

Factsheet 64

Specialist housing for older people

November 2024

About this factsheet

This factsheet contains information about housing intended specifically for older people, such as sheltered and retirement housing.

For more information about specialist housing for sale, see factsheet 2, *Buying retirement housing*. For information about renting from local authorities and housing associations in **England**, see factsheet 8, *Council and housing association housing*. In **Wales**, see factsheet 8w, *Community landlord housing in Wales – local authority or housing association homes*.

The information in this factsheet is correct for the period November 2024 to October 2025. However, rules and guidance sometimes change during the year.

The information in this factsheet is applicable in England and Wales.

In **Wales**, following the implementation of the *Renting Homes (Wales) Act* on 1 December 2022, tenants are now known as ‘*contract-holders*’ and tenancy agreements become ‘*occupation contracts*’. References to tenants and tenancies in this factsheet should be read as contract holders and occupation contracts.

If you are in Scotland or Northern Ireland, please contact Age Scotland or Age NI for further information. Contact details can be found at the back.

Contact details for organisations mentioned in the factsheet can be found in the *Useful organisations* section.

Contents

1	Recent developments	3
2	Introduction	3
3	Is specialist housing right for you?	4
4	Choosing the right scheme for you	5
4.1	Facilities for residents' use	5
4.2	Layout and design	5
4.3	Size	5
4.4	Social life	5
4.5	Noise	5
4.6	Scheme manager or warden service	6
4.7	Disability-related adaptations	6
4.8	The alarm system	7
4.9	Location	7
4.10	Local communal facilities	7
4.11	Transport	7
4.12	Pets	7
5	Sheltered housing	8
5.1	Should I rent or buy?	8
5.2	Renting from a council or housing association	9
6	Service charges	11
7	Other charges	11
8	What financial help can I get?	12
9	Extra care housing	13
10	The Abbeyfield Society	14
11	Almshouses	14
	Useful organisations	16
	Age UK	19
	Support our work	19

1 Recent developments

The *Leasehold and Freehold Reform Act 2024* became law on 24 May 2024. It will provide leasehold homeowners with greater rights, powers and protections over their homes, such as making it cheaper and easier to extend a lease, providing greater transparency over service charges and improving access to redress schemes. Implementation of its provisions is likely to be in stages and is expected to begin in 2025/26.

2 Introduction

This factsheet is about housing designed or designated for older people. In most cases, you must be over the age of 55 or 60. Specialist housing for older people comes in many different forms, which can be broadly grouped according to the level of support offered:

- ‘*age-exclusive*’ housing, where residents must be over a certain age to qualify, and buildings may be designed to be age friendly, but little or no support is provided, and no personal care
- ‘*housing-with-support*,’ where residents have access to support from an on-site or visiting manager (or ‘warden’) services such as an emergency call system, but staff do not provide care
- ‘*housing-with-care*,’ where staff can provide care services such as help with washing, dressing, toileting, and taking medication.

If you are considering specialist housing, think carefully about your needs and what level of support is right for you. Remember, services and facilities vary from scheme to scheme. Check what is available before you commit to moving in. It is also important to consider your financial resources. The cost of specialist housing can vary considerably depending on factors such as location, age, on-site facilities, and services provided.

Sheltered housing

Sheltered housing is the best known and most common form of specialist housing. It is a type of ‘*housing-with-support*.’ It is available to rent or buy, with the different options covered in section 5. Sheltered schemes typically have 20 to 50 flats or bungalows, with a basic range of shared facilities. You have your own front door and receive some level of support on-site.

There is usually an emergency alarm system in each property, providing a 24/7 link with a response centre. There is normally a scheme manager, sometimes called a warden, who may be based on site or visit regularly to provide ‘*floating*’ support. The scheme manager service may be carried out by a team of support staff.

Meals, domestic help and personal care services are not usually provided, but you may be able to get additional services from the local authority or a private care agency. If you need more support see, section 9 covers extra care housing, a type of ‘*housing-with-care*’.

3 Is specialist housing right for you?

Although specialist housing for older people comes in different forms, there are common features:

- specialist housing enables you to continue living independently as (usually) a tenant or owner, with your own living space and front door
- many schemes are purpose-built for older people, meaning properties should be accessible and easy to manage
- most schemes provide some level of support, either day-to-day or on an emergency basis.

