

# londonage

Age UK London Magazine • Autumn 2015



## Housing in London

Living in the capital

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# Comment



## Samantha Mauger

Chief Executive  
Age UK London

Welcome to the latest edition of London Age – as ever we hope you enjoy reading what we’ve got inside.

We are passionate about working for older Londoners, and we believe that having good quality, affordable, adaptable housing in London is essential for our city as a whole, and the 2.1 million older people who live in the capital.

This edition of London Age, which focusses on housing, has a wide range of articles, each looking at a specific aspect of housing. Tina Wathern from Stonewall Housing tells us about the experiences of many older LGBT Londoners while Maria Brenton, from the UK Cohousing Network, offers an alternative solution which has been taken on by a group of older women from London.

We also have an article from Joe Oldman, from Age UK, who outlines the charity’s perspective on housing while Jennifer Peters from the Greater London Authority shows how The London Plan sets out the future of housing in our city.

An article on home adaptations and the third part in our series on ‘Eco-elderly’ are also included, as is an interview with Janine Aldridge, our Development and Engagement Support Officer.

Thank you, as ever, for your support.

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# Top news



## 'Tell Me!'

We hope you saw information about our 'Tell Me!' campaign, calling for better access to public information for older Londoners, earlier in the year. We're now asking you to get involved to help us make this a reality. We are asking you to consider writing to your local Councillor, or the Chief Executive of your Council, asking for them to consider hosting an Information Open Day in your borough. You can download our template letter, filling in your own name before sending it off, from our website. You can access our range of materials on our website and help us get older Londoners better public information. Thanks as always, and we hope you join with us in this campaign.

Please visit [www.ageuk.org.uk/london](http://www.ageuk.org.uk/london) for more information.

## Age UK Enfield Wins Four Year Fight

A distraught disabled resident recently sought the help of our Information & Advice Service as she could not move from her property and needed stairlifts installed. Age UK Enfield were only too happy to help and although it took four years of continuous campaigning, we finally persuaded Sanctuary Housing to install essential stairlifts in her four storey town house. The story resulted in a happy ending for the resident, Mrs Mitchell... and a front page story at that, in the Enfield Gazette.



## Older People's Manifesto

Age UK London will be publishing an Older People's Manifesto ahead of the 2016 London Mayoral Elections. We have held a consultation event which allowed older Londoners to tell us what they think should be included. Please look out for more information later in the year.

# Stonewall Housing



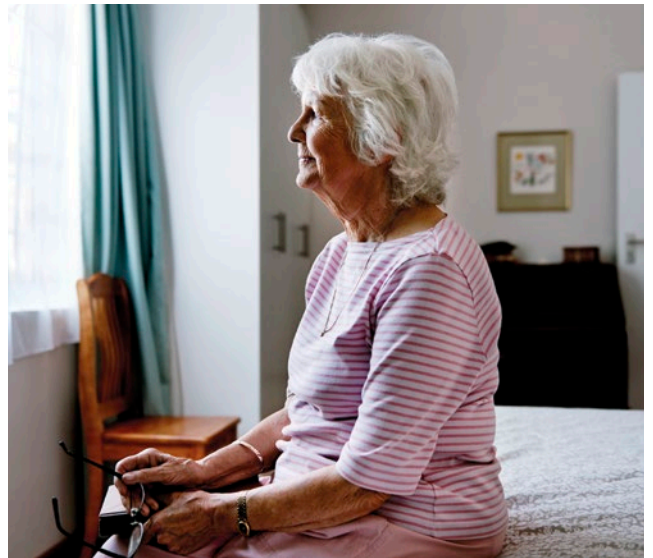
**Tina Wathern**, Older LGBT Housing Network Coordinator, shares her thoughts on housing for older LGBT Londoners and the particular challenges many face.

**“I have everything I could possibly want, a beautiful retirement flat close to all the things I need, money in the bank, surrounded by people – but inside I feel like I am dying. There is no one here like me and no one I can talk to about my Joan.”**

*Words written by a 73 year old lesbian woman after her partner of 43 years had died and she moved into a new purpose built retirement complex.*

Unfortunately her story is not an isolated one and one that many older lesbian, gay, bisexual and trans (LGBT) people find themselves facing. Imagine making a decision about where you are going to live later in life, the care you are going to have (whether in your home or in a specific care environment) and then when you've made that difficult decision, not feeling able to tell staff and/or other people living there about your life and the significant people in it. Not sharing important aspects of your life for fear of losing that care, being ostracised by the people around you or being abused because of your sexual orientation/gender identity.

