About this factsheet

This factsheet gives information about retirement housing, also known as sheltered housing.

For information regarding buying retirement housing see Age UK’s Factsheet 2, *Buying retirement housing*, and for information regarding your rights as a tenant see Age UK’s range of factsheets on tenants’ rights. For information about renting from local authorities and housing associations see Age UK’s Factsheet 8, *Council and housing association housing*.

The information in this factsheet is correct at the time of writing.

The information given in this factsheet is applicable in England. Different rules may apply in Wales, Northern Ireland and Scotland. Readers in these nations should contact their respective national Age UK organisations for information specific to where they live – see section 12 for details.

For details of how to order other factsheets and information materials mentioned inside go to section 12.
Inside this factsheet

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Introduction</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>Is retirement housing right for you?</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Renting or buying</td>
<td>3</td>
</tr>
<tr>
<td>3.1</td>
<td>Renting</td>
<td>3</td>
</tr>
<tr>
<td>3.2</td>
<td>Buying</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>Choosing a retirement home</td>
<td>5</td>
</tr>
<tr>
<td>4.1</td>
<td>Location</td>
<td>5</td>
</tr>
<tr>
<td>4.2</td>
<td>Local communal facilities</td>
<td>5</td>
</tr>
<tr>
<td>4.3</td>
<td>Transport</td>
<td>5</td>
</tr>
<tr>
<td>4.4</td>
<td>Social life</td>
<td>5</td>
</tr>
<tr>
<td>4.5</td>
<td>Pets</td>
<td>5</td>
</tr>
<tr>
<td>4.6</td>
<td>Design</td>
<td>6</td>
</tr>
<tr>
<td>4.7</td>
<td>Size</td>
<td>6</td>
</tr>
<tr>
<td>4.8</td>
<td>Noise</td>
<td>6</td>
</tr>
<tr>
<td>4.9</td>
<td>Facilities for residents’ use</td>
<td>6</td>
</tr>
<tr>
<td>4.10</td>
<td>The alarm system</td>
<td>7</td>
</tr>
<tr>
<td>5</td>
<td>The scheme manager (warden)</td>
<td>7</td>
</tr>
<tr>
<td>6</td>
<td>Service charges and support service charges</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>Other charges</td>
<td>8</td>
</tr>
<tr>
<td>8</td>
<td>Extra care sheltered housing</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Abbeyfield houses</td>
<td>9</td>
</tr>
<tr>
<td>10</td>
<td>Almshouses</td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>Useful organisations</td>
<td>10</td>
</tr>
<tr>
<td>12</td>
<td>Further information from Age UK</td>
<td>12</td>
</tr>
</tbody>
</table>
1 Introduction

Retirement (sheltered) housing is intended specifically for older people, usually over 60. The housing tends to be in a scheme of about 20 to 40 self-contained flats or bungalows. There is almost always an alarm system. Most schemes have a scheme manager (warden). There are usually communal facilities such as shared lounge, laundry and garden. Some schemes have guest rooms that can be rented out if family or friends want to visit you. Meals are not provided unless it is extra care sheltered housing (see section 8) but some schemes may have a restaurant.

2 Is retirement housing right for you?

Retirement housing may be smaller, more manageable and offer more security and support than your current accommodation. On the other hand, the new accommodation might be in an area you are not familiar with and further away from your friends and family. You may not be able to fit all the furniture in and you may not be able to take your pet with you.

Instead of moving to retirement housing, you may want to consider whether you could receive extra security or support services in your present home.

For example, you could consider additional security measures, an emergency alarm system or see if your social services department can assist you. For further information regarding your rights as a tenant see our range of factsheets on tenants' rights and see Age UK’s Factsheets 6, Finding help at home, and Age UK’s Factsheet 13, Funding repairs, improvements and adaptations.

3 Renting or buying

3.1 Renting

Most rented sheltered housing is provided by housing association and local councils. Demand for this type of accommodation may be high in some parts of the country. Both local councils and housing associations aim to assist people in greatest need and they will set criteria describing which applicants have the most priority. In general you will need to show that:
● you have a housing need because of the physical condition of your present home; or

● you have medical or social reasons for wanting to move, such as poor health, disability, isolation from friends and family; and

● you are not able to buy rather than rent; and

● you have a good reason for wanting to move (if you are not local already) to the area you apply for (for example, you want to be close to family or close friends).

If you are already a tenant of a council or housing association you should first approach your landlord and ask for a transfer. To apply for council or housing association sheltered accommodation, contact your local housing department. All local authorities’ and housing associations’ properties are normally allocated through the local authority’s allocation scheme although some housing association may rent directly to applicants depending on their allocation policy.

For more information about council and housing association allocation see Age UK’s Factsheet 8, Council and housing association housing.