This should help you to feel safe and secure, without compromising your privacy and independence.

However, the new accommodation may be in an unfamiliar area or further away from friends and family. If the property is smaller, you may not be able to take all your furniture and belongings and some schemes do not allow pets.

Other residents may be at different stages of their lives and may be more, or less, active than you. Charges for support and other services can be costly and vary over time, although financial help may be available (see section 8).

Instead of moving into specialist housing, you may want to arrange a package of care and support in your current home. Contact your local authority, who assess your needs and decide whether you are eligible for services. If you are eligible, you may have to pay some of the cost of care services, depending on your financial circumstances.

If you are not eligible for financial help, ask the authority to advise on what services might help you. You can arrange for a private company to provide these. Services include specialist equipment, home adaptations, support with domestic tasks and meals, as well as personal care.

For more information in **England**, see factsheet 6, *Finding help at home*, and factsheet 67, *Home improvements and repairs*. In **Wales**, see Age Cymru factsheet 6w, *Finding help at home in Wales* and fs67w, *Home improvements and repairs for older people in Wales*.

Support from Elderly Accommodation Counsel

In **England**, Elderly Accommodation Counsel (EAC) have an online tool called HOOP. This helps to identify aspects of your home you find most difficult, and local services and accommodation that may be suitable.

EAC also have details of specialist housing for older people across the UK on their HousingCare website. You can search for housing of your preferred type and tenure in different areas.

While HOOP is not available in **Wales**, other EAC services are, including this directory.

4 Choosing the right scheme for you

The facilities in specialist housing vary. There are various points you may wish to consider before deciding which scheme is right for you.

4.1 Facilities for residents' use

Most schemes have a common room or residents' lounge and many have a guest room where visitors can stay. Check if there is a charge for using the guest room.

If you like to socialise, check whether the common room is well used. You may want to arrange a visit when there is a coffee morning or a similar event in the lounge so you can meet other residents.

Some schemes may also have gardens, patios, or other communal outdoor spaces for residents' use. What are the laundry facilities and what are the arrangements for using them?

4.2 Layout and design

If the flat is on the first floor or higher, is it accessible by lift? Are you comfortable using the lift? Check doorways and corridors are wide enough for walking frames or wheelchairs. Are there facilities available for storing scooters and charging the batteries?

How easy it is to operate light switches and sockets without stretching or bending? Is the flat easy to heat and ventilate? How secure is the scheme's main entrance and your flat itself? Will you have a good view from your window and will it provide you with adequate privacy?

4.3 Size

A smaller property is likely to be more manageable, but will you be happy with less space? Will you have enough space for your furniture and other possessions, or to continue a hobby?

You may spend more time at home as you get older and a partner may need a separate room for health reasons. Think about how much space you need now and how your needs might change over time.

4.4 Social life

Will you be happy living somewhere occupied exclusively by older people? Are social events arranged? Will you feel out of place if you do not join in with others?

4.5 Noise

How noisy is the area and how good is the insulation both for outside noise and noise from neighbours? Is there noise from nearby facilities such as the residents' lounge, the laundry room, a lift, or a refuse chute?

4.6 Scheme manager or warden service

Is there a scheme manager service and what level of support is provided? In the past, most sheltered schemes had a dedicated warden who lived on-site or visited every day. They typically provided individual support for residents, organised social activities and carried out some housing management tasks like dealing with repairs. Individual support means things like help in an emergency, emotional support and help with welfare benefits and social care.

Nowadays, many schemes offer '*floating*' support instead. What this means in practice varies. You may get:

- regular face-to-face contact with a '*scheme manager*' or different members of a management team. They are unlikely to live on site and may support more than one scheme. Their duties may be similar to a warden; or
- support mainly by phone or via the emergency alarm system; or
- support only if you are assessed as needing it.

Find out about the arrangements at the scheme you are interested in. Is there a warden or scheme manager living on-site or visiting daily? If not, how often does someone visit the scheme? Is there a dedicated scheme manager or a management team? What are their duties, do all residents receive the service, and how is it paid for? Can you opt out if you do not feel the service offers value for money?

4.7 Disability-related adaptations

Check a scheme's policies on making disability-related adaptations. Note that, as a legal minimum, landlords have a duty to take certain reasonable steps to ensure disabled tenants are not put at a substantial disadvantage. This applies in leasehold as well as rented housing.

