



stonewall
housing

safe spaces for LGBT people

THE NORTH WEST HOUSING GUIDE

for the older lesbian,
bisexual, gay and
trans community



Stonewall Housing and the Manchester older LGBT housing group

Stonewall Housing is the specialist lesbian, gay, bisexual and transgender (LGBT) housing advice and support provider in England. We have been providing services to the LGBT community for over 30 years.

We provide housing support for LGBT people in their own homes, supported housing for young LGBT people, as well as free, confidential housing advice for LGBT people of all ages. We also research and lobby for LGBT housing rights, so that all LGBT people can feel safe and secure in their homes.

In an increasingly ageing population, it may seem strange that there is no provision for, or even research into, the housing wants and needs of older LGBT

people. With initial funding for three years from Comic Relief, Stonewall Housing is setting out to change this with our national older LGBT housing group.

This project will, amongst other things, enable older LGBT people to share their positive and negative experiences of current housing, care and support services. Our aim is to help older LGBT people to access advice and support to prevent isolation and tackle harassment and abuse and to shape policy and practices on a local, regional and national level.

The Manchester LGBT housing group was set up to look at what happens for LGBT people in housing in the Greater Manchester area. Having examined local

needs, they decided to produce this guide to enable older LGBT people to better understand their housing options.

The writing, editing and production of this guide was co-ordinated by Tina Wathern

For more information about Stonewall Housing:

www.stonewallhousing.org
020 7359 6242
020 7359 5767 (advice line)
info@stonewallhousing.org

Stonewall Housing is a charitable organisation. We rely in part, on community funding to make sure that our services continue to be delivered free of charge.

If you would like to support our work or become a friend of Stonewall Housing, please visit www.stonewallhousing.org.

**Thank you to all members
of the Manchester Older
LGBT Housing Group**

Whilst all reasonable care and attention has been taken in writing this publication, Stonewall Housing regrets that they cannot assume responsibility for any omissions or errors it contains or any loss caused as a result. This guide is meant as initial reading material. Older LGBT people in housing need should always seek legal advice.

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Introduction

This guide provides an introduction to housing rights for lesbian, gay and bisexual (LGBT) people over the age of 50 living in the North West area.

It provides information about renting accommodation, moving from one area to another, your rights as a tenant, downsizing, what to do if you are experiencing hate crime or at risk of becoming homeless or you are homeless.

The guide will also be useful if you are a worker or a family member who is offering support to a LGBT person over 50.

The guide provides some tips on staying safe and finding your way through the maze of housing.

Often money and location affect your options for housing and this

guide is designed to show you that whatever your situation, you do have choices and you will not be treated differently because you are LGBT.

If you think you are being treated differently contact the housing provider, Manchester Housing Switchboard, LGF or Age UK/ Age Concern.

We hope to see improvements to the rights and choices of older LGBT people over the next few years which will help you when accessing homeless or housing services.

Contact us for more information.

For further, more detailed information or support see the list of organisations at the back of this guide.

1

Looking for
a new home



Looking for a new home

When looking for somewhere to live, it's important to think about some key issues before you make the decision to move in. Paying for accommodation can account for a significant part of your income so you therefore want to make the right decision about where you live.

Don't rush in, and don't necessarily move in to the first property you see. Consider all your options.

Accommodation will vary just as your needs vary, so a careful consideration of these factors will make the difference to your comfort, happiness, safety and independence.

When looking at a property think about these financial questions:

How will you manage the cost of the mortgage or rent?

Are you eligible for benefits?

Do you have any health or access needs?

What if your employment or health circumstances change?

Who will pay the utility bills and council tax?

Do you want to live alone, or with others? Does that make a difference to costs?

And think about local amenities and transport:

How close are local amenities such as shops, religious venues or lesbian, gay, bisexual and trans venues?

What are the transport links like?

Are friends and family nearby?

Ask yourself about safety issues:

Will you feel safe in this home?

Will it be secure when you are out?

Will you feel safe in your neighbourhood during the day and night?

It's also important to think about partners, and pets:

Can partners move in?

What rights do partners have when you die or have different housing needs?

Will your home meet your needs in the future? For example, your relationship may change, you may have children/ grandchildren or other caring responsibilities;

Are you allowed pets? Or can someone else look after them?

And your first impressions:

Is there a private garden or outdoor space?

Is the accommodation kept to a high standard?

Is it too cold in the winter or too warm in the summer?

Who is responsible for the repairs?

If you are considering social housing, you would need to discuss your support needs with the scheme manager / warden and discuss your rights and obligations as a tenant:

Are there communal areas?

What are they used for?

Does the project have a guest bedroom?

Are there planned activities?

Is the project staffed?

Is there wheelchair access?

Are there mobility scooter facilities?

We have provided an accommodation checklist at the end of this guide that might help you (see pages 38-40).

2

Your housing options



Your housing options

There are a range of housing options available to you. To find organisations that can help you to access these options, see section 8 (page 28).

