Housing options

Different types of housing to suit your needs

age UK
Love later life

Home & care

AgeUKIG08

Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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What this guide is about

Many of us find that as we get older we start to think more about where we live. Do you want to stay where you are, but could do with some support to make life easier? Would repairs or adaptations make it more comfortable? Perhaps you're thinking about moving somewhere smaller or nearer to family and friends? Or you may be considering sheltered accommodation.

This guide gives you the basic information about these different possibilities and explains how to find out more about your options.

Throughout this guide you will find suggestions for organisations that can offer further information and advice on your rights and options. Their contact details can be found under 'Useful organisations' (see pages 29–33). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 29).

As far as possible, the information given in this guide is applicable across England, Wales and Scotland. In Northern Ireland, contact Age NI.

Key

This symbol indicates where information differs for Scotland and Wales.

what next? This symbol indicates who to contact for the next steps you need to take.

Thinking about your options

Where we live can have a big impact on our quality of life. So if you're considering a move, think first about how to get the most out of making a change.

- Are you looking for familiarity? Security? Privacy?
- Do you want to live in a new environment?
- Do you like the idea of a sense of community?

You may want to stay in your home, but need it adapted so that it's easier to get around. Or perhaps you want to have someone to call on in an emergency, while maintaining your independence.

Think about what you might need in the future, as well as what you want now. Finding out as much as possible about all your options gives you the best chance of making the right decision.

Talking through the possibilities with family or friends, and taking independent advice, can be very helpful but choosing where and how you live should be your decision. No one should try to persuade you to do something you're not sure about.

Staying at home

Staying in your own home doesn't necessarily mean that things have to stay the same. A few simple changes could make life a lot easier.

Your home may need some repairs, improvements or adaptations to make it safer or more comfortable. If you're a tenant you have certain rights to have repairs carried out.

Let your landlord know as soon as possible what repairs need to be done.

If you're a homeowner or private tenant living in England, call Foundations (see page 31) to find out if there's a Home Improvement Agency in your area, or check their website. If you live in Wales contact Care and Repair Cymru (see page 31). In Scotland, contact Care and Repair Scotland (see page 31). Home Improvement Agencies give advice and practical assistance with home repairs, improvements and adaptations. They may also provide a handyperson service.

Local Age UKs offer handyperson schemes to older people in some areas who meet certain criteria to assist with small repairs and reduce risks in the home. Contact Age UK Advice (see page 29) for more information and to see what is available in your area. In Wales contact Age Cymru (see page 29) to find out about handyperson schemes and HandyVan services.

If you want to find a reliable tradesperson, see if your local Age UK runs a 'Trusted Trader' scheme that can recommend someone. You can also use the TrustMark directory on the Age UK website to find local tradespeople who comply with government-endorsed standards. Visit www.ageuk.org.uk/trustmark

If you're worried about having an accident or falling ill while you're alone at home, you could get a personal alarm. These allow you to call for help even if you can't get to a phone. Your local council will probably operate a personal alarm service, contact them to find out more. Age UK also provides Personal Alarms.* For more information about Age UK Personal Alarms and the likely costs, call 0800 707 6369.

what next?

For more information about staying at home, see our free guides *Adapting your home* and *Getting help at home*, and our free factsheet *Disability equipment and home adaptations*. In Wales contact Age Cymru (see page 29) for their version of this factsheet. For more information for tenants, see our factsheet *Tenants' rights – repairs*. In Scotland, see Age Scotland's factsheet *Older homeowners – financial help with repairs and adaptations*.

*Age UK Personal Alarms is a product name of and is provided by Aid-Call Limited, which is a commercial services arm of Age UK. Aid-Call Limited is registered in England and Wales number 01488490. Registered address Tavis House, 1–6 Tavistock Square, London WC1H 9NA. VAT number 710 3843 66. Aid-Call Limited is a wholly owned subsidiary of Age UK (registered charity number 1128267 and registered company number 06825798) and donates its net profits to Age UK. Age UK is a registered trademark. The use and name of the logo 'Age UK' is done under licence agreement between Age UK and Aid-Call Limited.

Support to help you stay at home

You may want to stay in your own home, but need some assistance – perhaps help with getting up and going to bed, bathing or preparing meals. Local councils are responsible for assessing the needs of older and disabled people, and arranging services that can help you to stay in your own home. The sort of services provided can include:

- home help with general household tasks
- home care to help with things like bathing and dressing
- meals on wheels
- lunch clubs, social clubs or day centres
- respite care to give you or your carer a break.

