



SPEAK AND BE HEARD

WOLVERHAMPTON OVER 50s FORUM

Secretary: Mr. Roy Girdler

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Minutes of Over 50s Forum
Held on Wednesday 21 May 2008, 10am

Apologies: Gurdev Rai, Joan Russell, Trevor Russell,
Reg Jones, Jenny Purshouse

Present: 31 members, Rose Powell, Jean Fairclough (minutes)

Chairperson: Brad Purshouse

Brad welcomed Elaine Hadley-Howell, Bev Patel from Kick Start and Mike Finnegan, Commissioner for Older People to the meeting.

Speakers

Elaine and Bev explained in more details about Kick Start Home Loans. The scheme was implemented by the City Council to help owner occupiers who are not able to secure loans from lenders such as banks and building societies or who do not have enough savings to do the necessary work themselves. The loans are to improve and maintain their homes in order to meet the Decent Homes Standard. Information leaflets were handed out which explained the project in more details.

There are three basic types of loan available:

- **(1) Capital and Interest Repayment Loan** – same as a normal secured loan or mortgage.
- **(2) Interest Only Loan** – only the interest is paid with the amount borrowed remaining the same. The original amount borrowed is repaid when the property is sold or at some other earlier agreed time. The repayments in this case will almost certainly be lower than the Capital and Interest repayment although you always owe the original amount borrowed until it is repaid.
- **(3) Property Appreciation Loan** – loan where the owner releases a proportion of the equity locked in their property to pay for the works. This loan is based on a percentage of the value of the property being released. **There are no repayments and no interest is charged.** The repayment of the loan is made when the property is sold or at some other earlier agreed dated. The amount repayable is the same percentage of the value of the property that was borrowed, but based on the new value of the property. So if the property increases in value, so also will the amount that has to be repaid.

The work is carried out by Heantun Care and Repair Home Improvement Agency, who uses approved workers, have many years of experience in this field and work in partnership with the City Council.

The maximum amount a person can borrow is about £30,000, but you will need a large amount of equity, there is no time limit to repay the loan.

This is a government initiative run by the local council, there is about £15m which is shared between 7 local authorities, Wolverhampton has a budget of £1.3m.

For more information you call 01902 552796 or email: kick.start@wolverhampton.gov.uk

Speaker 2 – Mike introduced himself and gave an overview of the Domiciliary Care Service, he also informed the Forum that he would like to get their views on how the service might be improved.

There were a number of suggestions regarding domestic help and personal care. Mike pointed out that although these suggestions were made, there could be financial implications as to what would be implemented.

There were also discussions about whether people would prefer male/female carers. The majority expressed a preference in having female carers rather than male carers.

Concerns were voiced regarding the lack of supervision of care staff because some staff are not spending the allotted time in carrying out their duties. Older people will often still sign to say they have received a full service even if the carer has not stayed for the allotted time as they are worried about the implications if they refuse.

A suggestion was made that in future 'telemonitoring' could be used where carers have to sign in and out at the beginning and end of a visit using a free telephone number. Forum generally felt that people would have no objections for carers to use their phones to sign in when they arrive and out when they leave service users homes if there was no cost implication.

A reading service would be a good idea where people who are unable to see to read could have someone come and read to them, also there are the cultural and religious issues needs to be addressed.

It was mentioned that many people need help in maintaining their gardens. There are some community groups who will undertake gardening projects, Rose will make enquiries into this and feed back to the Forum.

It was suggested that perhaps a team of 5 or 6 older people could become lay assessors, visiting people in their homes who receive domiciliary care to get their opinions on the domiciliary care services that they receive.

Mike thanked Forum and said that he would return to a future meeting to keep everyone updated.

Minutes of last Meeting

Minutes were agreed as an accurate account by Marjorie Wedge and seconded by Sandra Ullah.

Matters Arising

Roy Girdler is sending the letters to MPs as agreed at last months forum.

Rose will contact Rob Lawton from the bereavement centre to arrange for a speaker to talk to the Forum about Will making.

Talk-Talk is charging people £4.50 who are unable to pay their bills via the internet, but if people ring/write stating that they are changing provider, then Talk-Talk will reduce/deduct the extra charges.

David Plant informed the group about changes to the bus timetables, which mainly affects the Dudley buses. He stated that the 256 to Stourbridge for example, which runs on the hour, is timed so that if you want to get a connecting service at Kingswinford you would miss the connection by five minutes.

Respect Rights & Responsibilities

Roy Girdler asked that the Forum discuss the above subject in his absence and in support of the campaign which is being run by Mr Rai. Brad said it was a valid cause, because there is definite a lack of respect in society these days therefore Forum should support Mr Rai in his campaign. The group will take this subject on board and will write a letter of support to Mr Rai. Further discussions will take place on how forum can help to highlight the campaign, perhaps by holding an event alongside young people.

It was also suggested that it would be a good idea to invite a few young people, i.e. from Highfields School and adults for discussion with forum. Perhaps this could also involve the Youth Council.

Forum-2-Forum – Newsletter for older peoples forum throughout the UK. It was suggested it might be a good idea for Wolverhampton to make some contribution to this in the form of printed articles and letters.

The Forum was informed that Councillor Alan Smith is no longer the Champion for Older People, and the new Champion is not known as yet.

Again it was emphasised that people **must** always checks IDs of callers to their homes, householders can call the number printed on their bills.

A member of the carers task group related a story of an elderly gentleman with dementia, who was attending the day service at Blakenhall Resource Centre, but is now unable to use social service transport as he lives on Birmingham New Road, it was deemed unsafe because the pick up vehicle has to stop on this very busy road. The centre does provide a taxi service for the service user and his wife who acts as escort, but the gentleman gets agitated as he is worried about his wife returning home on her own. Carers are concerned that social service transport are going to use health and safety increasingly as an excuse not to transport some older people.

Rose will look in to this and report back to the Forum.

Any Other Business

Roy & Jean Girdler have moved to a new address for secretary issues see top right-hand corner of minutes for new address.

Marjorie read out a letter which originally invited her to join the Over 50s Forum in 1999. As it will be the tenth anniversary next year it was decided that plans should be made for a special meeting to celebrate the anniversary. It was agreed that the successes of the forum should be published in a report.

**Date of next meeting is Wednesday 18th June 2008 at 10am,
Committee Room 3, Civic Centre.**

Speaker: Julia Fletcher - leisure services.