: 020 7427 2460
Textphone: 020 7427 2469
Email: mail@ricability.org.uk
Website: www.ricability.org.uk

Ricability is an independent research institute that tests products and services that will enable elderly and disabled people to live independently. It publishes impartial guides to aid choice of products. The booklet – “Easier Living” gives information about making everyday tasks at home easier to do.

**Safer Merton**

Tel: 020 8545 4146
Email: safermerton@merton.gov.uk
Website: www.safermerton.org.uk

Safer Merton is the Crime & Disorder Partnership and Drug Action Team for Merton. It has the responsibility for developing & implementing strategies to reduce crime, anti social behaviour and substance misuse in Merton. The website provides advice on crime prevention and anti social behaviour.

**Seniorline**

Tel: 0808 800 6565.
Textphone: 0800269626
Email: seniorline@heltheaged.org.uk.

Free telephone advice service offering advice or information on welfare and disability, care at home, residential care, housing options, adaptations and access to Health and Community Services.
Shelter London Advice Centre
13-15 Mallow Street, London ECTY 8RQ
Tel: 0845 458 4590
(24-hour crisis freephone advice line)
0808 800 4444
(Lines are open seven days a week from
8am to midnight)
Email: info@shelter.org.uk
Website: www.england.shelter.org.uk/advise

Shelter provides a free, national telephone advice line staffed by trained housing advisers on a range of housing issues. Advisers give immediate, practical assistance, inform about rights, offer advice and guidance and suggest specialist or local support services.

South London Family Housing Association
Grosvenor House
125 High Street
Croydon, CR0 9XP
Tel: 0800 561 4561
Email: info@slfha.org.uk
Website: www.slfha.org.uk

An RSL which runs a leasehold scheme for the elderly at Lewes Court, Mitcham.

South West London Energy Efficiency Advice Centre
CEN, Ambassador House,
Brigstock Road,
Thornton Heath, Surrey, CR7 7JG
Tel: (freephone) 0800 512 012
Email: swlo@eeac.net.
Website: www.cen.org.uk

The Energy Efficiency Advice Centre provides advice and information all aspects of making homes warmer, such as energy efficiency grants, grants for central heating and they also complete benefit checks. See also Warmfront.

Sutton and Merton Primary Care Trust
Nelson Hospital, Kingston Road,
Raynes Park, SW20 8DB
Tel: 020 8251 1111
Patient Advice and Liaison Service
Freephone: 0800 085 3182
Email: pals@smpct.nhs.uk
Website: www.suttonandmerton.nhs.uk

SSAFA Forces Help (SSAFA)
19 Queen Elizabeth Street
London SE1 2LP
Tel: 0845 1300 975
Tel: (Housing Advisory Service)
017224 36400
Email: info@ssafa.org.uk
Website: www.ssafa.org.uk

SSAFA is a national charity for ex-Service men, women and their families, and is available to anyone who has serviced in the Armed Forces, and their widows or widowers. SSAFA also offers free, confidential, and impartial advice and information on a range of housing issues and options through its Housing Advisory Service.

Taxicard and Capital Call Taxicard
ALG TEC Taxicard
New Zealand House
80 Haymarket
London, SW1Y 4TZ
Tel: 020 7484 2929
Email: taxicard@alg.gov.uk
Website: www.taxicard.org.uk

Taxicard is a door-to-door transport service for Londoners with serious mobility problems that have difficulty in using public transport. It provides subsidised trips in licensed London taxis. You are eligible to apply if you:
- receive the higher rate mobility component of the Disability Living Allowance or the higher rate Attendance Allowance;
- are registered blind;
- receive the War Pension

Mobility
United Kingdom Home Care Association
52 Sutton Court Road
Sutton, Surrey, SM1 4SL
Tel: 020 8288 5291
Email: helpline@ukhca.co.uk
Website: www.ukhca.co.uk

Professional association of home care providers from the independent, voluntary, not for profit and statutory sectors. Also provides a local list of home carers registered with association.

Volunteer Centre Merton
Vestry Hall, London Road,
Mitcham, Surrey CR4 3UD
Tel: 020 8640 7355
Email: Helen@volunteercentre
merton.org.uk
Website: volunteercentremerton.org.uk

Provides assessment and placement services for all those wishing to undertake volunteer work in Merton. Also recruits volunteers for, and provides a Help Service for Older People, that offers befriending, help with paperwork, and occasional drivers or help with the garden.