Home ownership

You may have a home you own or have a mortgage on. As you get older with health challenges or mobility difficulties you may want to consider other options. There are many grants available to support you staying in your own home: see section 5 (page 22).

Retirement housing / housing for older people

There are a range of home ownership options where people can buy or part buy and part rent their accommodation, with the more shares you buy the less rent you pay. Some schemes may have long waiting lists or have eligibility criteria. Priority may be given to people on local authority or housing association waiting lists. You will generally have the normal rights and responsibilities of a full owner-occupier. In particular,

you will generally be responsible for the cost of repairing and maintaining your home, paid through a monthly service charge.

It is important to check how much the service charge will be. Bear in mind that most schemes require you to provide a deposit on the amount of property that you are purchasing. Consider this carefully, don't be rushed into a decision and ensure that any deal is in your best interest. It might be an idea to seek legal advice (see section 8).

Equity release

This is a scheme where money is released from the value of your house. It is vital to take independent financial advice before signing any contracts or documents to ensure that you consider all possibilities and implications.

Downsizing

This is the process of moving from your current, larger house or flat to a smaller home that may be more suitable for your needs. For

example, it might have a smaller garden or be on one floor.

As a result of the Government reforms in 2013 (bedroom tax), tenants who receive housing benefit may have to consider moving to a smaller house or have benefits reduced if you are deemed to have a house larger than your needs. You need to check this.

Lodgers

Another option for retaining your large property would be to take in a lodger for company and to help pay the bills. There are tax exemptions available: you can earn up to a threshold of £4,250 per year tax-free. Contact your local Citizens Advice Bureau for more information about this: it's called the Rent a Room scheme.

Tenancy

Most letting arrangements are tenancy agreements. If someone is given keys to a property and the owner accepts rent payments then a tenancy may come into existence legally, even if nothing is written down and you are

friends with the owner. You have a legal right to a rent book if you pay rent even if you don't have a tenancy agreement.

Tenants have a right to enjoy the property as any owner would, free from unnecessary interference by the landlord.

Types of tenancies

All tenancies are subject to acceptable references, but don't let this put you off. Each person's circumstances are looked at on a case per case basis.

If you moved into the property before 15 January 1989 you may have a protected tenancy dependant on the property you move into. Please check. This offers the most protection against rent increases or eviction.

Assured tenancies (most social housing) allow landlords to charge a market rent. They offer a high degree of security of tenure. As long as you do not break the terms of the tenancy agreement you may continue to live in the property.

Most private tenancies since 1997 are Assured Shorthold Tenancies which usually have a fixed term, for 6 or 12 months. A landlord is entitled to end the tenancy after the fixed term ends, regardless of whether there are any rent arrears. If the tenancy isn't renewed it will become a periodic tenancy until the landlord or tenant gives notice, defined in the tenancy.

Secure tenants may be able to take lodgers but cannot rent a room ('sublet') without permission. Most private tenancies cannot sublet or take in lodgers without the landlords permission. Even home owners should inform their mortgage provider and insurance company before subletting.

Make sure you read the agreement before you sign it, and make sure you sign it before you move in.

Landlords

There are several sorts of landlords.

Councils now mostly operate choice-based lettings schemes which allow people to apply for

available accommodation via a bidding website. Find out further details from your local authority.

Registered providers is the technical name for a social landlord. Registered providers vary in size, but there are also trusts, co-operatives, almshouses and companies which are also registered providers. All registered providers must have written policies so if you feel you have been disadvantaged you have a right to see their policies.

Private landlords will normally rent their property at or above the market rent and ask for a deposit in advance, which is refundable at the end of the tenancy. Their right to increase the rent depends on the type of tenancy. You can contact your local council to see if they have a list of accredited landlords in your area and search for a registered letting agent.

If you have to leave your accommodation as a result of hate crime you might need to get advice about getting your deposit back (see section 4, page 19).

Housing options for older people

There are many care and support services available that have been designed to allow people to stay in their own home for longer. These can range from adaptations to your property to visiting carers.

Sheltered accommodation

This type of accommodation usually provides a warden and is based on independent living units often with communal spaces.

Domiciliary care

This is help given to you in your own home by visiting carers and can usually be accessed via social services or directly from the care agency you have chosen to use. You may have to contribute towards the cost of this type of care.

Organisations are exploring the development of services for older people, but nothing has been specifically developed yet for older LGBT people who need care or support services.

Assisted living: extra care housing.

