

## Factsheet 64

# Specialist housing for older people

November 2016

### About this factsheet

This factsheet gives information about housing intended specifically for older people, such as sheltered 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, see factsheet 8, *Council and housing association housing*.

The information in this factsheet is applicable in England and Wales. If you are in Scotland or Northern Ireland, please contact Age Scotland or Age NI for their version of this factsheet. Contact details can be found at the back.

Contact details for other organisations mentioned in the factsheet can be found under Useful organisations.

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## 1 Recent developments

- Changes are being made to Housing Benefit for social tenants. From 2019, tenants living in 'supported' social housing will have their benefit capped at the maximum amount they would receive if renting privately. This includes tenants of sheltered and extra-care housing provided by housing associations and local authorities (councils). The cap applies to all existing supported tenancies, not just new tenancies. Local authorities will be given 'top-up' funding to allocate to supported housing providers to help them meet additional costs involved in providing this housing.
- The *Housing and Planning Act 2016* makes changes to laws governing local authority housing in **England**, including sheltered and extra-care housing. The changes are not yet in force, but, in future, local authorities will be required to offer fixed-term instead of 'lifetime' tenancies in most cases. The Government say a 10-year tenancy will be the normal maximum for older and disabled people. Local authorities will have limited discretion to grant a lifetime tenancy to an existing social tenant who transfers to an alternative property.

## 2 Introduction

This factsheet has information about housing designed or designated for older people. In most cases, this means people over the age of 55 or 60.

Specialist housing for older people has many different forms. The most well-known is 'sheltered' housing. This is a type of 'housing-with-support' set out in a scheme of around 20 to 50 self-contained flats or bungalows, with a basic range of shared facilities. There is generally a scheme manager or warden, who may be resident or offer 'floating' support. There is usually an emergency alarm system providing a 24/7 link with a control centre. Meals, domestic help and personal care services are generally not provided, although you may be able to get a package of additional services from the local authority or a private care agency.

Sheltered housing is available to rent from councils and housing associations or to buy from housing associations and private developers. You may hear sheltered housing referred to as 'retirement housing'. Some sheltered housing may be available to rent privately.

Other types of specialist housing offer different levels of support. Some will simply be 'age-exclusive', offering little or no support. Some, like extra care housing, offer a higher level support than sheltered housing, such as meals, domestic help and personal care. This is known as 'housing-with-care'. Extra care housing is covered in more detail in section 9, as is housing provided by charities like the Abbeyfield Society (section 10) and almshouses (section 11).

If you are considering specialist housing, think carefully about your needs and what level of support would be right for you, bearing in mind that support services vary between individual schemes of the same type. It is important to consider your financial resources. The cost of specialist housing varies, particularly between luxury '*retirement villages*' and other types of housing.

### Note

The Elderly Accommodation Counsel (EAC) hold details of specialist housing for older people across the UK, which can be viewed on their HousingCare website. You can search for housing of your preferred type and tenure in your preferred area. The database includes council, housing association and private options.

EAC's FirstStop Advice service can talk through your housing options with you and identify alternative accommodation suitable for your needs. If appropriate, they provide bespoke information on your options by post or email.

## 3 Would this be right for you?

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

Specialist housing enables you to continue living independently with your own living space. 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 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 your 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. Support services can be costly, although financial help may be available (see section 8).

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

If you are not eligible, you can still ask the authority what services they think you need and arrange for a private company to provide these. Services include specialist equipment, home adaptations, support with domestic tasks and meals at home as well as personal care.

For more information, see factsheet 6, *Finding help at home*, and factsheet 13, *Funding for home improvements* (in Wales, see Age Cymru's version of factsheet 6).

## 4 Sheltered housing

### 4.1 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. You may hear sheltered housing for sale referred to as retirement housing. Sheltered housing may be available to rent privately.

Whether renting or buying is the best option for you will depend 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.

Most retirement housing is sold on a leasehold basis. This means you have a landlord who retains some control over your property and how you use it. Seek advice about your rights and responsibilities before you commit to buying. Bear in mind that retirement properties can be difficult to sell on. See factsheet 2, *Buying retirement housing*, for more information.