Currently in the UK there is no specific older Lesbian, Gay, Bisexual and Trans (LGBT) accommodation or indeed none that market themselves as LGBT affirmative.



In addition to the housing challenges that face us all as we age, there are particular challenges that face older LGBT people, who are more likely to live alone and less likely to have children or extended family networks they can call on for support. Some are reluctant to explore support from formal housing, health or social care providers because of a historic fear of discrimination.

Stonewall Housing is the only dedicated LGBT housing advice and support service in England. We provide a number of services across London including drop in housing clinics, supported accommodation for 16-25 year olds, a domestic abuse project, training for providers and our Older LGBT housing group.

Stonewall Housing's Older LGBT housing group provides a national platform for shared dialogue, providing regional groups around the country. The aims of the group are varied and include enabling older LGBT people and housing care and support providers to share their positive and negative experiences of current housing, care and support services, to create a place to shape policy and practices on a local, regional and national level. We are in the process of developing a charter mark for providers of services aimed at improving housing, care and support services offered to LGBT people.

Funded by Comic Relief for the next three years we are currently running four groups across the country, London, Brighton, Manchester, Birmingham and Bradford. This will expand to six further groups before 2018 until we have an extensive network of UK housing groups.

We have recently been involved in securing funding for an exciting project that may lead to the first older LGBT housing provision in the UK.

Stonewall Housing's CEO, Bob Green, (funded by the London Housing Foundation) has flown to three cities in the United States to find out if the older lesbian, gay, bisexual and trans (LGBT) housing schemes that have been developed there can one day be replicated in the UK.

Bob commented that: 'the number of older LGBT people calling our housing advice services is growing. Despite legal advances with the Equality Act and Equal Marriage, many LGBT people live in fear of homophobia, biphobia and transphobia. It is appalling that if someone wanted to live in housing designed by and for older LGBT people they would have to move to Europe or the United States.'



'We have recently been involved in securing funding for an exciting project that may lead to the first older LGBT housing provision in the UK.'

Stonewall Housing is able to announce that the Big Lottery and Commonweal Housing are funding us to develop our learning from this trip as part of a nine-month feasibility study, with the support of Freshfields Law Firm.

Together with Planet Residential we will be seeking the views of older LGBT people, investors, housing providers and local and national government to see if we can start a scheme in the UK one day.

Stonewall Housing's Older LGBT housing group meets every two months in Central London (not far from Euston Station). If you're interested in being part of our project or want any further information please contact our Older LGBT Housing Network Coordinator Tina Wathern.

Email: [tina@stonewallhousing.org](mailto:tina@stonewallhousing.org)

Telephone: **0207 359 6242**

Website: [www.stonewallhousing.org](http://www.stonewallhousing.org)

# Cohousing – creating an ‘old-fashioned neighbourhood’ for the future

**Maria Brenton** considers a cohousing project in London as a model for those who want to stay active and engaged in their later years and provide independently for their own future housing and support needs. Maria is the UK Cohousing Network’s lead on senior cohousing ([www.cohousing.org.uk](http://www.cohousing.org.uk)) and a member of Cohousing Woodside ([www.cohousingwoodside.co.uk](http://www.cohousingwoodside.co.uk)).



**Cohousing is an alternative, self-managed housing model that combines individual self-contained homes with the advantage of shared space and community life. The Cohousing Community, conceived as an ‘old-fashioned neighbourhood for the future’, offers a convivial setting for an active and engaged old age, while staying very much in charge of your own life.**

Older people’s groups around the country are trying to establish senior cohousing as an alternative way of living.

In London, two groups anticipating the challenges of old age have put their energies and skills into shaping cohousing communities.

One is Cohousing Woodside, a group of men and women who are planning a 30 household community in Muswell Hill in 2017.



‘I want to be able to continue to offer my skills in participating and sharing in this exciting project while, at the same time, receiving the benefits it offers.’

**Shirley, OWCH Member**

The other, described here, is the Older Women’s Cohousing group (OWCH), whose members will move into their completed flats in early 2016. ([www.owch.org.uk](http://www.owch.org.uk)).

OWCH is a group of 26 women, from their mid-fifties to mid-eighties, most of whom live alone, scattered across London. They came together as a group expressly to develop cohousing as a setting for their later life. Their purpose-built block of flats is currently under construction in High Barnet. This successful outcome is the culmination of many years of hard work. It will be the UK’s first senior cohousing community, self-managed by a group of women who have intentionally ‘signed up to be neighbourly’, share some activities, eat together occasionally and look out for each other’s wellbeing.