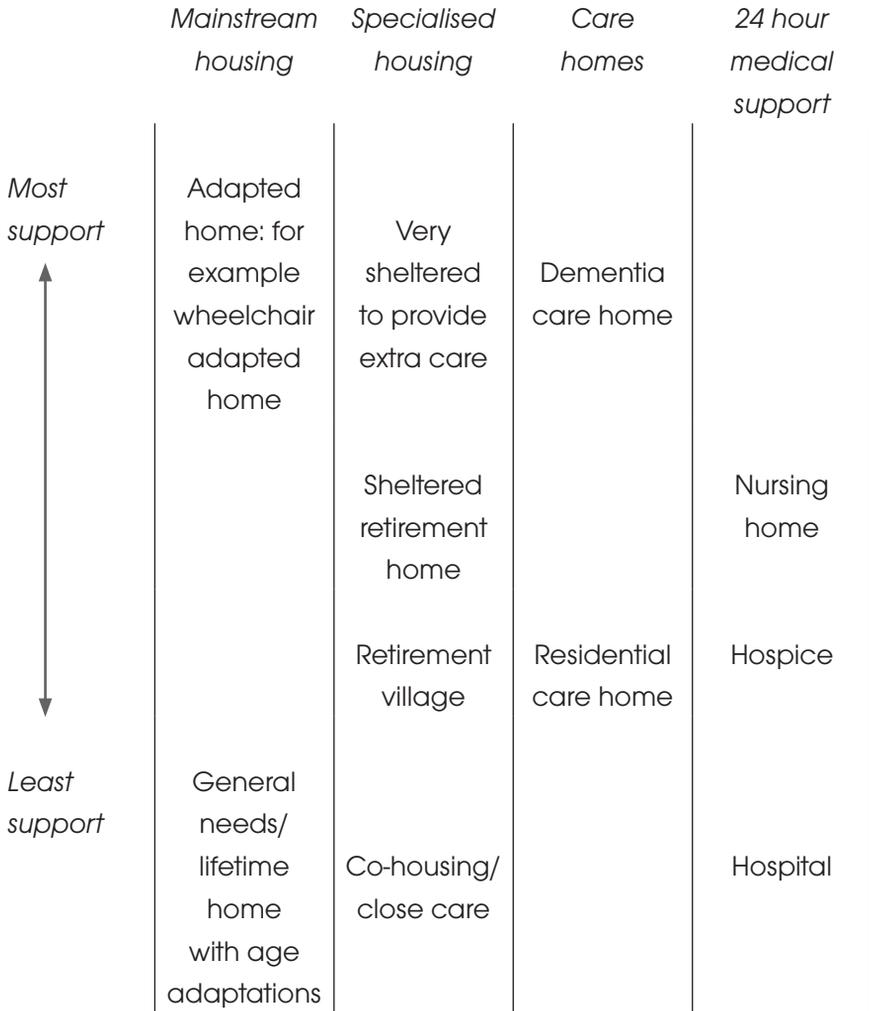
This is a form of “housing with care” designed for older people. This is a more intensive level of support for people who need personal care, for example, assistance with dressing, feeding, washing or toileting, as well as advice and psychological support or support with staff 24 hours a day.

Assisted living or extra care housing can be provided if you live in mainstream or specialised housing.

Care homes:

Care homes can sometimes be expensive. You may need to meet some of the cost of your care, though this doesn’t always mean you have to sell your home. It is best for you or your family and friends to seek advice about charges and funding your care, if you are planning on living in a care home.

If you have additional medical needs there are a range of options.



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Solving
problems



Solving problems

Even if you've chosen the most perfect place to live, problems can still arise. This section explains how to respond.

Moving house

You may want to leave your current accommodation: this can, however, be expensive. You might be able to get financial support from charities like, for example, Age Concern. Companies can help you pack and move or charities can help with furniture.

If you're living in social housing it may be possible to find a registered provider house in another area through a mutual exchange. This is where you swap your property with someone else who lives in registered provider housing. You can find more information about this from your landlord: see section 8 (page 28).

Problems with landlords

Sometimes tenants experience problems with their landlord.

There are clear rules and regulations placed on landlords. They must ensure that:

- accommodation can be lived in;

- repairs are carried out;

- all gas and electrical appliances and installations are maintained in good order;

- there are adequate means of escape, depending on the size of the property;

- there are smoke alarms and fire extinguishing equipment, if necessary, and fire-resistant furniture.

Landlords cannot:

- change locks or exclude an occupier before the licence or tenancy ends. They also have to obtain a court order.

- be violent or threatening. If this happens, call the police.

Problems with tenants

There are also clear responsibilities placed on tenants. Tenants must:

pay rent;

not cause a nuisance;

take care of the house / flat;

inform the landlord about any work that needs to be done to the property.

Difficulties in paying accommodation costs

If you are struggling to pay your mortgage or rent then speak to your mortgage lender or landlord at the earliest opportunity so you can agree a payment plan. Do not ignore any payment problems as you may lose your home. Seek advice from your local Citizen's Advice Bureau. There may be mortgage support options or you may get housing benefit if you pay rent and your income and savings are below a certain level.

If you rent from a private landlord, you may be entitled to receive housing benefit. There have been changes to housing

benefit, so see the resource section for contacts to check the current situation.

Getting your deposit back

The Tenancy Deposit Scheme protects tenants' deposits which are taken by private landlords against possible damage to the premises at the start of a tenancy. Within 14 days of signing a tenancy, the landlord or agent should give you details about how your deposit is protected by providing a certificate.

