**Sheltered housing**

Sheltered housing could suit you if you want to live independently but need a bit more support, or if you want to live in a smaller and easier-to-manage home. You can rent or buy sheltered accommodation. It is usually only available to people aged 55 and over.

In sheltered housing you would usually have your own flat or bungalow and access to communal facilities. It is up to you to decide how involved you want to be in any communal activities offered. Unlike care homes, sheltered housing is not inspected or given ratings.

The facilities offered vary from one scheme to another; some common features of sheltered housing include:

* help from a scheme manager (warden), or support staff,
* 24-hour emergency help through an alarm system,
* communal areas, such as gardens or lounges; some schemes have a guest room or flat so relatives can stay, and
* social activities for residents.

## Meals, [help around the home](https://www.ageuk.org.uk/information-advice/care/arranging-care/homecare/) and personal care services such as help with bathing and dressing are not usually provided but care services can be arranged in sheltered accommodation if you do need more help. This could either be arranged through a council care assessment or you can arrange this privately. How much will I pay for sheltered housing?

## The cost of sheltered housing varies depending on whether you rent or buy, the scheme that you choose, and the area you live in.

## As well as rent and/or mortgage payments, you will usually have to pay Council Tax, water rates and energy bills and most properties have a regular service charge. The price of the service charge and what it covers varies from scheme to scheme, but it could include:

## contributions towards communal repairs and cleaning

## grounds maintenance

## servicing and maintaining any lifts and security systems

## building insurance.

## It may include charges for support services such as the scheme manager and emergency alarm.

## You may be able to claim Housing Benefit or Universal Credit to help with your rent costs, however, these benefits cannot always be paid for service charges so you may need to pay these costs yourself.

## If you are paid disability benefits, you can continue to be paid these benefits in sheltered accommodation.

## If you would like to find out more about benefits, please contact us on 01942 241972 and ask for a benefits check.

## How do I rent sheltered housing?

#### Renting from your local council or housing association

Most sheltered housing for rent in Wigan borough is provided by the council and housing associations.

* Council properties are allocated to people through the housing register.
* Housing association properties are usually allocated both through the housing register and directly by the organisation fill; **it is a good idea to approach housing associations yourself to ask about vacancies and to be put on their waiting list (even if you have also applied to the housing register)**.

#### Renting privately

Some sheltered housing is available to rent privately. There may still be a minimum age threshold, but you may not have to meet any other criteria. Waiting times are likely to be shorter. Rents may be higher and your tenancy may be less secure than if you rented sheltered housing from the council or a housing association.

## How do I buy sheltered housing?

Most sheltered housing for sale is from private developers. There will be a management group in charge of the warden, services and maintenance. Unlike care homes, sheltered housing is not inspected or given ratings. However, there are some things you can check:

* Check that the developer is registered with an accredited body such as the National House Building Council (NHBC). Newer properties built by registered developers are covered by a Sheltered Housing Code.
* Check if the management group are members of a recognised trade body such as the Association of Retirement Housing Managers (ARHM). They have a code of practice.

**You can find out more about sheltered housing and search for schemes at** [**http://www.housingcare.org/index.aspx**](http://www.housingcare.org/index.aspx)