

## Bankhouse FAQs 2023 - 2024

### What is Assisted Living?

Assisted Living offers the opportunity for independent living with flexible services available to help support residents in their daily lives. If you are over the age of 55 and in need of care, this scheme would be suitable for you. With your agreement, a flexible care package will be tailored to your requirements, which can be adjusted as and when your circumstances change. This may mean an increase or reduction if required. Please note that nursing care is not provided but may be available through GPs and District Nurses.

Our Assisted Living schemes have a close community feel where residents can get involved with events and daily activities, or just a quick natter with a friendly neighbour. For your peace of mind, care staff are on hand 24 hours a day, should you need the assistance.

### What are the benefits of Assisted Living?

- 24-hour onsite care team
- Helps maintain an independent lifestyle, and reduces anxiety
- Independence, but with the option to socialise and be part of a wider community
- Access to landscaped communal gardens, comfortable communal lounge and large restaurant.
- Tailored events and activities programme available to help keep your mind and body healthy and active.
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### What support is there?

Our Assisted Living package can help people with support needs as well as those who have mobility or health problems that mean they need regular and/or long-term care. Care staff are on duty 24 hours a day, 7 days a week.

### How will it work for me?

The main aim of Assisted Living is to enable people to live successfully in their own home for as long as possible. Ensuring support and care needs are met within independent, fully supported flats.

We will be able to help with a number of activities including:

- personal care

- getting up, washing and dressing
- preparing meals, snacks and drinks
- cleaning and domestic work
- shopping and meal planning
- maintaining your home
- care coordination and liaison
- supporting you to engage and enjoy activities onsite and locally
- help with finance, bills and budgeting, welfare benefit applications
- care tailored to your needs.

### **My wife/husband/partner has care needs but I don't – can we still apply?**

Yes. Only one of the residents needs to have a care requirement. The tenancy or lease will be in the name of the person requiring care. If the named resident's care needs change and can no longer be accommodated, the person not requiring care would need to find alternative housing.

### **What are the flats like?**

- One or two bedrooms
- A modern kitchen with fridge freezer, oven, hob and plumbing for washing machine or dishwasher
- A walk-in shower room with a sink, toilet, underfloor heating
- A spacious lounge area
- Balcony or terrace space
- Underfloor heating
- Tunstall door and call assistance system
- Natural daylight in all core living areas
- Can be adapted with living aids, such as grab rails or shower seats, if required
- Covered by NHBC guarantee
- The option of digital and cable television, phone line and Wi-Fi.

## What are the charges?

**Rent** – a weekly charge for your flat occupancy. Shared owners pay rent only on the unowned equity.

**Service Charge** – includes cost of communal areas & facilities maintenance and communal area cleaning such as to the hallways, dining room and toilets.

**Care Hours** – based on your tailored care package.

**Core Charge** – the peace of mind charge provides 24 hours a day emergency assistance.

**Restaurant Charge** – Two-course hot meal every evening charged on a four-weekly basis.

Additional costs and charges may be payable including those to service suppliers; council tax; electricity; telephone/TV packages.

When a leaseholder property is resold, the owner pays an event fee, an estate agency fee (if services are used) and, if any rent or service charges have been deferred, an amount to cover the sum due plus a deferment fee.

## What are the 'Enhanced Lifestyle' options?

You can choose from various supplementary options on top of your Assisted Living package which include the following:

- additional meals in the restaurant
- hair, nails and beauty
- handy person
- additional housekeeping.

## Who is eligible?

Rental applicants must be:

- aged at least 55
- assessed as having care needs under the Care Act criteria
- have a strong link to Lambeth.

**How do I pay for care?**

Your care needs will be assessed, and a care plan developed and agreed with you to meet your needs. Depending upon your circumstances and your savings you may find that your care can be funded by the council. If not, then you may be responsible for your costs.

**Do I need to get advice?**

We would encourage you to discuss your housing options with friends and family, and to seek independent advice, support and representation as appropriate, from bodies such as the Elderly Accommodation Counsel (EAC, visit their website at [www.eac.org.uk](http://www.eac.org.uk)) and Age UK ([www.ageuk.org.uk](http://www.ageuk.org.uk)). Information and advice may be available free of charge.

**How do I apply for a rental property?**

If you think you are eligible and would like to apply, you can do one of the following:

- speak with your social worker
- contact Lambeth Council Adult Social Care 020 7926 5555
- contact Bankhouse on 0300 123 5837 or email [seniorliving@onehousing.co.uk](mailto:seniorliving@onehousing.co.uk)

**How do I apply for a shared ownership property?**

- Contact Service on 020 8821 4841 or see [onehousing.co.uk](http://onehousing.co.uk) for more information.

**Are pets allowed?**

This depends on the property you are moving in to and what pet you own. If you would like to discuss this, call 0300 123 5837.

**Can my family and friends stay with me?**

Yes, it is your home to with as you wish. If you do not have space in your own flat, we do have a guest-suite available, providing extra room for visits. Bookings are based on a first come, first serve basis.