Renting may be an option if you do not have enough money to buy. There are benefits to renting, for example it provides greater flexibility and your landlord is responsible for repairs in your home, but make sure you understand your rights as a tenant.

You may be considering renting for the first time to free up capital in your home. Think carefully about whether this is enough to meet your rental costs and other needs for a long period of time. Seek advice about the impact of releasing capital on your entitlement to benefits and state-funded social care. 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, although landlords may offer sheltered housing tenancies on more secure terms. For more information, see factsheet 68, *Tenancy rights - security of tenure*.

## 4.2 Renting from a council or housing association

Most rented sheltered housing is provided by local authorities (councils) and housing associations. 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 their 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 authority's housing department. You could also approach housing associations locally. Some housing associations accept direct applications, but they make 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 online accommodation directory from EAC FirstStop Advice. 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 in the greatest need. They must have a scheme setting out who is given priority. In practice, priority means your position on the waiting list.

The local authority gives you a number of points or places you in a band to reflect your assessed level of priority. The higher your priority, the quicker you should be rehoused.

Certain groups of people must be given priority. These are:

- if you are homeless, regardless of whether you have made a homelessness application or are owed a duty by the authority under homelessness law
- if you live in housing that is insanitary, overcrowded or unsatisfactory
- if you need to move on medical or welfare grounds
- if you 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 local 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 give specific priority to people looking for sheltered housing and may waive other rules if you are old enough to qualify.

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

You have the right to request information about the level of priority you are likely to be given and the length of time you will likely have to wait for suitable accommodation to become available. If your application is not accepted, you have a right to request a review of this 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 they follow in allocating accommodation. Allocating means making a letting through their waiting list.

You may have to wait for an offer of accommodation, but it is now more common for councils to operate '*choice-based lettings*' where you bid for the properties you like. Bidding just 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 of applicants like homeless people or social tenants seeking a transfer.

If you think you may have trouble with bidding (for example if you do not have access to a computer), tell your 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 within the meaning of the *Equality Act 2010*, the council should take reasonable steps to ensure you are not disadvantaged by a choice-based lettings system. The Act defines a disability as '*a physical or mental impairment that has a substantial and long-term adverse effect on [a person's] ability to carry out normal day-to-day activities*'.

### **Applying to a different local authority - England and Wales**

Most people apply to their own local authority for an allocation of social housing as they are looking for alternative accommodation nearby. However, you may be looking for sheltered housing in another local authority area, for example if you are hoping to move closer to family.

There is nothing to stop you from applying to a different local authority for housing, but authorities can take your connection to the area into account when determining relative priorities between people. Here, local connection includes family associations and other special circumstances.

### **Applying to a different local authority - England only**

In England, a local authority has some freedom to decide who '*qualifies*' to join its housing register and who does not. Government guidance states that authorities should '*prioritise applicants who can demonstrate a close association with their local area*' when deciding who qualifies.

As a result, many authorities operate strict rules that disqualify you if you have not lived in the area for a number of years. They may relax these for people looking for sheltered accommodation closer to friends and family, but, if not, seek advice immediately. It could be unlawful if they will not consider making an exception for you, particularly if you are in a group of people who must be given priority mentioned above.

The *Care Act 2015* guidance says that, subject to certain conditions, where the care planning process has determined that your needs would be best met in sheltered accommodation, a local authority must provide for your preferred choice of accommodation, which could be in another local authority area.

## **5 Choosing the right scheme for you**

The facilities in specialist housing vary from scheme to scheme. There are a number of points you may wish to consider before deciding which scheme is right for you:

### **5.1 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 noisy businesses, factories or main roads? 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?

### **5.2 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?

### **5.3 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? Is this free?

### **5.4 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?



## 5.5 Pets

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

## 5.6 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 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?

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 scheme's main entrance and your flat itself? Will you have a good view from your window?

### Note

Check the scheme's policies on disability-related adaptations. Under the *Equality Act 2010*, landlords have duties to take certain reasonable steps to ensure disabled tenants are not put at a substantial disadvantage.

They do 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 agreement preventing you from making necessary alterations yourself. They do not have to make adaptations to communal areas, but may have a policy setting out how they would treat a request for this kind of adaptation.