In this context, disability is defined as '*a physical or mental impairment that has 'a substantial and long-term adverse effect on [your] ability to carry out normal day-to-day activities.'*

A landlord does not have to remove or alter a property's physical features, but there are smaller changes that must be made if requested. This includes changing a term of your tenancy or lease agreement preventing you from making necessary alterations yourself.

If your agreement says you need to obtain your landlord's consent for alterations, consent should not be withheld unreasonably. Your landlord does not have to make any major alterations to the '*common*' parts of the building in which your property is situated, such as the communal stairs, but may have a duty to improve the accessibility of facilities like a laundry room or swimming pool.

Check what the scheme policies say about adaptations to these areas and seek advice from Shelter or a local advice agency.

4.8 The alarm system

Is there an emergency call system? Sometimes called a community or personal alarm, this is technology enabling you to summon help if you fall, are taken ill, or experience an emergency.

The alarm is usually linked to a response centre staffed 24 hours a day. If you need help, you can alert the centre using a telephone, or pull-cord, if these are accessible to you, or use a pendant that you keep on you.

Try to find out about the reliability of the system and what action is taken if someone summons help. The scheme manager may attend if they are available or the staff at the response centre may contact a nominated person or an appropriate service like your GP.

4.9 Location

Is the area easy to access? Is it familiar? How do you feel about moving away from friends and surroundings you know well?

Are there hills to climb to and from the scheme? Is it sufficiently distant from noisy businesses, factories, or main roads? Is it on a busy flight path?

4.10 Local communal facilities

Is there easy access to shops, post offices, banks, chemists, and medical services?

Is the scheme within reasonably easy reach of facilities like parks, libraries, places of worship, pubs, clubs and day centres?

Are local services aimed at tourists and therefore not available all year round?

4.11 Transport

Is the scheme on a public transport route? What is the frequency of local bus or train services?

If you drive or have regular visitors, is there adequate parking space and easy access from the parking area to your home? Is this free?

4.12 Pets

Some schemes do not allow pets, so check what the restrictions are. The EAC directory of specialist housing for older people lets you search for pet-friendly schemes.

5 Sheltered housing

5.1 Should I rent or buy?

Sheltered housing is available to rent from local authorities and housing associations, or to buy from housing associations and private developers. Some sheltered housing may be available to rent privately. You may hear private sheltered housing called '*retirement housing*.'

Whether renting or buying is the best option for you depends to a large extent on your current housing situation and financial resources. In some areas, there may be schemes available for people who cannot afford the full market price of a retirement property, such as shared ownership.

Buying

If you are buying, most retirement housing is sold on a leasehold basis. This means you have a landlord (the '*freeholder*') who retains some control over your property and how you use it.

Seek independent advice about your rights and responsibilities before you commit to buying. Consider how easy it will be to sell on and whether it will hold its value - ask about the potential re-sale value before you commit. If you die, there may be restrictions on what your beneficiaries can do with the property and they may be required to pay service and other charges until the property is sold.

See factsheet 2, *Buying retirement housing*, for more information.

Renting

Renting is an option if you do not want, or cannot afford, to buy. There are benefits to renting, for example it may be easier to move if your needs change and your landlord is responsible for repairs in your home.

You may be considering renting for the first time to free up equity in your home for your retirement. Think carefully about whether this money is enough to meet your on-going rental costs and other needs for a long period of time. Seek advice about the impact of releasing capital on entitlement to benefits and social care funded by the local authority.

Some local authorities do not allow you to join their sheltered housing waiting list if you own a property, although they may make an exception if your current home does not meet your needs.

If you are considering renting privately, make sure you understand the terms of your tenancy and how easily you can be evicted. Most private tenancies provide very little security of tenure. However, some landlords may offer sheltered housing tenancies on more secure terms.

See factsheet 68, *Preventing evictions*. In **Wales**, see Age Cymru factsheet 68w, *Renting your home in Wales – rights if you are threatened with eviction*.

5.2 Renting from a council or housing association

Most rented sheltered housing is provided by local authorities (councils) and housing associations and demand for accommodation may be high in some parts of the country.

Who to approach

If you are a local authority or housing association tenant, ask your landlord whether you can transfer to one of its sheltered properties.