Your local council should have information on its care services available in a printed format or online. You can ask your local social services department (or social work department in Scotland) to send the information to you.

The information should explain how to apply for care services in your area. Usually you just need to get in touch with the social services department (social work department in Scotland), explain your situation and ask for an assessment of your needs. If it's agreed that you need care services, the local council will give you information and advice about the services available. They may charge you for these services. In Scotland, you may be entitled to help with the cost through free personal care.

You may want to think about whether using a computer could help you do certain tasks, for example, you could order your food shopping online and get it delivered to your door. Being online is also a good way of staying in touch with friends and family.

If you aren't confident using a computer, your local Age UK or UK Online centre can help. Call Age UK Advice or UK Online centres for more information (see pages 29 and 33).

what next?

For more information see our free guides *Getting help at home* and *Advice for carers*, and our free factsheet *Social care assessment, eligibility and care planning*. For a similar version of this factsheet in Scotland or Wales, contact Age Scotland or Age Cymru.

You may want to think about whether using a computer could help you do certain tasks, for example, you could order your food shopping online and get it delivered to your door.

Equity release

Equity release is a way for older homeowners to release cash from their home without having to move. You borrow money against the value of your home, but pay nothing back until your home is sold – either after your death or when you go into long-term care. Alternatively, you can raise money by selling your home, or part of it, but continue to live in it until you die or go into long-term care.

Equity release can be a way to release some spare cash or to fund repairs or adaptations. However, it's a big decision and you are strongly advised to consider all your options before deciding. You should also take independent financial and legal advice.

what next?

See our free guide *Equity release* for more information.

Gifted Housing

If you own your home and are having problems managing it but don't want to move, you may want to consider the Age UK Gifted Housing scheme. Under this scheme, you donate your property to Age UK and, in return, Age UK takes responsibility for maintaining the property, and pays Council Tax, water charges and property insurance. The Gifted Housing Service also provides a Care Co-ordinator and Housing Manager who will give you support, help you to arrange care and support at home if you need it, and help you decide on future care and housing options. This established service gives an alternative to people in later life who may not have close family and want to remain in their own homes for as long as possible.

Make sure that you take professional, independent advice, and consider what would happen if there was a change in your personal circumstances. This service is not available in Scotland.

what next?

For more information, contact the Age UK Gifted Housing Service on 0800 389 5295 or visit www.ageuk.org.uk/gifted-housing

Making the right move

If you decide you want to move, it will only be a success if your new home is right for you. Ask yourself these questions.

- What area do you want to move to?
- Is there accommodation available within your budget?
- What are the local facilities like? Is there a post office, shop or bank nearby? Will you be able to keep up your hobbies and interests? Are there social clubs and places of worship in the area?
- What is the public transport like? Are buses regular? Is there a local train station? Even if you drive now, there could be a time when you do not want to drive or cannot continue driving.
- Will your friends or family be able to visit easily?
- Do you like the area? Do you feel safe?
- If you are a couple, how will the other manage if one of you dies?
- Will your new home be suitable or easy to adapt if your needs change in the future?
- What type of heating system does it have? Is it easy to keep it warm? See our free guide *Save energy, pay less* for information on heating your home and energy efficiency.

Downsizing

You may find that you're able to manage better if you move to a smaller property. This can have several benefits, including:

- releasing equity which can be used to supplement your pension if you are a homeowner
- reducing running costs, housework and maintenance.

Moving and setting up a new home can be expensive. You will need to pay estate agent's fees, legal fees, stamp duty and removal costs, and there may be other costs too. Any extra money you're left with after the sale may affect your eligibility for means-tested benefits. The Money Advice Service can help you estimate the cost of moving. Visit www.moneyadviceservice.org.uk/en/articles/estimate-your-overall-buying-and-moving-costs

If you want to rent in the private sector, consider availability and prices in the area you want to live in and what type of tenancy it offers. Tenants of local authorities and housing associations may also be able to downsize.

Before deciding whether to move to a smaller property, think about how much space you'll need for your belongings, for hobbies or for entertaining friends. Will it suit your needs in the future if, for example, your care requirements change?

what next?

To find out what is available, contact estate or letting agents in the area you want to live in. Visit the Accessible Properties website (see page 30) to view accessible or adapted properties for sale and to rent. To find out more about tenancy security, see our free factsheet *Tenants' rights – security of tenure*. In Scotland, see Age Scotland's factsheet *Private tenants' rights*.