Note: There are some private providers of sheltered housing for rent. Contact the Elderly Accommodation Counsel for details (see section 11). For information about your rights as a tenant see our factsheets on tenants’ rights.

3.2 Buying

Most retirement housing is sold on leasehold basis on the open market. In some areas there may be schemes available for people who cannot afford the full market price, such as shared ownership and lifetime occupancy.

If you are considering buying retirement housing, see Age UK’s Factsheet 2, Buying retirement housing.

For details of schemes in your preferred area and shared ownership schemes contact the Elderly Accommodation Counsel (see section 11).
4 Choosing a retirement home

The facilities in retirement housing vary from scheme to scheme; there are a number of points you may want to consider before you decide what is the right scheme for you:

4.1 Location

Is the area easy to access – are there any hills to climb to get to and from the scheme? Is it sufficiently distant from any noisy factories or main road? Is it on a busy flight path? Is it in an unfamiliar area? How do you feel about moving away from friends and surroundings you know well?

4.2 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 such as parks, libraries, places of worship, pubs, clubs and day centres? Are local services mainly aimed at tourists and therefore possibly not available all year round to permanent residents?

4.3 Transport

Is the scheme on a public transport route? What is the frequency of local bus or train services? If you drive, or if you have regular visitors who do, is there adequate parking space and is there easy access from the parking area to your home?

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 Pets

Some schemes do not allow pets; check what the restrictions are.
4.6 **Design**

If the flat is on the first floor or higher, is it accessible by lift? Are you comfortable using the lift? Check that doorways and corridors are wide enough for people with walking frames or wheelchairs. Are there facilities available for storage of scooters and for charging the batteries; if the scooter has to be kept in your flat, can doorways and hallways be negotiated easily? Check that the management organisation has no objection to minor adaptations which may be needed to the outside of your flat, for example a ramp or handrail to help you getting in the front door.

How easy it is to operate light switches and sockets without stretching and bending? Is the flat easy to heat and ventilate. How secure is the main entrance and your flat?

4.7 **Size**

Smaller housing is likely to be more manageable but will you be happy somewhere smaller than your current home? Will you have enough space for your furniture or to continue your hobby?

4.8 **Noise**

How good is the insulation both for outside noise and noise from the neighbours? Is there any noise from nearby facilities such as the residents’ lounge, the laundry, a lift or a refuse chute.

4.9 **Facilities for residents’ use**

Most schemes have a common room/residents’ lounge, and a guest room where visitors can stay. If the common room is important for you, check if it is well used. You may like to arrange a visit when there is coffee morning or a similar event in the lounge so you can meet with other residents. What are the arrangements for using the laundry, for example the earliest and latest times of day that it can be used? What are the charges for using a guest room?

Factsheet 64 ● May 2013
Retirement (sheltered) housing
4.10 **The alarm system**

The emergency alarm system is usually linked to a communications centre which can summon help for you in an emergency. The people at the centre will contact a relative, a doctor or an emergency service as appropriate.

Try to find out about the reliability of the system and what action is taken if someone calls for help.

5 **The scheme manager (warden)**

Many retirement schemes have a scheme manager. The duties of scheme managers vary between schemes. Most managers will be expected to manage the scheme, help out in emergencies, report repair problems and give residents information on availability and access to services. They are not there to carry out personal services such as shopping, cooking, cleaning and nursing but they may be able to help you arrange for additional services to be provided, for example by social services. Find out what the manager’s duties are.

6 **Service charges and support service charges**

As well as regular rent or mortgage payments, you usually have to pay a regular service charge, for example for upkeep and cleaning of communal areas and support service charges that will include the scheme manager service and emergency alarm service.

For more information about services and service charges in leasehold retirement housing see Age UK’s Factsheet 2, *Buying retirement housing*.

There is a funding scheme called Supporting People that may assist you with paying towards housing-related support services such as the scheme manager service and emergency alarm service. If you are on a low income and have difficulties paying your supporting charges, you may be able to get help from your local council. You will need to apply to the council for an assessment of your circumstances to see how much help you will get.

If you receive Housing Benefit, the charge for your support services should be met through the Supporting People scheme.
Ask your scheme manager about it or contact the local Supporting People team (your local council will have details). A housing advice centre, local Age UK or Citizens Advice Bureau may also be able to advise you.

7 Other charges

On the top of regular rent or mortgage payments and service charges you will have to pay your Council Tax, water rates, contents insurance, TV licence (if you are under 75), telephone and energy bills. Some charges for water and fuel bills may be part of your service charge if they are for communal areas. This would include water to a communal laundry or fuel bills for lighting and heating the corridors or communal lounge.

In some retirement schemes you may receive a concession on your TV licence. For more information see Age UK’s Factsheet 3, *Television licence concessions*.