Some landlords operate internal transfer lists, while others fill all vacant properties from a local authority-wide waiting list (but may prioritise their existing tenants). Authority-wide waiting lists are also known as housing registers and are managed by the local authority.

If you are not a local authority or housing association tenant, contact the local authority housing department or local housing associations for more information. Housing associations may accept direct applications, but some may grant tenancies with less security of tenure when letting properties in this way. They may also charge higher '*market*' rents.

Ask your local authority housing department for a list of housing associations who accept direct applications or use the EAC online accommodation directory. Check you are happy with the terms of a direct letting before you sign the tenancy.

The local authority housing register

Local authorities should ensure that '*priority*' for social housing goes to those people in the greatest need. They must have a '*scheme*' setting out who is given priority.

If you make an application for social housing, the authority assess your circumstances against their scheme and give you a number of points or place you in a band. The higher your points or band, the more priority you have been given and the quicker you should be rehoused.

By law, you should be given priority if you:

- are homeless, regardless of whether you have made a homelessness application or are owed a duty by the authority under homelessness law
- live in housing that is insanitary, overcrowded, or unsatisfactory
- need to move on medical or welfare grounds
- need to move to a particular area to avoid hardship to yourself or others, e.g. because you need to give or receive care in that area.

Some authorities may not accept you onto their housing register if you do not fall into one of these groups or may give you low priority. Others may give you specific priority if you are looking for sheltered housing or waive rules that would otherwise exclude you from the register. For example, a rule that you must be living in the local authority area to join.

Local authorities must publish a summary of their scheme and give you a copy free of charge if you ask. They must make the full scheme available for inspection at their main office.

You have a right to request information about the level of priority you are likely to be given and how long you are likely to have to wait for suitable accommodation to become available.

If your application is not accepted, you have a right to request a review of the decision. You should be able to request a review of your priority level.

The rehousing process

Your local authority scheme must set out the procedure followed in allocating accommodation. Allocating means making a letting through the housing register.

Most authorities operate '*choice-based lettings*' where you bid for properties you like. Bidding means expressing an interest in a property. In general, properties go to the bidder with the highest priority, but some may be earmarked for certain groups like homeless people or social tenants seeking a transfer.

If you think you may have trouble with bidding (for example, you do not have access to a computer), tell the local authority. They should tell you how you can access property listings, for example, at your local library or the housing office, and you may be able to place bids by phone.

If you have a disability covered by the *Equality Act 2010*, the authority should take reasonable steps to ensure you are not disadvantaged by a choice-based lettings system.

Applying to a different local authority

You can apply to a different local authority for housing, but authorities can take your connection to the area into account when determining your level of priority relative to others. Local connection can include family associations and other special circumstances.

In addition in **England**, a local authority has some freedom to decide who '*qualifies*' to join its housing register and who does not. As a result, many authorities operate strict rules that disqualify you if you have not lived in their area for a minimum number of years. They may relax these in certain circumstances, for example if you are looking for a sheltered home nearer family. If they do not, seek advice. It may be unlawful if they will not consider making an exception, particularly if you should be given priority by law.

In **England**, the *Care Act 2014* statutory guidance states that, subject to certain conditions, if the care planning process determines your needs would be best met in sheltered accommodation, a local authority must provide your preferred choice of accommodation, which can be in another area.

6 Service charges

As well as rent or mortgage payments, you must usually pay a regular service charge. This typically includes contributions towards communal repairs and cleaning, communal hot water and heating, grounds maintenance, servicing and maintaining lifts and security systems, and buildings insurance. It may include charges for support services, such as the scheme manager service and emergency call system.

The level of service charge varies depending on the type of specialist housing, whether it is for rent or sale, who it is managed by, and the specific services provided. It is important to be clear about the service charge level at a particular scheme and exactly what is provided under it, plus any other charges that are payable before you make a commitment.

You may expect to pay a service charge of £130 to £200 per month if you rent sheltered housing from a local authority or housing association. 'Housing-with-care,' such as extra care housing, is likely to come with a higher service charge because of the additional facilities and services provided – typically in the region of £300 to £450 a month, but this may be higher if utility charges are included. You may pay more if you buy specialist housing, rather than renting.

Some service charges can be covered by Pension Credit, Housing Benefit, or Universal Credit. See section 8 for more information.