At the end of the tenancy, if the property is in good condition, allowing for wear and tear, and rent is up-to-date, then the deposit should be returned within ten days. If not, the court can award up to three times the deposit amount in damages. In social housing you don't usually have to provide a deposit.

Problems with neighbours

LGBT people may experience homo/bi/transphobia from people living near them: see section 4 (page 19).

How to make a complaint

All registered providers and local authorities have a complaints procedure. If you are not happy with a decision, the service or the way you have been treated, you should contact their complaints department to make a complaint. This complaint should be treated as confidential.

If you are not happy with the outcome you can refer your complaint to the Local Government or Independent Housing Ombudsman, which accepts private landlords as members also.

The council may be able to help you with a complaint against a private landlord.

Domestic abuse

If you are experiencing domestic abuse and want to leave or make the abuser leave you may have a number of options under civil and /or criminal law. This depends on who has ownership or tenancy rights to the property, whether you are civil partners, and what kind of tenancy you have. You

may be eligible for emergency accommodation, such as a refuge, or a safe house for people escaping domestic abuse.

Unfortunately, there are very limited emergency options for gay, bisexual and trans men.

Death of a partner

If your civil partner dies you should automatically inherit at least part of anything that they owned, but children and other close relatives may also have an interest.

If you rent a property the tenancy of the property should pass to you. In social housing tenancies, a property can only be succeeded to once.

If you live in social housing, you will need to ask your provider. This especially applies if your partner is below the age band of the scheme or if you need to go into more supported care and your partner doesn't. Ask your provider.

Cohabiting couples should make wills to ensure the other partner

inherits. Tenancy succession is complicated and you should always check the tenancy agreement and call Citizen's Advice Bureau for advice.

People with disabilities

If you need to make an adaptation to your home, assistance is available through your local authority or your housing provider for small items for assisting daily living (for example, handrails).

If larger adaptations are needed – for example, for stair lifts, ramps or home extensions – you can apply for a means tested Disabled Facilities Grant or relocation grant.

Different local authorities provide different levels of assistance. You can approach charity based organisations for help, but discuss this with your local authority advisor, physiotherapist or occupational therapist.

If you need support you may be eligible for this in your own home or in supported accommodation. The support can be short term or long term but you may have to contribute towards the cost.

You are entitled to be treated equally by anyone who provides support; carers are not allowed to discriminate on the grounds of sexual orientation.

If you are considering moving house, but you need adaptations to be made to your new home, ask for advice before you move about whether your new property is suitable for adaptation or grants.

4

Hate crime



Hate crime

What is hate crime?

Hate crime is any criminal offence or behaviour deliberately intended to harm or intimidate a person. It is often motivated by prejudice on the ground of race, national origin, ethnic origin, religion, gender, disability or sexual orientation.

Hate crime can take many forms, including:

- physical assault, damage to property, offensive graffiti, arson;

- verbal threats, offensive letters, abusive or obscene phone calls, intimidatory gangs, malicious complaints;

- offensive leaflets and posters, abusive gestures, rubbish-dumping outside your home or through a letterbox, bullying at school or work;

- deliberately revealing information about a person's sexuality or gender identity, to inflict harm on them.

Homophobic language and abuse is unacceptable. You do not have to feel unsafe in your home.

Registered housing providers and local authority providers should take a zero tolerance approach towards all hate crimes in the community and should take all possible steps to eradicate such acts through the appropriate use of legislation, policies and procedures. Anyone who commits a hate crime is breaking their tenancy agreement.

If you are a victim of hate crime because of where you live, you should report it to your registered provider / landlord. They should have systems in place to report it.

In an emergency, you should always call 999. If you feel able, you can report hate crimes to your local police.

If you are experiencing anti-social behaviour, discuss your concerns with the housing provider. If you

feel your safety is at risk as a result of anti-social behaviour, call the police.

It is important to document the facts – keep a record of the harassment, homophobic language, noise or other anti-social behaviour. When you report it safely through a third party you will be advised how to proceed.

Similarly, contact your landlord if you have a dispute with a neighbour, as the landlord may be able to resolve the issue through various means.

Even if it may not seem significant at the time, it's important to keep a record.

Make sure you record the facts about a situation, the time when the incident occurred and any details about the incident. You may want to involve others and

ask them to witness the incident. Most local authorities have neighbour conciliation and mediation services.

If you are experiencing homophobia, your local police force may be able to help – particularly if they have a lesbian, gay, bisexual and trans liaison officer or through a safer neighbourhood team. You should be able to find your local services through your local council website.

Local organisations such as The Lesbian and Gay Foundation can report on your behalf and provide you with information and support (see section 8, page 28).

Stop Hate UK provide confidential and independent hate crime reporting services in various areas of the UK.

5

**What to do if
you're about to
be made homeless**



What to do if you're about to be made homeless

We hope it will never happen to you, but according to Crisis, over 173,000 households applied to their local authority for homelessness assistance in 2012. In 2008, a further 400,000 people were 'hidden' homeless.