‘The house seemed too big for just the two of us and the garden was becoming a burden. We’ve now moved to a two-bedroom flat nearby. It was difficult getting rid of some of our furniture but now we’re settled we spend a lot less time on housework and gardening.’

Moving in with family

Moving in with family can seem like an attractive option and in many cases it works well. But it's important for you all to be realistic and make sure you share the same expectations.

Consider the practical aspects. What sort of care will you need and who will be able to provide this for you? Will the home need to be adapted?

You also need to be clear about financial and legal arrangements. Will you pay rent or help towards bills? If you live with a couple, what would happen if they split up? What would happen if one of you ends the arrangement, for example, if you need to move into a care home? If you invest in your relatives' property, or purchase a property jointly, there may be implications if you have to be means-tested for assistance with care home fees in the future.

Be sure to get independent legal advice separately from any advice obtained by your family and consider having a formal agreement drawn up. It might seem awkward to discuss this, but it's better for you and your family to be clear about matters from the outset and know what to do if the arrangement doesn't work out. If you need a solicitor, contact the Law Society for your nation (see page 32). Age UK Enterprises Limited* also offers legal services which are provided by the law firm Irwin Mitchell. Call Irwin Mitchell on 0845 685 1076 for more information. Subjects covered include legal arrangements when moving in with family.

what next?

See Elderly Accommodation Counsel's free information sheet *Living with family* (see page 31).

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Renting from your local council

Council housing is allocated according to the council's allocation or letting policy, which will give priority to applicants seen as having the greatest need. Many councils also stipulate that you must have lived in their area for a number of years before you can be considered for an allocation of housing. You have the right to see your local council's allocation policy free of charge.

To apply for council housing, you will have to provide information about yourself, such as where you live now, your health, your savings and your income (except in Scotland, where your income won't be taken into account). This is used to establish what level of priority the council will give your application, including any specific needs, such as being on the ground floor because of mobility problems. Most rented sheltered accommodation is administered by councils and housing associations (see page 15).

Many councils operate choice-based lettings. This means that all accommodation vacancies are published by your council through channels such as local newspapers, newsletters or websites. As an applicant, you would need to make a bid for a vacancy that looks suitable.

If you're a council tenant but wish to move to sheltered housing or downsize, ask about a transfer. How quickly this can be done depends on the availability of housing and whether the council considers you need it.

what next?

Contact the local authority and ask for details of its allocations policy and application procedure. See our free factsheet *Council and housing association housing*. In Scotland, see Age Scotland's free factsheet *Rights of council and housing association tenants*.

Where we live can have a big impact on our quality of life. So if you're considering a move, think first about how to get the most out of making a change.

Renting from a housing association

Housing associations are organisations that provide housing, including sheltered housing, often at low rents and on secure terms. Many of them have an agreement with the local council that they will offer housing to people already on the council's register.

Some housing associations accept direct referrals but they may still require you to put your name on the council's housing register. To find out what is available and whether you're eligible, contact the housing association you wish to apply to.

what next?

See our free factsheet *Council and housing association housing* for more detailed information. In Scotland, see Age Scotland's free factsheet *Rights of council and housing association tenants*.

Swapping homes

If you're already a council or housing association tenant, you may be able to swap homes with someone who wants to move to your area. You'll need to get your landlord's permission to do this. Make sure you understand what type of tenancy you'll have and what your rent and other bills will be, including Council Tax. Check that you're happy with the state of repairs at the property you've chosen. You should also try to visit the area to make sure that you like it.

Renting from a private landlord

You can find housing to rent using local newspapers, websites or a letting agency. You should not be charged by a letting agency, unless it has found you a property. You will probably have to pay a deposit and rent in advance. Private sector rents are often high and can increase year on year, so it's important to budget for this.

In Scotland, a landlord or agency shouldn't ask you for a deposit or any other fee. However, this law is difficult to enforce in practice, so you might have to decide whether it's worth paying an extra charge.

Most private rental property is let on assured shorthold tenancies (or short assured tenancy in Scotland), meaning the landlord has the right to end your tenancy after an initial fixed term (usually six or 12 months). Check your tenancy agreement to find out what the deposit is, how the rent is paid and who is responsible for maintenance and repairs.

what next?

See our free factsheet *Finding private rented accommodation*. If you are unsure about the terms of a contract, contact Shelter (see page 33) or a local information and advice agency such as Citizens Advice (see page 31).

