

Factsheet 2

Buying retirement housing

November 2019

About this factsheet

This factsheet explains options and issues to consider if you are thinking about buying retirement housing. This is specialist housing for older people, which can be either 'age exclusive' or offer some level of support or care.

General information about housing for older people and how to choose a suitable option is in factsheet 64, *Specialist housing for older people*. Information on the process of buying a home, including how to find an estate agent or solicitor and help with moving, is in information guide 8, *Housing options*.

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 any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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1 Recent developments

In **England**, the Government have announced a wide range of reforms affecting leasehold housing. They are proposing to:

- ban new leasehold houses (this will not apply to flats or existing leasehold houses)
- reduce ground rents on newly-created leases to zero, with support for existing leaseholders paying unfair sums
- consider ways of making it cheaper and easier for leaseholders to extend their lease or purchase the freehold
- introduce stronger regulation for managing agents, e.g. mandatory qualifications and a legally enforceable Code of Practice
- make service charges and other fees fairer and more transparent
- make it easier for leaseholders to take over the management of their building (the '*Right to Manage*')
- address the gaps in housing redress so that more people have access to an independent redress scheme like an ombudsman.

The proposal to ban new leasehold houses will not apply to retirement properties. The proposal to reduce ground rents will not apply, unless a retirement scheme charges '*transfer fees*'. If a retirement scheme is not legally obliged to reduce their ground rents, they must give you the option of a higher purchase price in exchange for your ground rent being set at zero.

In **Wales**, the Welsh Government is considering reforms to residential leaseholds. Further information is at www.gov.wales/leasehold.

2 Introduction

Retirement housing is aimed at older people. Residents must usually be aged over 55 or 60. Most retirement housing is sold on a leasehold basis. This means you have a tenancy granted for a long period of time, for example 99 or 125 years. Many new-build retirement properties now come with 999-year leases.

A lease reduces in length unless it is extended, so after 30 years a 99-year lease becomes a 69-year lease. It is sold at its reduced length when the property changes hands, although it may be possible to extend at the point of purchase. Otherwise, most leaseholders have the right to extend after two years of ownership, but they have to pay a premium.

If a lease is not extended and runs out, the leaseholder may be able to stay in the property on the same terms or the landlord may propose to grant a new rolling tenancy. If the landlord wants the property back at the end of the lease, they need a court order to evict and can only do so on certain grounds.

A leaseholder usually pays a large amount upfront and a smaller amount of '*ground rent*' to the freeholder (the landlord) each year. This may be as low as £50 but can be £300 or more. Ground rent can increase over time – make sure you understand what is charged initially and whether and how often this increases before making any financial commitment.

Leaseholders usually pay a regular service charge to cover the cost of services provided by, or on behalf of, the freeholder. This can be a significant expense, particularly in retirement housing where additional services are often provided.

As a leaseholder, your rights are different to a freeholder's. You have a landlord who retains some control over your property and how you use it. This may make life easier for you, but could be a big adjustment if you are used to living in a freehold property and making all your own decisions. It is possible to purchase freehold retirement properties, see section 12.

Retirement properties can be bought through shared ownership, which involves buying a share of a property. Depending on the size of your share, you may be charged rent on the remainder. It is important to seek advice before buying on this basis, as your rights and responsibilities are different to a full leaseholder. See section 13 for more information.

Facilities and services in retirement housing vary between schemes so check what is available before buying. Factsheet 64, *Specialist housing for older people*, has more information. Contact the Leasehold Advisory Service (LEASE) for information on leaseholder rights. They give free advice on specific cases and have advice guides on their website.

3 Scheme management

Most retirement housing schemes are managed by the landlord or a third party manager (a '*managing agent*') appointed by the landlord. Some schemes are managed by the residents themselves. All management options are called the '*management organisation*' in this factsheet.

Managing a scheme means providing the services set out in the lease agreement (the '*lease*') and maintaining the building in accordance with the lease, the law and relevant codes of practice. The type of services a management organisation is responsible for can include:

- provision of a scheme manager service
- upkeep and cleaning of communal areas, such as corridors, lifts, communal lounge, external grounds etc
- repairs and maintenance to the structure, exterior and communal areas
- insurance of buildings.