‘I want to live as part of a community, to be able to both contribute to the life of the community and also to know that they will be there for me if I need support. I want there to be an ‘us’ as well as a ‘me’.’

**Anna, OWCH Member**

The project, combining purchasers and social renters, is based on a unique partnership between the OWCH group, Housing for Women (the small housing association landlord for the rental units) and Hanover Housing as developer.

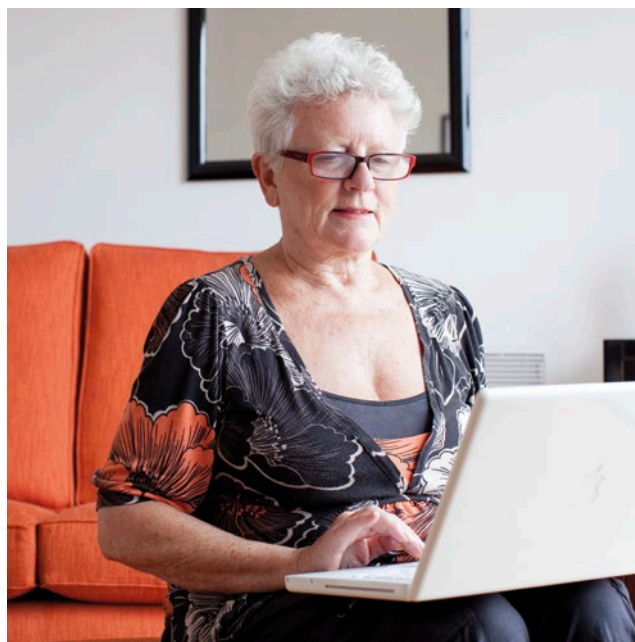
OWCH members have been closely involved with the physical design and construction of their new dwelling and are represented on the project board. More importantly, they have developed the social fabric of their group through collaborative activities. They meet for a day each month with an informal programme of social activities in between.

Small workgroups report back on different tasks and themed work-shops address future issues. They have carefully shaped a supportive ‘community without walls’ across London and in 2016 they will be next door.

‘New Ground’, the OWCH Cohousing development in High Barnet, will thus, unusually, be home to neighbours who already know each other fairly well. They have worked out how they want to live as part of a group, how they will take decisions in managing both the building and their life together, and how they will deal with any conflicts or problems that arise. Above all, this community aims to be a source of support and companionship, while keeping a balance between privacy and communality, personal and shared space. Their intention is also to maintain a relationship with their wider neighbourhood.

The OWCH scheme stands out as a blazing example of a new, user-led housing development geared to self-management. We hope it will stimulate fresh ways of thinking and new, more user-friendly practice among local authorities, planners and developers to support similar projects.

We also hope that this model will not be restricted to older people with equity but, like the OWCH model, include those who need social rental accommodation, plus existing renters whose home environment can be ‘retrofitted’ into cohousing. This offers a challenge to housing associations to do what they do differently. ‘Co-production’ with their end-users could transform existing top-down power relationships, and promote genuinely collaborative methods of community development. Older people are ready and able to manage their own lives, as OWCH clearly demonstrates.



‘It was always my dream to become part of a group like OWCH so that I wouldn’t end up like my grandmother, mother and her sisters and their friends – lonely and isolated from each other and totally dependent on their children in the later years of their lives’.

**Jayne, OWCH Member**



# Home adaptations

Age UK London Trading give an insight into how to begin thinking about adapting your home for later life.



**As we get older we face new challenges and doing things we once took for granted can become more difficult. That's why at Age UK we work with a select group of product partners to offer products that can help you Love Later Life. From investments in independence, such as stairlifts, bathrooms, furniture and scooters, to services that can help you stay in touch, such as mobile phones and computing, we have something to offer everyone.**

All of our solutions are designed or adapted specifically for you and your lifestyle, and the organisations we work with achieve the very highest standards of customer service.

We completely trust our partners to provide you with a sales journey that is transparent and avoids the kind of high-pressure sales tactics we regularly see on consumer affairs television programmes.

Here at Age UK we use the experience and knowledge we've gained from supporting, advising, campaigning and caring to help provide excellent products and outstanding customer service.