Moving into sheltered housing

Sheltered housing (sometimes called retirement housing) is specially designed for older people. There are many different types of sheltered housing schemes. Some will have a scheme manager (also known as a warden) who lives onsite or offsite. All schemes should provide 24-hour emergency help through an alarm system.

Sheltered housing might appeal to you if you want to live independently but in a smaller and easier-to-manage home. It offers the added reassurance of having an emergency alarm, or a responsible person to turn to for assistance. Accommodation is usually self-contained, but there are often communal areas, such as the lounge, laundry room and garden. Many schemes also run social events for residents.

When you're looking for sheltered housing, consider:

- the location of the property
- the size of the property
- local transport links and the availability of car parking spaces
- the responsibilities of the scheme manager
- the level of support available
- what costs you would be liable for, what costs you have to pay and what are optional extras
- any rules that might affect you, such as whether you are allowed to keep a pet.

what next?

See our free factsheet *Retirement (sheltered) housing*. If you want to find out more about sheltered housing, contact Elderly Accommodation Counsel to find out what's available in your area (see page 31).

Renting sheltered housing

Most sheltered housing for rent is provided by councils and by housing associations.

Contact the housing department at your local council to find out how to apply. There's often a waiting list for rented sheltered housing, so ask how long you might have to wait and what priority your application will be given.

Each local council has its own allocation policy, which explains how it decides who gets offered social housing.

If you want to move to a particular area or property, you may have to wait longer than you would if you were prepared to look at whatever is available. Again, talk to your local housing department so that they know what sort of housing you're willing to consider.

A small amount of sheltered housing is available to rent privately. Although there's usually no waiting list or priority selection, rents may be higher. Contact Elderly Accommodation Counsel to find out more (see page 31).

what next?

Contact your local council to find out what renting options there are in your area.

Buying retirement housing

Retirement housing that's available to buy is usually built by private developers. For your own protection, buy only from a builder who is registered with an accredited body such as the National House Building Council (NHBC), and is covered by its Sheltered Housing Code (see page 32).

Once all the properties have been sold, the scheme is usually run by a separate management group, which employs the scheme manager and organises maintenance and other services. The quality of the service provided by the management company can have a great effect on a scheme. Check whether the managers are members of a recognised trade body such as the Association of Retirement Housing Managers (ARHM). The ARHM produces an approved code of practice that includes both good practice and legal requirements (see page 30).

Most retirement housing is sold on a leasehold basis. This means that you are given a lease of the property and will usually pay a small ground rent to the freeholder. Your rights as a leaseholder are partly established in law and partly in the terms of your lease. Be sure to get independent, professional advice on your rights and responsibilities before you sign your lease. Find out about the running costs, such as the service charge, ground rent, Council Tax and utility bills.

what next?

To find out more about buying sheltered housing, see our free factsheet *Buying retirement housing*. Elderly Accommodation Counsel can help you find out what's available (see page 31).

Extra-care sheltered housing

Extra-care sheltered housing offers more support to residents than other retirement housing, but allows them more independence than a care home would. Residents live in self-contained flats but meals may be provided, either in the flat or in a shared dining room. Staff are often available to provide personal care, too.

what next?

Contact Elderly Accommodation Counsel (see page 31) for suggestions and more information about extra-care sheltered housing.

Abbeyfield

Abbeyfield societies are voluntary organisations that provide rented sheltered housing in family-style households with 8–12 residents. Supervised by a house manager, the schemes usually provide two meals a day.

what next?

For more information on supported sheltered housing and the other types of accommodation available, contact the relevant Abbeyfield society for your nation (see page 30).

Almshouses

Almshouses are run by charitable trusts and are mainly for older people. Each charity has a policy about who it will assist, such as residents in a particular geographical area or workers who have retired from a particular trade. A resident occupies an almshouse as a beneficiary of a charity and does not have the same legal rights as a tenant elsewhere. There is no security of tenure under law and your rights as a resident will be outlined in a 'Letter of Appointment' provided by the trustees.

what next?

For more information about living in an almshouse, contact the Almshouse Association (see page 30).

Park homes

Park homes, also known as mobile homes, are single-storey houses installed on a park-home site. They can be an affordable way of moving into an area that might otherwise be too expensive. The legal position of a park-home owner is unusual because you own the park-home but rent the land on which it stands. Make sure you understand the legal implications before buying one and that you have the correct level of insurance. Take independent advice and talk to people on the particular site to see how happy they are with the arrangements.

what next?