You usually have to pay a service charge to cover the cost of these services. The management organisation should bill you regularly and collect the money. See section 5 for information on service charges.

If you are thinking about buying a retirement property, find out who the management organisation is, how experienced they are at managing leasehold retirement housing, and how often their representatives hold meetings with residents.

Check whether the management organisation belongs to a recognised trade body, such as the Association of Retirement Housing Managers (ARHM). ARHM aims to promote and maintain high standards of management in retirement housing. All management organisations registered with ARHM are bound by its Code of Practice.

You may wish to check whether there is a residents' association that works with the management organisation to ensure residents' views and needs are considered and addressed. For more information on forming a residents' association, see the ARHM website.

You can ask the First-tier Tribunal (Property Chamber) to appoint a different management organisation, see section 11. The *First-tier Tribunal (Property Chamber)* and the Welsh equivalent, the *Residential Property Tribunal Wales*, are called '*the Tribunal*' in this factsheet. Contact LEASE for information on making an application to the Tribunal.

4 Scheme manager or warden service

Most retirement schemes have a scheme manager, also known as a warden, house manager or estate manager. They are distinct from the management organisation responsible for providing services specified in the lease, although they may assist in the provision of these services.

The manager's duties vary between schemes, sometimes considerably. In the past, most managers lived on-site and provided individual support for residents, for example emergency help, emotional support and help applying for benefits and social care.

Now, the role may involve more administrative and housing management duties. It may be shared by a team of support staff living off-site. In some schemes, an emergency alarm system is the main way for residents to get help and assistance.

Information about a scheme manager's role and duties, hours of service, and details of relief or emergency cover during periods of absence should be included in an information pack, which is provided prior to sale in some cases (see section 8).

The scheme manager's overheads can account for a substantial amount of the service charge, as it includes their salary and, if they live on-site, the cost of maintaining their accommodation. It may include their rent if the lease allows it. When looking at schemes, think carefully about the manager's duties and whether you are willing to pay for this service.

Some schemes may not have a scheme manager. This may mean a lower service charge, but consider whether a scheme without a manager is right for you and what you would do if your needs change in future.

5 Services and service charges

What services are provided in retirement housing?

Services provided vary and are set out in the lease. They usually include:

- **cleaning and general upkeep** of communal areas and grounds
- **repairs and maintenance** – make sure you are clear about the respective responsibilities of the management organisation and residents. You are normally responsible for maintaining and repairing the inside of your property and for arranging contents insurance
- **the scheme manager service**
- **emergency alarm** provision and upkeep
- **management fees** – the management organisation may charge a fee for staff time and overheads related to scheme administration.

The management organisation is only obliged to provide the services set out in the lease.

What is the service charge?

A service charge is paid by leaseholders to meet the cost of the services provided. The cost of providing services can only be recovered from the leaseholder if the lease says so.

Some schemes have a higher service charge than others and the amount payable can vary from year to year. It is important to be clear about what you can expect to pay both now and in the future before making a commitment.

For a one-bedroom flat, you may expect to pay between £1,500 and £3,000 a year, but for some extra care or luxury sheltered properties the charge may be in excess of £10,000. Remember, there are other charges on top of the service charge (see section 6).

What are my rights around service charges?

You have rights around service charges that are '*variable*', which means not fixed as part of your rent. You have a legal right to request a summary of the service charge account from your landlord.

This should detail costs incurred over the last accounting period, show how costs relate to charges you are being asked to pay, and say if any costs relate to works which have, or will be, funded by a grant.

In this context, 'landlord' means '*any person who has a right to enforce payment of a service charge*', so it is a good idea to approach your management organisation initially.

If you obtain a summary, you have six months to ask to inspect the full accounts, receipts and other documents and make copies. You should be given a summary of your rights and obligations with each demand for payment.

By law, costs can only be recovered from leaseholders '*to the extent that they are reasonably incurred*' and '*if the services or works are of a reasonable standard*'. You have a right to challenge the reasonableness of your service charge at Tribunal.

You can ask the Tribunal to determine whether you are liable to pay a charge, for example if your landlord asks you to pay for a service when it is not set out in your lease. You can do this whether or not the charge has already been paid.