As indicated below, your age can be a deciding issue in terms of what support you can expect from a homeless person's service.

The definition

The law states that you are considered homeless if you:

- have no accommodation you have a right to live in;

- have accommodation but you can't gain entry;

- are unable to continue to live in your accommodation (for example if you have been threatened with or have experienced violence at home, or if it is too costly).

First steps

If you are homeless, or are likely to become homeless, you may be able to get help or advice by approaching your local authority for emergency accommodation. If you want help with this call your local council – see section 8 (page 28).

There is help available for those over the age of 50: the best policy is to seek help from an organisation like Shelter before you become homeless.

Shelter

Greater Manchester
Advice Centre

Ground Floor
Victoria House
5 Samuel Ogden Street

Manchester M1 7AX

T: 0344 515 1640

F: 0844 515 2947

E: manchester@shelter.org.uk

W: www.shelter.org.uk

6

**Financial support
for housing
and services**



Financial support for housing and services

Your local authority will provide support for those without adequate funds to provide their own accommodation and care. The range of benefits and grants may vary, so accurate up-to-date guidance needs to be obtained from agencies. Their contact details can be found in section 8 (page 28).

If you require financial support, consider:

- applying for welfare benefits;
- agencies to help;
- care and repair agencies to help you stay in your own home;

heating and efficiency schemes;

credit unions;

British Legion, Forces agencies / Help for Heroes may offer grants for adaptations;

other charities;

Age UK gifted housing scheme.

If you require nursing care, your nursing needs will be assessed, for example, after an injury or illness or due to ageing.

7

Housing law and policies



Housing law and policies

There are a series of laws and policies that protect you as a LGBT person seeking accommodation.

The Equality Act (2010) means that councils and housing providers cannot refuse to serve LGBT people or offer them a service of lesser quality than that provided to heterosexual people.

The Civil Partnership Act (2004) extends matrimonial rights to registered civil partners in areas of property disputes and housing succession as well as benefits, pensions, inheritance and children.

If you need to discuss the legal aspect of any housing issues, it is best to contact an agency such as Shelter, or a solicitor. It may be possible to receive legal aid funding for a housing case. A legal advice agency or a solicitor will be able to tell you whether you are eligible.

8

Further resources



Further resources

Key

T = telephone

W = web site

E: email

Useful literature

Age UK

LGBT money

LGBT guides

Age Concern Manchester

T: 0800 00 9966

W: www.ageconcern.org.uk

Which?

Good guides

Guide for retirement

BUPA

Planning for your needs

Support and Information to help you plan

Little things make a big difference to elderly care

Housing

Shelter

Information on emergency accommodation, legal and housing advice

T: 0344 525 1640

W: www.shelter.org.uk

Elderly Accommodation

Counsel/ First Stop

They have a comprehensive list of accommodation available in UK

T: 0800 377 70 70

W: www.eac.org.uk

Social housing

There are too many registered providers / social landlords in the North West to list here. We suggest you contact your local city council to register and view the available accommodation list.

Bolton Council

The Town Hall
Victoria Square, Bolton BL1 1RU
T: 01204 333 333
W: www.bolton.gov.uk

Bury Council

Town Hall
Knowsley Street, Bury BL9 0SW
T: 0161 253 5251
W: www.bury.gov.uk

Manchester City Council

Town Hall
Albert Square
Manchester M60 2LA
Tel: 0161 234 5000
W: www.manchester.gov.uk

Oldham Council

Civic Centre
West Street
Oldham OL1 1UG
T: 0161 770 3000
W: www.oldham.gov.uk

Rochdale Council

Number One Riverside
Smith Street, Rochdale OL16 1XU
T: 0845 076 3636
W: www.rochdale.gov.uk

Salford City Council

Civic Centre
Chorley Road
Swinton, Salford M27 5FJ
T: 0161 794 4711
W: www.salford.gov.uk

Tameside Council

The Council Offices
Wellington Road
Ashton-under-Lyne OL6 6DL
T: 0161 342 8355
W: www.tameside.gov.uk

Trafford Council

Access Trafford
Sale Waterside, Sale M33 7ZF
T: 0161 912 2000
W: www.trafford.gov.uk

Wigan Council

Town Hall
Library Street
Wigan WN1 1YN
T: 01942 244991
W: www.wigan.gov.uk

LGBT

Out in the City

A social group for over 50s LGBT people, based in central Manchester with members from across the North West. Social meet at 24 Mount Street, Manchester every Wednesday 1.00-4.00pm. Various activities (day trips, galleries & museums, bowling) every Thursday.
T: Sue 0161 833 3944
W: www.outinthecity05.webs.com
E: sue.nzilani@silverservice.org.uk

LGF

For information on your rights and help with finding local services.
5 Richmond Street
Manchester M1 3HF
T: 0845 330 3030

Lesbian Community Project

They hold drop-ins every second and fourth Thursday of the month, 7.00-9.00pm. Discussion groups are held every third Monday of the month, 7.00-8.30pm.
49-51 Sidney Street
Manchester M1 7HB
T: 0161 273 7128
E: enquiries@lesbiancommunityproject.co.uk

Press for Change

PFC provide legal advice, training, and research to trans people, their representatives, and public and private bodies.