See our free factsheet *Park homes*. Contact the Leasehold Advisory Service (LEASE) for further information and advice on park homes (see page 32).

My story

‘Our move to retirement housing has been a good move and we are pleased to no longer have the burdens of running the house and garden.’

Agnes, 74, moved to retirement housing with her husband following a heart attack.

‘After I had my heart attack, my husband and I decided it was time to find a smaller home. Our move to retirement housing has been a good move and we are pleased to no longer have the burden of running the house and garden.

‘The residents’ lounge is particularly good – it’s the venue for social activities like coffee mornings and is somewhere residents can read the paper, talk about the news and enjoy a cup of coffee.

‘The scheme we live in has most of what we need. There’s an alarm system and a warden. We take most meals in the dining room. The lounge gets quite busy with people and their visitors but we can go back to our flat when we want a bit more privacy.’

Care homes

If you think you need more personal care than sheltered housing can give you, moving to a care home could be an option. Care homes sometimes provide nursing care too, so find out what levels of care are provided before you move. Care homes are staffed 24 hours a day and all meals are provided. Moving to a care home may seem like a big step, but it can offer the opportunity to form new friendships and provide a safe, comfortable place to live.

How you pay for a care home depends on your personal situation. Your local council may contribute towards your fees if your capital and savings are below a certain limit. In Scotland you may be entitled to help with the costs through free personal and nursing care.

what next?

For more information about choosing and paying for a care home see our free information guide *Care homes* and our factsheets *Paying for permanent residential care* and *Finding care home accommodation*. Age Cymru and Age Scotland have similar factsheets on paying for care in Wales and Scotland respectively – contact them for a copy.

Moving abroad

Moving abroad can seem like an attractive option, particularly if you're considering moving to sunnier climes.

Many of the things to think about are the same as for moves within the UK, but there are some specific points to bear in mind. Will you be comfortable communicating in another language? How frequently will friends and family be able to visit? What are the health and social care facilities like? Who is expected to pay for care? Most benefits are not payable when you leave the UK and your State Pension may be frozen if you move abroad.

If you do decide to return to the UK following a move abroad, it may take some time to establish your rights to services, benefits and housing. While these things are sorted out, will you have somewhere to live and the finances to support yourself? Read our free factsheet *Returning from abroad* if you're in this situation.

Many of the things to think about are the same as for moves within the UK, but there are some specific points to bear in mind.

Moving home checklist

If you decide to move, this handy checklist should help.

- Have you cleared out things you no longer need? This is especially important if you're moving to smaller accommodation.
- Have you got two or three written quotes from different removal firms if you're going to use one? It's a good idea to compare prices before making your final decision.
- Have you made sure the tradespeople you're going to use belong to a professional organisation, such as the Removals Industry Ombudsman Scheme (see page 32)?
- Have you checked whether your home contents insurance covers you for the move? If it doesn't, arrange for transit insurance.
- Have you made sure that your home contents insurance has been arranged at your new home for your arrival?
- Have you made a list of people and organisations that you need to contact about your move?
- If you have pets, have you asked someone you know to look after them on the day you move?
- Have you contacted utility companies, such as gas and electricity suppliers, to let them know about your move?
- If you have broadband at home, have you checked with the company that provides it about moving your service?
- Have you thought about packing a 'survival kit' for the day of your move? It could include cash for emergencies, food, washing-up liquid, light bulbs, soap, and things to make a cup of tea.

- Have you made sure that the boxes you use are strong enough? Remember not to make them too heavy to lift through overloading.
- If you want to get your post redirected, have you contacted your local post office or applied online?
- Make sure you dispose of any documents safely by shredding them.

When you've moved:

- Check the smoke alarm in your new home.
- If you have a burglar alarm, check that you know how it works.
- Take gas, electricity and water readings straight away.
- Make sure you review your home insurance, both contents and building. Compare insurance quotes from different companies to make sure that you get the best deal for your circumstances. Age UK's commercial arm, Age UK Enterprises Limited*, offers insurance for older people through Ageas Insurance Limited. Call Ageas on 0800 032 5594 for more information.
- Register with a doctor as soon as you can, if you've moved to a new area, and find a new dentist and optician.

To ensure that you inform all the relevant people about your move, order a copy of our free *LifeBook* by calling 0845 685 1061. It's an easy way to record the practical details of your life, such as your insurance and utility providers, who your key health professionals are (if relevant) and the contact details for your family and close friends.