You must be consulted before your landlord carries out expensive works to your property or enters into a long-term contract requiring you to pay more than a certain amount each year.

For more information, see the LEASE website for the guide *Service charges and other issues* and a specific guide on leasehold retirement housing, *Leasehold retirement housing – your rights and remedies*.

6 Other charges

If you take out a mortgage to buy a property, you must keep up with the repayments. If you buy via a shared ownership scheme, you may be charged rent on the portion of the property you do not own. Unless you are a freeholder, you usually have to pay '*ground rent*' to your landlord. The amount is set out in your lease and is usually between £50 and £300 a year, although it can be more. Increases in ground rent are restricted by the terms of your lease.

You have to pay Council Tax, water rates and energy bills. Water and fuel charges may be part of your service charge if they are for communal areas such as corridors or the residents' lounge. You have to pay a TV licence fee if you are under 75 and watch or record live television or watch BBC programmes on a laptop. You may receive a concession on your TV licence; check to see if this is the case.

Make sure you have budgeted for all charges, including additional costs such as telephone and internet bills and insurance. Make sure you can keep up with these payments in the long term and will have a good quality of life once paid. Check you could manage if charges increased.

If you want to carry out alterations or improvements to your home, you may have to get consent from your landlord and they may charge an administration fee. Like service charges, administration fees must be reasonable to be recoverable and can be challenged at Tribunal. See section 11 for information about '*transfer fees*', which may be charged if you sell or sublet the property or someone moves in with you.

7 Financial help

Service charges and ground rent

You may be able to get help with some of your service charges by claiming Pension Credit Guarantee Credit, if you have reached State Pension age. Reasonable charges for the following services are eligible:

- provision of adequate accommodation including some warden and caretaker services, gardens, lifts, entry phones, portering, rubbish removal, TV and radio relay charges
- laundry facilities like a communal laundry room, but not personal laundry services
- cleaning of communal areas and windows
- minor repairs and maintenance
- home insurance if it has to be paid under the terms of the lease.

You may also be able to get help with ground rent. See factsheet 48, *Pension Credit* for information.

Support services

Your local authority may help with support charges that cannot be met through Pension Credit, for example charges for individual support provided by the scheme manager or the emergency alarm system.

In **England**, this may be available under the 'Supporting People' programme, but coverage is variable. Ask your local authority whether Supporting People funding is available and if not, what your options are.

In **Wales**, there is a national 'Supporting People' programme available in all local authority areas and operating in a standard way. Ask your authority to assess your circumstances and tell you if you are eligible. Welsh Government guidance is at www.gov.wales/supporting-people-programme

Council Tax and other bills

If you are on a low income, you may be able to get help with your Council Tax payments. For more information, in **England** see factsheet 21, *Council Tax* or in **Wales** factsheet 21w, *Council Tax in Wales*.

There are ways you can minimise or get help with energy bills. In **England**, see factsheet 1, *Help with heating costs*. In **Wales**, see Age Cymru factsheet 1w, *Help with heating costs in Wales*.

If you struggle to pay your bills, ask an adviser to carry out a full benefits check to ensure you are claiming everything you are entitled to. You may be able to maximise your income by claiming Attendance Allowance.

8 Terminating leases

As a leaseholder, you have many basic statutory rights. Additional rights depend on the terms of your lease. Seek independent legal advice on your rights and responsibilities before signing a lease.

An important part of the lease relates to the landlord's ability to terminate it early, known as '*forfeiture*'. If a property is occupied, the landlord cannot forfeit the lease without first obtaining a court order. There are significant restrictions on landlords' ability to do this and it is possible for a leaseholder to seek '*relief*' from forfeiture after an order is granted.

Most long leases contain a clause allowing the landlord to forfeit the lease if the tenant does not meet their obligations, such as paying ground rent or service charges. It may be possible for a landlord to terminate a lease if the leaseholder causes severe nuisance to other residents.

Before buying a retirement property, check the landlord's forfeiture policies. Ask them to confirm in writing what action might be taken if your needs changed substantially, for example you develop a long-term health condition like dementia. For more information, contact LEASE.