T: 08448 708165
W: www.pfc.org.uk

Gay Friendly Solicitors

Lesbian and Gay Lawyers
W: www.LAGLA.org.uk

Law centres

To find your local law centre, visit www.lawcentres.org.uk.

South Manchester Law Centre

584 Stockport Road
Longsight M13 0RQ
T: 0161 225 5111
F: 0161 225 0210
E: admin@smlc.org.uk
W: www.smlc.org.uk

Trafford Law Centre

4th Floor, John Darby House
88-92 Talbot Road
Old Trafford
Manchester M16 0GS
T: 0161 872 3669
F: 0161 872 2208
E: admin@traffordlawcentre.org.uk
W: www.traffordlawcentre.org.uk

Specialised housing

Most housing providers also provide sheltered accommodation. There are also private providers of specialist housing for people over 55.

Anchor

T: 0845 140 2020

W: www.anchor.org.uk

Services

DirectGov

A Government-run website that provides information about all public services including details on your housing rights and responsibilities.

W: www.direct.gov.uk

Benefits Enquiry Line

See financial support section.

Citizen Advice Bureau (CAB)

The Citizens Advice service helps people resolve their legal, money and other problems by providing free information and advice. The CAB has offices across the country. You can find details for your local branch on their website:

W: www.citizensadvice.org.uk

Financial support

Age UK

T: 0800 009 966 (freephone)

W: www.ageuk.org.uk

Benefits Enquiry Line

(Department of Social Security)

T: 0800 882 200 (freephone)

W: www.direct.gov.uk/disability-money

Citizen's Advice Bureau

W: www.citizensadvice.org.uk

Counsel and care advice line

T: 0845 300 7585

W: www.independentage.org

Unbiased

Provides names of independent financial advisors in your area.

T: 0800 085 3250 (freephone)

W: www.unbiased.co.uk

Pension Service

T: 0845 60 60 265

W: www.thepensionservice.gov.uk

Carers

Carers Assistance

Providing support and advice for those caring for others.

W: www.carersuk.org

Carers Trust

Improves support, services and recognition for those who care for family members or friends.

W: www.carers.org

Relatives and Residents Association

An organisation bringing together relatives in care homes and hospitals. Can offer support and advice on any matter concerned with residential care.

T: 020 7359 8136

W: www.relres.org

Other services

Housing Ombudsman

W: www.housing-ombudsman.org.uk

Social Services Department

You can find the telephone number of your local offices in the telephone directory, through the town hall or on the local authority website.

Meals on wheels

Many and various: contact your local authority, social services, local WRVS (Womens Royal Voluntary Service) or Age Concern.

Samaritans

24-hour phonenumber service offering confidential emotional support to those in crisis and in danger of taking their own lives.

T: 08457 90 90 90

W: www.samaritans.org

Home improvement agencies

Manchester care and repair

Provides a free handyperson available for small works to help an older person keep their home safe and warm (the service does not pay for the materials). For jobs outside the scope of the service, they will direct you to vetted contractors. The service will support any older owner occupier with home repair needs, helping combat rogue traders and bogus callers.

T: 0161 872 5500

W: www.careandrepair-manchester.org.uk

Advice

First Stop Advice

T: 0800 377 70 70

W: www.firststopcareadvice.org.uk

Careline

T: 0845 434 5440

W: www.carelineuk.com

Wiltshire Farm Foods

T: 0800 773 773

W: www.wiltshirefarmfoods.com

Equipment suppliers

For professional advice contact your local social services or occupational therapy service.

If you are looking at properties with a view to make adaptations, they will be able to advise you on appropriate changes and whether you can apply for assistance.

Disabled Living

T: 0161 607 8200

W: www.disabledliving.co.uk

Disabled Living Foundation

T: 0845 130 9177

W: www.dlf.org.uk/

Nottingham Rehab Supplies

T: 0845 121 8111

W: www.nrs-uk.co.uk/

Homecraft Rolyan

T: 08444 124 330

W: www.homecraft-rolyan.com

Aidapt

T: 01744 745 045

W: www.aidapt.co.uk

Mangar International

T: 01544 267674

www.mangar.co.uk

Portaramp

T: 01953 681799

W: www.portaramp.co.uk/

Millercare

W: www.millercare.co.uk/

Stannah

T: 0800 715 455

W: www.stannahstairlifts.co.uk/

Boots

W: www.boots.com/en/Pharmacy-Health/Health-shop/Mobility-daily-living-aids/

A1

Appendix 1 New accommodation checklist



Appendix 1: new accommodation checklist

	Yes	No	Comments
<i>Financial matters</i>			
How will you manage the cost of the mortgage or rent?			
Are you eligible for benefits?			
Do you have any health or access needs?			
What if your health or employment circumstances change?			
Who will pay the utility bills and council tax?			
Do you want to live alone, or with others? Does that make a difference to costs?			
<i>First impressions</i>			
Is there a private garden or outdoor space?			
Is the accommodation kept to a high standard?			
Is it too cold in the winter or too warm in the summer?			
Who is responsible for the repairs?			