If you live in sheltered housing and your agreement states that your landlord or their managing agent's consent is required before alterations can be made, they should not refuse consent unreasonably. Seek advice from Shelter or from a local advice agency like your local Citizens Advice or Age UK if you are in this position. In Wales contact your local Age Cymru.

## 5.7 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 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.

## 5.8 Noise

How noisy is the area and 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 room, a lift or a refuse chute?

## 5.9 Facilities for residents' use

Most schemes have a common room/residents' lounge and many have a guest room where visitors can stay. 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 the residents. What are the laundry facilities and what are the arrangements for using them? What are the charges for using a guest room?

## 5.10 The alarm system

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

The alarm is usually linked to a communications centre staffed 24 hours a day. If you need help, you can call the centre using a telephone handset, a pull-cord or a pendant that you keep on you.

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

## 5.11 The scheme manager (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 may have lived on-site or visited every day. Wardens typically provided individual support for residents, organised social activities and carried out some housing management tasks like dealing with repairs issues. Individual support might be help in an emergency, emotional advice and support or advice about benefits and social care.

Now, many schemes offer '*floating*' support instead. What this means varies from scheme to scheme and it is important you know exactly what services are provided, how often, by whom and for whom. There may be a scheme manager attending on a regular basis or you may have contact with different members of a management team.

Contact may be face-to-face or mainly conducted over the phone or via the emergency alarm system. In some schemes, only those residents who are assessed as having a support need receive any contact from support staff. The duties of support staff vary from scheme to scheme, but may be similar to the duties of a warden.

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? Is it possible to opt out of the service if you do not feel that it offers value for money?

## 6 Service charges

As well as rent and/or mortgage payments, you usually have to pay a regular service charge.

This typically includes your contribution towards communal repairs and cleaning, grounds maintenance, servicing and maintaining any lifts and security systems, and buildings insurance. It may include charges for available support services, such as the scheme manager service and emergency alarm system. Some service charges can be covered by Pension Credit or Housing Benefit. See section 8 below for more information.

## 7 Other charges

On top of the charges noted above, you have to pay Council Tax, water rates and energy bills. Some charges for water and fuel may be part of your service charge if they are for communal areas. This includes water to a communal laundry or fuel bills for lighting and heating the corridors or communal lounge.

If you buy retirement housing, you usually have to pay ground rent to the freeholder and make contributions towards a '*reserve fund*' for major repairs. 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. For more information see factsheet 2, *Buying retirement housing*.

You have to pay a TV licence fee if you are under 75 and watch or record programmes on television as they are broadcast or watch BBC programmes on your laptop. In some schemes you may receive a concession on your TV licence – check if this is the case in your preferred scheme.

Make sure you have realistically budgeted for all the charges you have to pay. 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? What help could you get towards these costs or to supplement your income?

## 8 What financial help could I get?

### Council Tax and rent

If you are on a low income, you may be able to get help to pay your Council Tax or rent. See factsheet 17, *Housing Benefit* and factsheet 21, *Council Tax* for more information (in Wales, see Age Cymru factsheet 21).

### Service charges

If you are on a low income and over state pension age for women, you may be eligible for the Guarantee Credit element of Pension Credit. If you buy a retirement property, this can include help towards some service charges payable, such as charges for the cleaning of communal areas and the provision of a laundry room. If you rent, you may be able to get similar help under Housing Benefit.

### Supporting People in England

Your local authority may run a programme called *Supporting People* under which support services like the scheme manager service and emergency alarm system can be funded. Authorities used to be given money for this specific purpose. This money is now part of the general pot of funds an authority is given to provide services, so it is used differently in different areas.

Check whether your local authority has a Supporting People programme and how it works. If not, ask them to assess your needs and tell you whether you can receive any help with support charges. If you get Housing Benefit or are on a low income, the authority may pay some or all of the charges. You may be able to claim other benefits, such as Attendance Allowance, to cover costs.