7 Other charges

As well as service charges, you must usually pay Council Tax, water rates, and energy bills if these are not communal facilities. Some charges for water and fuel may also be part of a service charge if they are used for communal areas. This includes water to a communal laundry, or fuel bills for lighting and heating communal areas.

You must get a TV licence if you watch or record live television or watch BBC programmes on your laptop. This applies regardless of age, but you can claim a free licence if aged over 75 and in receipt of Pension Credit. In some schemes, you may receive a concession on your licence. Check if this is the case in your preferred scheme.

Make sure you realistically budget for all charges. Factor in additional costs like telephone bills, internet bills and contents insurance. Will you be able to keep up with payments in the long term and will you have a good quality of life once all charges are paid? Could you manage if charges increased in future?

If you buy retirement housing, for existing leases you usually pay ground rent to the freeholder and contribute towards a 'reserve fund' for major repairs. From 1 April 2023, ground rent on newly created leases in retirement housing is reduced to zero. There may be a transfer or exit fee payable if you sell the property, rent it out, or if someone else moves in with you.

8 What financial help can I get?

Council Tax and rent

If you have a low income, you may be able to get help with rent and Council Tax. You must apply to your local authority. See factsheet 17, *Housing Benefit*, and factsheet 21, *Council Tax*, for more information. In **Wales**, see Age Cymru factsheet 21w, *Council tax in Wales*.

Service charges

If you have a low income and are over State Pension age, you may be eligible for Pension Credit Guarantee Credit. If you buy a retirement property, this can include help towards some service charges, such as charges for cleaning communal areas and provision of a laundry room.

If you rent, you may be able to get this help under Housing Benefit or Universal Credit, depending on your age and circumstances. Seek advice if this applies.

Supporting People in England

Your local authority may run a *Supporting People* programme under which support services like the scheme manager service and emergency alarm system can be funded. Availability is very variable, however.

Check whether your local authority has a *Supporting People* programme and how it works. If not, ask them to carry out a 'care needs assessment' (looking at your needs for care and support). Depending on your needs and financial circumstances, you may be able to get help with support charges as part of a package of care services.

The Housing Support Grant (HSG) in Wales

The HSG is an amalgamation of three existing grants, including the *Supporting People* programme. The grant may be available for provision of alarms and monitoring services. There is further information and guidance at www.gov.wales/housing-support-grant

You can ask your local authority to carry out a care needs assessment. Depending on your needs and financial circumstances, you may be able to get help with support charges as part of a package of care services.

Getting help

There are other benefits you can claim to maximise your income, and ways to reduce your outgoings. If you need help to apply for benefits or are not sure whether you can afford to move into a particular scheme, contact an advice service like your local Age UK or local Age Cymru.

Use the Age UK benefit calculator to check your entitlements at www.ageuk.org.uk/benefits-check

9 Extra care housing

What is extra care housing?

This is a type of 'housing-with-care,' also known as 'very sheltered' housing or 'assisted living,' or 'independent living'.

Staff are usually available up to 24 hours a day. Residents can get help with washing, dressing, toileting, and taking medication. There is usually an emergency call system, which may be connected to care staff instead of an external response centre. Domestic help, such as shopping and laundry, may be available and meals may be provided in a communal dining room or restaurant or can be delivered to individual flats.

Living in extra care housing means living in a fully self-contained property with your own front door. Extra care housing can be rented or owned, meaning you have a legal 'interest' in the property.

Nursing care, such as having wounds dressed, catheter care, or being given medication, is not generally provided by staff in an extra care scheme. It may be provided by a visiting district nurse instead.

Extra care housing is not the same as a care home, although some schemes are linked to a nearby care home (sometimes called 'close care'). Care home residents are usually licensees with fewer rights than tenants or leaseholders.

What should I check for?

If you are interested in a specific scheme, make sure services provided match your needs and are affordable to you. Check how often care staff are available and what happens if you require care out of these hours.

Services providing personal care in extra care schemes in **England** are monitored by the Care Quality Commission (CQC) and you can contact them for inspection reports. In **Wales**, contact the Care Inspectorate Wales.

How do I get it?

Extra care housing is owned and run by a range of providers, including local authorities, housing associations, and private companies. It is not available everywhere. Elderly Accommodation Counsel's HousingCare website includes a searchable directory of housing for older people across the UK, including extra care schemes. You can search for housing of your preferred type and tenure in different areas.