	Yes	No	Comments
<i>Transport / local amenities</i>			
How close are local amenities such as shops, religious venues or lesbian, gay, bisexual and trans venues?			
Are friends and family nearby?			
What are the transport links like?			
<i>Partners and pets</i>			
Are partners allowed to move in?			
What rights do partners have when you die or have different housing needs?			
Are you allowed pets – most landlords do not allow pets – can someone else look after them?			
Is the accommodation kept to a high standard?			

	Yes	No	Comments
<i>Safety</i>			
Will you feel safe in this home?			
Will it be secure when you are out?			
Will you feel safe in your neighbourhood during the day and night?			
Will your home meet your needs in the future? For example, your relationship may change, you may have children or other caring responsibilities.			
<i>Moving to a social housing scheme</i>			
If you are considering social housing, you would need to discuss your support needs with the scheme manager/ warden and discuss your rights and obligations as a tenant.			
Are there communal areas? What are they used for?			
Does the project have a guest bedroom?			
Are there planned activities?			
Is the project staffed?			
Are there mobility scooter facilities? Is there wheelchair access?			

A2

Appendix 2 Succession and inheritance



Appendix 2: succession and inheritance

Inheritance

Sorting out your affairs in later life also includes sorting out what happens to your home when you are no longer living in it.

If you own a property, or live in your own home with your married or civil partner, making a will is a relatively easy process.

If you have a family who might challenge a will, we recommend that you do not opt for a DIY will. Going to speak to a solicitor to draw up a legally binding will, would be the best option, especially if you are a cohabiting couple or if you are part of a polygamous relationship.

Polygamous relationships

With the introduction of the Equalities Act, and the royal assent of new marriage (Same Sex Couples Bill) , same sex couples now share many of the legal protections enjoyed by heterosexual couples in relation to inheritance and succession of social landlord tenancies.

We are aware that legislation has yet to catch up with the way some LGBT people live their lives and conduct their relationships. Stonewall Housing recognise that not all relationships match their heterosexual / cisgender model of a relationship.

For example, those who live in polygamous relationships. If you are part of a polygamous relationship and one or more of you hold a tenancy, or own a property, always seek legal advice regarding succession rights or rights to inherit property.

Succession

If you, your partner or family member have a tenancy for the property where you live, a tenancy does not automatically end when a tenant dies. It can be passed on to a married, civil or cohabiting partner, and, in some cases, other family members, through a process that is called succession.

If you hold a tenancy in your name, you may also be able to

pass this onto your next of kin but this does depend on the type of tenancy you have.

Sorting out your affairs before your life ends is always a good idea and reduces distress for those left behind. Knowledge is power in this situation as it gives you an opportunity to consider you and your spouses options and will help you plan for the future more effectively.

Affordability

From April 2013, a reduction in the number of people living in an under occupied home might lead to a reduction in the amount of help you receive towards the cost of your housing (housing benefit).

A reduction in housing benefit will only start 52 weeks after the death of the tenant who was succeeded from.

Under-occupation:

If you succeed to an assured or secure tenancy, you might find you are deemed to be under-occupying the property. For example, you are one person

living in a three bedroom house. If you are a married or civil partner of the person who died, your landlord cannot evict you for under occupation. This protection is not extended to other family members who succeed.

If you are faced with eviction, seek legal advice as there is little case law and loopholes maybe identified.

Assigning a tenancy

It is possible to pass on a tenancy while you are still alive: this is called assignment. This is a legal process that requires the landlord to agree to the assignment. Please note if you chose this option, your rights to live in your home are transferred to the new tenancy holder. Always seek legal advice if you are considering this option.

Foster children

Foster children, or those who were foster children but are now adults, are not able to succeed to a tenancy of a current or previous foster parent. Adoptive children enjoy the same rights as biological children.

The guide on the following three pages gives you some indication of the different options available to you regarding succession.