### The Supporting People Programme in Wales

In Wales, the national Supporting People Programme is available in all local authority areas and operates in a standard way. The Welsh Government has a factsheet and a detailed guidance document on the Supporting People Programme in Wales at:

[www.gov.wales/topics/housing-and-regeneration/services-and-support/supporting-people](http://www.gov.wales/topics/housing-and-regeneration/services-and-support/supporting-people)

## Note

If you are not sure whether you could afford to move into a particular sheltered scheme and need help with budgeting, contact a local advice centre like Citizens Advice or your local Age UK (in Wales, contact your local Age Cymru)

## 9 Extra care housing

Also known as '*very sheltered*' housing or '*assisted living*', this is a type of '*housing-with-care*'. Staff are generally available up to 24 hours a day to provide help with washing, dressing, toileting and taking medication. There is usually an emergency alarm system, which may be connected to care staff instead of an external call centre. Domestic help, such as shopping and laundry, may be available and meals may be provided in a communal dining room or in individual flats.

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*'). Residents in extra care housing live independently in fully self-contained properties with their own front doors. Extra care housing can be rented or owned, meaning the resident has a legal interest in the property. Care home residents are usually licensees with fewer rights than tenants or leaseholders.

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

If you are interested in a specific scheme, check that the services provided match your needs. Check how often care staff are available and what happens if you require care out of these hours. Schemes providing personal care in **England** are monitored by the Care Quality Commission, so you can contact them for inspection reports. In **Wales**, contact the Care and Social Services Inspectorate Wales for equivalent information.

Extra care schemes are owned and run by a range of providers, including local authorities, housing associations, the Abbeyfield Society and private companies. Contact EAC FirstStop Advice to find out what is available locally. Not all areas offer extra care housing.

Placements in local authority schemes are generally allocated following a social services care assessment and 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's 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.

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

Even if you consider 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*', they carry out a financial assessment and may cover some or all of your care costs. See the factsheet *Extra Care Housing* from the charity Independent Age for more information.

## 10 The Abbeyfield Society

The Abbeyfield Society is a charity providing accommodation for people aged 55 and over. They have over 500 homes, 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.

Some Abbeyfield residents are tenants and some are licensees. Tenants usually have more rights 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. 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.

The resident is a licensed beneficiary of the charity, with limited security of tenure. The resident's rights 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.

## Useful organisations

### **Abbeyfield Society**

[www.abbeyfield.com](http://www.abbeyfield.com)

Telephone 01727 857536

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

### **Almshouses Association (The)**

[www.almshouses.org](http://www.almshouses.org)

Telephone 01344 452922

The National Association of Almshouses.

### **Care Quality Commission**

[www.cqc.org.uk](http://www.cqc.org.uk)

Telephone 03000 616 161 (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 and Social Services Inspectorate Wales (CSSIW)**

[www.cssiw.org.uk](http://www.cssiw.org.uk)

Telephone 0300 7900 126

The CSSIW oversees the inspection and regulation of care and social services in Wales. They have published national minimum standards for care homes which are available on their website.

### **Citizens Advice**

England or Wales go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

In England telephone 0344 411 1444

In Wales telephone 0344 477 2020

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

### **EAC FirstStop Advice**

[www.housingcare.org/index.aspx](http://www.housingcare.org/index.aspx)

Telephone Advice line 0800 377 7070

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

The FirstStop Advice service can talk through your housing options and identify alternative accommodation suitable for your needs. They can provide bespoke information on your options by post or email.

**Independent Age**

[www.independentage.org](http://www.independentage.org)

Telephone helpline 0800 319 6789 Mon-Fri 8am- 8pm, Sat-Sun 9am-5pm

A charity providing free impartial advice on benefits, home care, care homes and NHS services for older people, their families and professionals.

**Shelter**

[www.shelter.org.uk](http://www.shelter.org.uk)

Telephone 0808 800 4444 (free call)

A national charity providing telephone advice to people with housing problems on tenancy rights, homelessness, repairs and housing benefit.

**Shelter Cymru**

[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

Telephone 0345 075 5005

**Welsh Government**

[www.wales.gov.uk](http://www.wales.gov.uk)

Telephone 0300 060 3300 or 0300 060 4400 (Welsh)

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](http://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

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0800 022 3444

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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### Next update November 2017

The evidence sources used to create this factsheet are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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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 Tavis House, 1–6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to improving later life.