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Notes

Useful organisations

Age UK
We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65
Lines are open seven days a week from 8am to 7pm.
www.ageuk.org.uk

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.

In Wales, contact
Age Cymru: 0800 022 3444
www.agecymru.org.uk

In Northern Ireland, contact
Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact **Age Scotland** by calling
Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)
www.agescotland.org.uk

Abbeyfield

Runs supported sheltered housing in family-style households with 8–12 residents.

Tel: 01727 857 536
www.abbeyfield.com

In Wales, contact **Abbeyfield Wales Society Ltd**
Tel: 01633 244 182
www.abbeyfieldinwales.com

In Scotland, contact **Abbeyfield Scotland**
Tel: 0131 225 7801
www.abbeyfield-scotland.com

Accessible Properties

View accessible or adapted properties for sale and to rent on its website.

Tel: 07749 119 385
www.accessible-property.org.uk

Almshouse Association

Provides information about almshouses near you.

Tel: 01344 452 922
www.almshouses.org

Association of Retirement Housing Managers (ARHM)

Publishes codes of practice for England and Wales that regulate managing agents of private retirement housing. These can be downloaded from their website.

Tel: 020 7463 0660
www.arhm.org

Citizens Advice

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

In Wales, there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060

To find details of your nearest CAB in:
England or Wales: www.citizensadvice.org.uk
Scotland: www.cas.org.uk
Visit www.adviceguide.or.uk for online information.

Elderly Accommodation Counsel

Provides information and advice on care, housing and financial options for older people and their carers.

Tel: 0800 377 7070
www.eac.org.uk

Foundations

National body for Home Improvement Agencies (HIAs), with a website you can use to find your nearest one in England.

Tel: 0845 864 5210
www.foundations.uk.com

In Wales, contact **Care and Repair Cymru**
Tel: 029 2067 4830
www.careandrepair.org.uk

In Scotland, contact **Care and Repair Scotland**
Tel: 0141 221 9879
www.careandrepairscotland.co.uk

Law Society of England and Wales
Provides a searchable database of solicitors on its website to help you choose.

Tel: 020 7320 5650
www.lawsociety.org.uk

In Scotland, contact **Law Society of Scotland**
Tel: 0131 226 7411
www.lawscot.org.uk

Leasehold Advisory Service (LEASE)
Provides advice on leasehold properties and park homes.

Tel: 020 7832 2500 (In Wales, call 029 2078 2222)
Park homes advice line: 020 7832 2525
www.lease-advice.org

National House Building Council (NHBC)
Protects homeowners by setting housebuilding standards. Produces a sheltered housing code of practice which can be downloaded free of charge.

Tel: 0800 035 6422
www.nhbc.co.uk

Removals Industry Ombudsman Scheme
Professional organisation for the removals industry in the UK. If you have a problem with a company that is a member, they can help resolve your dispute.

Tel: 01525 850 054
www.removalsombudsman.co.uk

Shelter

Provides advice, information and advocacy to people in housing need.

Tel: 0808 800 4444
http://england.shelter.org.uk

In Wales, contact **Shelter Cymru**
Tel: 0845 075 5005
www.sheltercymru.org.uk

In Scotland, contact **Shelter Scotland**
Tel: 0808 800 4444
http://scotland.shelter.org.uk/

TrustMark

Government-backed scheme to help people find local reliable tradespeople.

Tel: 0333 555 1234
www.trustmark.org.uk

UK Online Centres

UK Online centres help people make the most of computers and the internet.

Tel: 0800 77 1234
www.ukonlinecentres.com

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: RSXZ-KTTS-KSHT, Age UK, Tavis House, 1–6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title: | Initials: | Surname:

Address:

Postcode:

Tel: | Email:

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

☐ I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) ☐ MasterCard ☐ Visa ☐ CAF CharityCard ☐ Maestro ☐ American Express

(Maestro only)

Signature **X**

Expiry date / Issue no. (Maestro only)

Gift aid declaration

☐ (please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI

age UK
Love later life

We will use the information you have supplied to communicate with you according to data protection guidelines. Age UK (registered charity number 1128267) comprises the charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

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Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation

To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops

By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the 'What does Age UK do in your area?' search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will

Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

Thank you!

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/homeandcare**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Getting help at home*
- *Save energy, pay less*
- *Staying safe*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

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