Tenancy type	Succession?	Who can succeed?
<i>Sole secure tenancy (the type issued by a local authority)</i>	Yes	A person who was living with the tenancy holder for a minimum period of one year and who is a married partners, civil partners or a cohabiting partner. <i>The tenancy can only be passed on once.</i>
<i>Joint secure tenancy</i>	Yes	The tenancy automatically passes to the surviving married or civil partner or cohabiting partner named on the joint tenancy.
<i>Secure tenancy created before 1st April 2012</i>	Yes	Where there is no surviving partner, children, parents, siblings and close relatives may also succeed to a tenancy but would need proof of residence at the property of at least one year. Please note: foster children cannot succeed to a tenancy.
<i>Secure tenancy created after 1st April 2012</i>	Yes	Where there is no surviving partner, there is no automatic right to succeed for a family member, unless this right is named in the tenancy.
<i>Assured tenancy The type issued by a housing association or social landlords.</i>	Yes	A person who was living with the tenancy holder for a minimum period of one year and who is a married partner, civil partner or a cohabiting partner. Where there is no surviving partner, children, parents, siblings and close relatives may also succeed to a tenancy but would need proof of residence at the property of at least one year. <i>The tenancy can only be passed on once.</i>

Tenancy type	Succession?	Who can succeed?
<p><i>Regulated tenancies</i> A private rented tenancy issued before 15th January 1989</p>	<p>Yes</p>	<p>Regulated tenancies have stronger rights against eviction than other private rented tenancies and frequently have very low rents.</p> <p>These can be passed on if you are a married, civil or cohabiting partner and you lived in the property at the time of your partner's death.</p> <p>Or to a family member who has lived in the property for at least two years.</p> <p>It is possible to succeed twice to this type of tenancy but on the second succession, the regulated tenancy becomes an assured tenancy.</p>
<p><i>Assured shorthold tenancy (the default type of private tenancy issued in the UK issued after 1989)</i></p>	<p>Unlikely</p>	<p>This is possible, but if the landlord is uncooperative, an attempt might lead to eviction. It might be more straightforward to renegotiate a new tenancy in your sole name.</p>
<p><i>Co-op Tenancy</i></p>	<p>Seek further advice</p>	<p>Housing co-op tenancies are complex. Further legal advice would be needed regarding succession.</p>

Tenancy type	Succession?	Who can succeed?
<i>Licences (for example if you live in a private rented property and share kitchen/ bathroom facilities with your landlord)</i>	No	You cannot succeed to a licence.
<i>Tied tenancy</i>	No	A tied tenancy is literally tied to a job of work and is only issued if the employee is able to work.
<i>Temporary accommodation</i>	No	If you and your partner are in temporary accommodation, provided by the local authority, as part of a homelessness assessment, no tenancy will have been issued and as such, no tenancy can be succeeded to.

Further reading regarding all aspects of succession is available from Shelter: go to www.England.shelter.org.uk and visit "Succession"

A word about our supporters: Anchor

Anchor is England's largest not-for-profit provider of care and housing to older people. We operate from over a thousand locations and provide housing and care to over 32,000 older people.

Anchor established its LGBT group in 2007 and has been one of the leading retirement housing providers championing the rights of older LGBT People.

Our LGBT group works to educate customers as well as all employees on living and working with diverse groups with the aim of making Anchor a safe and welcoming place for LGBT customers and colleagues.

If you would like to find out more about the group please feel free to contact Howard Hyman, a customer in Anchor at anchorlgbtgroup@gmx.com or contact Brenda Metcalfe, Customer Engagement Manager, at brenda.metcalfe@anchor.org.uk.



We have over 80 retirement housing and care homes in Greater Manchester, supporting over 2600 people. If you have any questions related to housing or care, please call 0845 140 2020. You can also visit our web site at www.anchor.org.uk.

A word about our supporters: City West

Launched in October 2008, City West Housing Trust owns and manages over 14,700 homes in West Salford.

City West is a not-for-profit housing association and the largest social housing provider in Salford.

At City West equality and diversity is embedded as an essential part of everything we do and everything we are.

It is about creating a workplace culture where equality and diversity are embedded in all areas of activity, as a landlord, a service provider and a key strategic partner.



City West's accommodation for over 55s is modern, affordable and offers a bespoke supported housing service and peace of mind, for all those that live onsite.

For further information, call us on 0300 123 55 22 or visit our web site www.citywesthousingtrust.org.uk

A word about our supporters: Bolton at Home

Bolton at Home is a registered charity. We have around 1,000 employees and are run by a board and associated sub-committees made up of tenants, independent members and councillors.

We took ownership of Bolton Council's 18,000 homes in 2011, having originally been set up as an arms-length management organisation (ALMO) in 2002. By 2016, we'll have delivered £124 million of improvements to homes and estates across the borough.

Working in partnership with the council and local service providers, we're also committed to improve the social and economic conditions where our houses are located.

Equality and diversity are central to our organisational values. We work with a diverse cross

Bolton at Home

section of the population, both in terms of staff and customers, and are committed to delivering excellent services that are appropriate for all.

We aim to mainstream equality and reflect diversity by putting them at the heart of our strategies for building homes and communities for the future.

For further information, call us on 01204 338000 or visit our web site www.boltonathome.org.uk



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safe spaces for LGBT people

Stonewall Housing
2A Leroy House
436 Essex Road
London N1 3QP

Office: **020 7359 6242**
Advice: **020 7359 5767**
Fax: **020 7359 9419**
Minicom: **020 7359 8188**

W: www.stonewallhousing.org
E: info@stonewallhousing.org

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