Wandsworth and Merton Law Centre
101a Tooting High Street, Tooting,
London SW17 0SU
Tel: 020 8767 2777
Email: bobnightingaleuk@yahoo.uk

The Law Centre provides legal advice, assistance and representation to individuals on low income and groups living or working in the London Boroughs of Wandsworth and Merton. It offers specialist advice and appointments in housing, employment, immigration and asylum and discrimination law. Telephone for appointment between 2.00 and 4.00pm. Drop-in legal sessions on Mondays and Wednesdays from 7.00pm on a first come first served basis.

Warm Front
Networking
Eaga Partnership Ltd (MK764)
Freepost NEA 12054
Tel: 0800 316 2814
Email: enquiry@eaga.co.uk
Website: www.eagagroup.com/grants/warmfront/

The Warm From Team is a government-funded scheme targeted at those receiving specific benefits which provides grants to make your home warmer, healthier and more energy efficient. A leaflet is available that explains the scheme. The grants cover insulation and heating improvements up to a value of £2700. Local grants may also be available. See South West London Energy Advice Centre.

Winter Fuel Payments
(Pension Service)
Tel: 08459 151515
Email: Via the website only
Website: www.thepensionservice.gov.uk

Winter fuel payments are paid annually to people over 60 to help people keep warm. Payments are between £100 and £300 depending on age.

Wimbledon Beaumont
35 Arteberry Road
Wimbledon
London, SW20 8AG
Tel: 020 8944 8299
Email: Via the website only
Website: www.barchester.com/wimbledon

Provides private extra care housing in Merton

Wimbledon School of Art
Main Building
Merton Hall Road,
London SW19 3QA
Tel: 020 7514 9641
Email: info@wimbledon.arts.ac.uk
Website: www.wimbledon.ac.uk
If you would like more information in your own language, please contact us at the address shown in the box below.

Nese deshironi me shume informacion ne gjuhen tuaj, ju lutemi te na kontaktoni ne adresen e dhene ne kutine me poshte.

إذا أردت معلومات إضافية بلغتك الأصلية الرياح الاتصال بنا في العنوان المدون ضمن الإطار أدناه.

যদি আপনার নিজের ভাষায় লেখা আরও তথ্য চান তাহলে দেখা করে আমাদের সঙ্গে যোগাযোগ করুন, তালা বক্সে আমাদের ঠিকানা রয়েছে।

如果你需要用中文印成的資料，請按低端方格内提供的地址與我們聯系。

آگر مایل به اطلاعات بیشتر به زبان خود هستید، لطفا با ما از طریق آدرس زیرتمام بگیرید.

Pour tout renseignement complémentaire dans votre propre langue, veuillez nous contacter à l’adresse figurant dans l’encadré du bas.

Jeśli życzy sobie Pan/i więcej informacji w swoim języku, proszę się z nami skontaktować pod adresem podanym w dolnej ramce.

 넘버 퀘니 영어 뒤에 대한 자세한 정보는 다음을 참조하십시오.

Jeśli życzy sobie Pan/i więcej informacji w swoim języku, proszę się z nami skontaktować pod adresem podanym w dolnej ramce.

Hadii aad u baahan tahay faahfaahin intaa kabadan oo ku soobsan afkaaka hoooyo ama Af Somali fadlan lana soo xiira cinwaanka hoos ku qoran.

Si usted desea más información en su propia lengua, por favor contáctenos en la dirección al pie del formato.

நீர் தமிழ் மொழியில் மேலும் தகவல்களுக்கான தொடர்பு செய்ய வேண்டும் என்று நமக்கு விளக்க வேண்டும்.

آگر آپ کھیاں شامل کاتھا کی رپورٹات جان تو براہ کرم تم کے اس پیسے پر سکھ کا عمل کر کے پیسے کا کچھ میں درج سبے۔

You can also get this information in large print, in Braille and on tape.

Michael Frean
Housing Strategy Officer, London Borough of Merton
Merton Civic Centre, London Road, Morden,
Surrey SM4 5DX