**'We use the experience and knowledge we've gained to provide excellent products and outstanding customer service.'**



## Buyer's guide to Home Adaptations

### Where to start

Contact your local social services department for an assessment. They may be able to help you with daily living aids, home adaptations and practical help such as personal care. Your local authority may provide some small adaptations for free.

For larger adaptations, such as stairlifts, they can help you apply for a Disabled Facilities Grant. If you don't qualify for these grants, then you will need to fund the purchase of the product yourself through a private provider; in which case...

### Do some research and get more than one quote

Talk to friends, family or neighbours, or research products online to get some feedback from other customers. It's always a good idea to get more than one quote. Very often, as is the case with Age UK Stairlifts, a 'price match' promise will be available. Basically this means that if you find a similar product with a similar level of service elsewhere, then the alternative quote will be matched.

### Take care

Getting a quote for a product like a stairlift, bathroom, bed or chair can mean having a home visit. All of our product partners have signed up to Age UK's customer principles; however if you decide not to purchase one of our products we would encourage you to choose a provider that:

- Treats you with respect, dignity, honesty, and courtesy.
- Provides you with enough information and gives you time to decide, so you can explore the options before making a decision.
- Gives you a straightforward written quotation.
- Offers a strong after sales package (warranty, helplines etc).
- Considers your longer term requirements, as well as current needs.

If you or someone you know might be interested to learn more about Age UK Stairlifts, Bathrooms, Recliner chairs or adjustable beds, then please contact one of the Age UK London Teams on **0800 328 6089** available Monday to Friday 9am-5pm.

# One trusted partnership. Three excellent products



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Service.** From Age UK  
and Handicare.



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**Products you can depend on**

## Walk in baths & showers

**More independence at home**



Please call Age UK London

**0800 328 6089**



Bathing products/stairlifts/chairs are provided by Handicare Accessibility Limited (Handicare), working in association with Age UK Trading Limited. Handicare will raise a minimum of £1 Million during 2015/2016 for Age UK (registered charity no.1128267) via the sale of independent living products.

# Housing in London

**Jennifer Peters**, Strategic Planning Manager in the London Plan team at the GLA, explains the Mayor's role in planning for the growing older population.

**The London Plan sets the strategic direction for development in London. It is part of the development plan and borough local plans must be in general conformity with it. This allows London to plan strategically for its population to help ensure that needs are met in a coordinated way.**

Population and household projections are key to understanding what Londoners needs will be in the future and how we can plan to ensure they are met. While London is a young city, its older population is growing, with London Plan 2015 population projections suggesting the number of people aged 65 plus will grow from 910,000 in 2011 to 1.49 million in 2036. Whilst the over 90s are expected to increase 200 per cent to 131,000.

This increase has implications for the type of housing and neighbourhoods London needs, but more importantly it reinforces the importance of delivering neighbourhoods which meet the needs of people throughout their lifetime. The London Plan identifies three principles that have been developed to help frame the concept of lifetime neighbourhoods as places where people at all stages of their lives can part of London's social and economic life:

- 1** can get around – neighbourhoods that are well connected and walkable;
- 2** as far as possible, can have a choice of homes, accessible infrastructure and services, places to spend time and to work, with a mix of accessible and adaptable uses;
- 3** belong to a cohesive community which fosters diversity, social interaction and social capital.

To achieve this we need a variety of housing options to ensure older people's needs and aspirations are addressed, some of which will include support to enable older people to live independent lives.

Since the first London Plan in 2004, the Plan has required all new homes to meet Lifetime Homes standards and that 10 per cent of homes are designed to be wheelchair accessible or easily adaptable for residents who are wheelchair users. Applying Lifetime Homes standards helps ensure that homes can meet a range of needs – from families with young children to older people and people with certain mobility needs, providing the opportunity for people to stay in their homes for as long as they want to.

Ensuring 10% of dwellings meet wheelchair standards helps address the significant backlog demand for wheelchair units and provides more choice to those who require wheelchair accessible homes.





The Mayor aims to continue this approach following the Government’s Housing Standards Review which moved access standards to ‘optional’ building regulations, and has set this out in a Minor Alteration to the London Plan.

As well as improving the accessibility of the general need stock, research shows that some people may want or need to move into specialist older accommodation as they get older.

The Mayor’s 2015 London Plan provides indicative benchmarks for specialist housing accommodation for each borough and they are expected to develop proactive policies and strategies to meet this need. The benchmarks are broken down into categories (private sale, intermediate sale and affordable rent) highlighting that for most boroughs the greatest need is for private sale specialist accommodation.