Placements in local authority schemes are often allocated following a social services care needs assessment. You may have to meet standard eligibility criteria, such as being over a certain age and requiring a set number of hours of care a week. Speak to your local authority social services department if you are interested.

In **England**, if you are assessed as needing extra care housing by social services, they should provide for your choice of accommodation, even if this is in another local authority area.

For more information in **England**, see factsheet 41, *How to get care and support*. In **Wales**, see Age Cymru factsheet 41w, *Social care assessments for older people with care needs in Wales*.

Some housing associations allocate extra care housing through the local authority, but it may be possible to rent or buy directly from them. Their eligibility criteria may be less strict than those of the local authority. Private providers are likely to impose even fewer restrictions, but their housing may cost more and be offered on a less secure tenancy.

Even if you are considering renting or buying directly from a housing association or private provider, ask your local authority to assess your needs. If your needs are considered 'eligible,' the authority will carry out a financial assessment and may cover some, or all, of your care costs.

10 The Abbeyfield Society

The Abbeyfield Society is a charity providing accommodation for people aged 55 and over. They have around 250 housing locations across England and Wales, ranging from converted terraced houses in cities to purpose-built developments, offering varying levels of support. Some homes are provided by the national charity and some by local partner charities.

The traditional Abbeyfield model is a converted house with a communal lounge and between six and 12 bed-sitting rooms. Many of these rooms have en-suite bathroom facilities. Residents are provided with one or two cooked meals a day and support from a house manager and volunteers. Some newer Abbeyfield developments are larger and provide extra care accommodation.

Abbeyfield residents are either tenants or licensees. Tenants usually have more rights around security of tenure and repairs than licensees, so check the terms of the agreement before you sign and seek independent advice.

11 Almshouses

Almshouses are run by charities and offer low-cost accommodation for older people in housing need. Each charity has its own rules about the categories of people they can house.

For example, some almshouses were set up for retired workers of a particular trade or people living in a specific geographical area.

Not all almshouses employ management or support staff, so they are generally more suited to those who are able to live independently.

As a beneficiary of the charity, the resident is a '*licensee*' with limited security of tenure. Their rights are outlined in a '*Letter of Appointment*' provided by the trustees or the clerk to the trustees.

For further information on local charities that administer almshouses, contact the Almshouse Association.

Useful organisations

Abbeyfield Society

England www.abbeyfield.com, Wales <https://wales.abbeyfield.com/>

In England telephone 01727 857536

In Wales telephone 0800 0720966

A national charity providing housing with varying levels of support to older people.

Almshouse Association (The)

www.almshouses.org

Telephone 01344 452922

The National Association of Almshouses that represents over 1600 independent almshouse charities across the UK.

Care Quality Commission

www.cqc.org.uk

Telephone 03000 616161 (free call)

Independent regulator of adult health and social care services in England, covering NHS, local authorities, private companies or voluntary organisations and people detained under the *Mental Health Act*.

Care Inspectorate Wales (CIW)

www.careinspectorate.wales

Telephone 0300 7900 126

CIW oversees the inspection and regulation of care and social services in Wales.

Citizens Advice

England or Wales go to www.citizensadvice.org.uk

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

Elderly Accommodation Counsel (EAC)

www.housingcare.org

www.hoop.eac.org.uk/hooptool/ (HOOP tool)

EAC hold details of specialist housing for older people across the UK, which can be viewed on their HousingCare website.

The online Housing Options for Older People (HOOP) tool for England can help you to identify the aspects of your home you find most difficult as well as local services and accommodation that may be suitable to help you.

Shelter

www.shelter.org.uk

Telephone 0808 800 4444 (free call)

A national charity providing telephone and online advice to people with housing problems, including tenancy rights, homelessness, repairs, and Housing Benefit. You can also contact them via webchat or approach one of their local services for help.

Shelter Cymru

www.sheltercymru.org.uk

Telephone 08000 495 495

Welsh Government

www.gov.wales

Telephone 0300 060 4400

The devolved government for Wales.

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 44 98

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

Support our work

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling 0800 169 87 87.

Our publications are available in large print and audio formats

Next update November 2025

The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

This factsheet has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this factsheet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services, or publications in this factsheet does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Every effort has been made to ensure that the information contained in this factsheet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is 7th Floor, One America Square, 17 Crosswall, London, EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.