If you are on a low income you may be able to get help to pay your Council Tax or rent. See Age UK’s Factsheet 17, *Housing Benefit* and Age UK’s Factsheet 21, *Council Tax*.

8 Extra care sheltered housing

Extra care sheltered housing is a type of sheltered housing that offers extra care facilities. It is for people who need personal care services, such as help with bathing or dressing. Accommodation is usually provided in self-contained flats, but unlike sheltered housing there may be a shared dining room where meals are available. There may also be care staff to provide personal care.
Extra care sheltered housing can be rented, owned or part-owned/part-rented. Such housing is often run jointly with a local social services department and people will normally be housed there as a result of an assessment by a social services department. If you are interested in this kind of housing, contact your local council to find out whether there is any in your area and what the criteria and procedures are for applying. Check if the care services provided match your needs, how they are paid for and if you are eligible for any financial assistance. Remember that your needs may change over time and, as a result, your care and support needs may increase or decrease.

Contact the Elderly Accommodation Counsel to find out what is available in your area. Charity Independent Age (which merged with Counsel and Care) produces a factsheet *Extra care housing*. See section 11 for details of useful organisations. For information about assessment and help from Social Services see the relevant Age UK factsheets.

9 Abbeyfield houses

Abbeyfield houses are run by voluntary organisations. They cater for people looking for support in sheltered housing. Most of the accommodations are in houses of eight to twelve unfurnished bed-sitting rooms; many have en-suite or bathroom facilities. They usually have a shared lounge, dining room and garden. The residents are provided with two main meals a day and support from the house manager and volunteers. Abbeyfield tenancy agreements are granted on assured tenancy basis.

For further information contact the Abbeyfield Society (see section 11).
10 **Almshouses**

Almshouses are run by charitable trusts and offer low-cost accommodation for older people. 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. Residents living in almshouses, as beneficiaries of charity, do not have the same legal rights as tenants elsewhere. There is no security of tenure under law and the individual's rights as a resident will be 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 Almshouses Association (see section 11).

11 **Useful organisations**

**Abbeyfield Society**

National charity providing housing with care for people in later life.

Abbeyfield House, 53 Victoria Street, St Albans, AL1 3UW  
Tel: 01727 857536  
Email: enquiries@abbeyfield.com  
Website: www.abbeyfield.com

**Age UK Advice**

Age UK Advice provides specialist impartial advice to those who live in rented sheltered and private retirement housing. They offer detailed casework.

Helpline: 0800 169 6565  
Website: www.ageuk.org.uk
Almshouses Association (The)
The National Association of Almshouses, Billingbear Lodge, Maidenhead Road, Wokingham, Berkshire, RG40 5RU
Tel: 01344 452922
Email: naa@almshouses.org
Website: www.almshouses.org/

Independent Age
Independent Age merged with Counsel and Care. It provides information and advice on a variety of topics including social care, housing, benefits and community care.
6 Avonmore Road, Kensington Olympia, London, W14 8RL
Tel: 020 7605 4200
Advice line: 0845 262 1863
Email: advice@independentage.org
Website: www.independentage.org.uk

Elderly Accommodation Counsel
Free advice on housing options for people in later life.
EAC FirstStop Advice, 3rd Floor, 89 Albert Embankment, London, SE1 7TP
Tel: 020 7820 1343
Advice line: 0800 377 7070
Email: info@firststopadvice.org.uk
Website: www.housingcare.org
12 Further information from Age UK

Age UK Information Materials

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, issues employment and equality issues.

Whether you need information for yourself, a relative or a client our information guides will help you find the answers you are looking for and useful organisations who may be able to help. You can order as many copies of guides as you need and organisations can place bulk orders.

Our factsheets provide detailed information if you are an adviser or you have a specific problem.

Age UK Advice

Visit the Age UK website, www.ageuk.org.uk, or call Age UK Advice free on 0800 169 65 65 if you would like:

● further information about our full range of information products
● to order copies of any of our information materials
● to request information in large print and audio
● expert advice if you cannot find the information you need in this factsheet
● contact details for your nearest local Age UK
Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our, publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65
Website: www.ageuk.org.uk

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

In Scotland, contact:
Age Scotland: 0845 125 9732
Website: www.agescotland.org.uk

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

Support our work

Age UK is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and taking calls at Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 87 87 (8.30 am–5.30 pm) or visit www.ageuk.org.uk/donate
Legal statement

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009. Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age Northern Ireland, Age Cymru.

Disclaimer and copyright information

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. Age UK does not accept any liability arising from its use. We aim to ensure 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, companies, products, services or publications in this factsheet does not constitute a recommendation or endorsement by Age UK.

© Age UK. All rights reserved.

This factsheet may be reproduced in whole or in part in unaltered form by local Age UK’s with due acknowledgement to Age UK. No other reproduction in any form is permitted without written permission from Age UK.