To help meet this need, earlier this year the Mayor launched the second phase of his Care and Support Specialist Housing Fund. Phase one of the scheme allocated £30 million to deliver 669 purpose built affordable homes on 35 supported housing developments. Phase two of the fund specifically addresses the need for market housing in the older persons housing sector. It aims to stimulate the private market and encourage private developers to deliver additional market housing for older people and disabled adults. These will be available to existing homeowners who may wish to downsize into more appropriate accessible housing that better meets their needs in later life, whilst still representing good value for money.

To inform the development of the next London Plan, the GLA have commissioned consultants to investigate the future needs of older people as residents, members of the workforce and as visitors to London. To inform this work, the GLA hosted a workshop attended by older people and other stakeholders to highlight what changes would improve their lives – from flat pavements and functioning hearing loops to time banks and befriending schemes, plus well-designed accessible homes and neighbourhoods. The findings from this work will not only inform the new London plan, but will also be published as a series of cases studies to help stimulate debate.

# Is there a choice?

**Joe Oldman**, Policy Adviser, Age UK, discusses giving more housing choices to older homeowners in London, based on their individual needs and personal wishes, rather than just simplistic, generalised assumptions.



**Downsizing has had a lot of press coverage recently. Although this is often a positive step, older homeowners tend to be considered a homogenous group, despite their diversity. This outlook doesn't accurately reflect the impact of a growing gap in housing wealth between those with high value homes, that give them real choices and others who see their choices diminishing. Houses prices and home equity are obviously major factors in determining our housing options.**

For many downsizing means moving to a more manageable house or flat. For others there is the possibility of moving into retirement housing with the advantages of home support and becoming part of a friendly community. However, the choices across all types of housing are limited because we are still not building enough affordable age friendly homes, in the right places, likely to appeal to older people.

Part of the debate on downsizing is focused on under occupation and how we can make better use of our housing stock. This is a good objective, but placing the blame for under occupation on older people is unfair given that nearly as many younger people under occupy. Under occupation is caused by a number of factors and age is just one of them. The growing miss match between home size and household size is partly the manifestation of housing used as a vehicle for investment rather than simply a comfortable space that lets us get on with our lives. This is a social and economic conundrum we all need to address regardless of age. Older homeowners inevitably accumulate wealth after a lifetime of paying off a mortgage. They still want their children and grandchildren to have the same housing opportunities as they've enjoyed and often do their best to help them secure a home.

The housing options, available to any individual, involves consideration of a range of factors which can encompass work, place, family ties, care needs, and finance. The complexity of making the right decision is the reason why independent housing advice for older people deserves a higher profile. The Care Act 2014 recognises the vital importance of the home in the delivery of social care. A recent report, supported by Age UK 'Making the Case' sets out the core role of housing advice and how it fits into a wide range of Government policy objectives on health and social care.



It shows that good housing choices are not only good for older people but benefit everyone.

Initiatives, such as the Government funded First Stop housing advice service, (coordinated by the Elderly Accommodation Counsel), play an important role in offering a service that allows older people time to explore their preferences directly with an adviser, before making a decision. Age UKs in London and elsewhere have a strong role to play because they can help older people look at their housing options in the context of support services, transport links and benefit and money advice.

Advice services recognise and respect older homeowners whose preference is to remain in their own home and link them into trusted agencies who can help with repairs and adaptations. Around 93% of older people live in mainstream housing, which partly reflects a lack of alternatives.

However, for the foreseeable future, we will need to focus on offering choice by improving the quality and accessibility of mainstream housing.

Given that most of us will end up living in mainstream houses and flats, Age UK argues that all new homes should be designed to make them flexible to our changing needs and this principle needs to go well beyond the specifications for retirement housing. Since 2004 London has had a proud record of building to the lifetime homes standard. This is a set of basic design features that make a home accessible and more easily adaptable. It's vital that changes in the building regulations, next month, don't derail this progress and thereby reduce the choices available to older and disabled Londoners who want the option of living in new mainstream housing.

Support for improvements in the age friendliness of mainstream housing does not preclude seeking an expansion in affordable retirement housing. For retirement housing to become a stronger option it needs greater transparency about what it offers, especially in regard to on-going service charges. It needs to ensure that older people have sufficient control over the management of their home. It also needs to retain its value to ensure that it doesn't exclude the option of moving to more suitable housing where your needs change. Without good support it is still possible for older people to find themselves becoming isolated in retirement housing. All this reinforces the argument that older people need expert housing advice to help them make good choices based on their individual needs and preference rather than simplistic generalised assumptions.



# Eco-friendly Elderly: **Heat**

**Donnachadh McCarthy** FRSA, City Bridge Trust's 'Greening the Third Sector' project, recently gave Age UK London an 'eco-audit'. He was so helpful to us as an organisation that we asked him to write for London Age and here he gives us the third in a four part series on how older people can be eco-friendly.



**Being warm at home is important for a good quality of life. Doing this efficiently is essential for those on a limited budget. It is also important for the planet, as most heating fuels such as oil, gas, coal or electricity emit CO<sub>2</sub>. Wood and renewable electricity do not emit CO<sub>2</sub> emissions.**

Staying warm is challenging for some older people, who are more likely to be in colder homes, live alone and are at home longer. They are advised to have a higher living-room temperature (21°C) than younger people (19°C), due to increased risk for some of heart or lung diseases. But some older people cannot afford this and are going without other essentials to keep themselves warm.

### So how can you reduce your bills?

- 1 Ensure loft and cavity walls are insulated. FREE insulation is available to most people living in privately owned or rented homes. Call **0300 123 1234** to see if you qualify.
- 2 Old gas or oil boilers could waste more than 20 per cent of your heating! Call the above number to see if you qualify for a FREE new efficient boiler, if on pension credit.
- 3 Eliminate draughts by insulating windows, doors, floor-boards, letter-boxes and pipe-exits. Call the Age UK London Business Directory on **0800 334 5056** to see if there is one locally.
- 4 If you live alone in a large cold house, consider moving to a smaller, well insulated home.
- 5 If you don't want to leave the family home, reduce space heated e.g. moving the bedroom downstairs, if there is space.
- 6 Every 10°C degree you turn the thermostat above 21°C (19°C if younger) adds another 10 per cent to your bills, so keep room at right temperature by getting a free thermometer from Age UK – **0800 587 06 68**.



- 7 Hot meals, hot drinks and exercise keeps the body warm and healthy. Older people need to exercise more, as muscle mass helps keep us warm.
- 8 Multiple layers of clothes (especially a thermal layer), warm socks and a woolly hat will keep us warmer.
- 9 Place heat-reflectors behind radiators on outside walls. Available from DIY stores or online.
- 10 Open fireplaces can lose over 20 per cent of your central heating from a room. If un-used, install a chimney-balloon from: **[www.chimneyballoon.co.uk](http://www.chimneyballoon.co.uk)**
- 11 Wood-burners are over four times more efficient than an open fire.

Making your home cosier is good for your health, budget and planet: a win, win, win!

**Q&A** **Janine Aldridge**, Development and Engagement Support Officer, Age UK London, shares her thoughts on her role.

## How do you come to be working for Age UK?

I had previously worked in communications roles across the public sector but this was my first role at a charity and with older people. Initially I worked on the Policy & Voice project coordinating events and engagement activities with older peoples' groups. I loved being able to work directly with grassroots organisations and to see first hand how the engagement benefited the older people and the groups they belong to.

## Why are older people's issues important to you?

Older people are such an important part of our society, not only do they have a lifetime of experience and learning behind them but the issues they face affect us all – younger people can experience isolation and health issues too and I think we can learn a lot from older people.

## What projects do you work on?

I am now the Healthwatch Officer with the City of London Healthwatch. As a health and social care watchdog our role is to ensure that local health and social care services, and

the local decision makers, put the experiences of people at the heart of their care. My other project is Fit4Purpose where I run workshops on areas such as pension reform and mental health and also run an initiative linking social media champions to older peoples' groups.

## What are the biggest concerns you hear from older people?

Not being able to access the services and information they need due to the digital by default agenda and the constant changes in technology.

## What has been your best experience in working with older people?

The House of Commons Question Time event always stands out for me. Seeing 170 older people engaged in a debate on issues that are relevant to them is a rewarding experience.

## What is your vision for your work at Age UK London?

I want to continue to represent the views of people in the City through Healthwatch to shape the services they use and to help older peoples groups become more sustainable through our support.

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*London Age* highlights issues which affect older people in the capital. It is produced to support Age UK London's mission to improve the quality of life for older Londoners and to enhance their status and influence.

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Age UK London works across the capital to improve the quality of life for older people and to enhance their status and influence.

If you have any comment on the magazine content or ideas for the next issue, we'd love to hear from you: **delliott@ageuklondon.org.uk**

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