9 The right to manage

If your lease was originally granted for a term of more than 21 years, you can form a company with other '*qualifying*' leaseholders and take over responsibility for the management of the building. This is known as the '*right to manage*'. It only applies to leaseholders of flats, not houses or bungalows.

You do not have to prove any fault on the part of your landlord or management organisation, or obtain their consent. However, your building must comply with certain requirements and the company must include at least half of the qualifying leaseholders living there. The right is exercised by the company serving a formal notice on the landlord and any management organisation that is party to the lease.

Alternatively, if the management arrangements put in place by your landlord are unsatisfactory, you can ask the Tribunal to appoint a different management organisation. This right is not available if the landlord is a registered provider of social housing such as a local authority or housing association. For more information, contact LEASE.

10 Protection for residents

Codes of practice giving protection for people in retirement housing include the National House Building Council (NHBC) *Sheltered Housing Code of Practice*; the Association of Retirement Housing Managers (ARHM) *Private Retirement Housing Code of Practice*; and the Associated Retirement Community Operators (ARCO) *Consumer Code*.

10.1 NHBC Sheltered Housing Code of Practice

NHBC sets standards for the housebuilding industry. Registered builders and developers must comply with its *Sheltered Housing Code of Practice* when building housing for older people. This requires legal agreements to be made between a registered builder or developer, the scheme's management organisation and the purchaser. These agreements give the purchaser the benefit of the rights set out in the Code.

A purchaser must receive a '*Purchaser's Information Pack*' with important information about the scheme. The management organisation must have a formal complaints procedure and allow residents to comment on the service charges proposed for the upcoming year before these are finalised. They can only charge a '*transfer*' or '*exit*' fee in certain circumstances.

Homes built by NHBC-registered builders and developers may come with a warranty, the *NHBC Buildmark*. It applies to newly-built, converted or renovated homes, and protects you if certain structural problems occur in the 10-year period after exchanging contracts. If the property is sold during the 10-year period, the remaining cover transfers to the new purchaser.

If buying a retirement property, check whether the builder or developer is registered with NHBC, whether you are protected by the Buildmark warranty, and for how long.

The Code applies to housing for older people:

- purpose built or converted after 1 April 1990, and
- set out in a scheme of self-contained properties with a package of estate management services provided.

The Code can be downloaded from the EAC FirstStop Advice website at www.housingcare.org/downloads/kbase/3316.pdf.

10.1.1 The Purchaser's Information Pack

The Code states the Purchaser's Information Pack must be given to the '*first purchaser*' when they reserve the property and '*in good time*' to allow them to consider the information before exchanging.

If the property is sold again, the landlord or management organisation must ensure an up-to-date copy of the Pack is given to the new owner. This should be provided prior to the sale if possible. It is a good idea to request a copy at an early stage.

Although the Pack contains important information, the most significant document you receive is the lease, as this is legally binding. Make sure your solicitor or independent adviser explains the terms of the lease to you.

The main points included in the Pack are detailed overleaf.

10.1.2 The landlord and the management organisation

The name and address of the landlord (generally the freeholder) and the management organisation; details of the management organisation's nearest regional office, information on its history and the number of homes for older people it currently manages; details of the relationship between the landlord and the management organisation and in particular whether the management organisation is a party to the lease.

10.1.3 The purchaser's legal rights

A summary of the purchaser's rights under leasehold law, including the right to:

- be consulted before major repair works are carried out
- form a residents' association and the process by which an association can gain formal '*recognition*' and additional consultation rights
- inspect the service charge account and challenge unreasonable service charges
- information about the landlord and the management organisation, including information about the duties of the management organisation
- comment on the management organisation's performance and on the suitability of any new management organisation the landlord is proposing to appoint and to have these views taken into account by the landlord
- challenge a landlord who fails to provide services, for example by asking the court to order the landlord to carry out repair work or to appoint another management organisation.

The Pack must summarise the main provisions of the lease, including details of services provided, ground rent, charges on re-sale, charges for management services, communal facilities and restrictions attached to the property, for example the age of occupiers or keeping pets.

10.1.4 Complaints

Details of the management organisation's complaints and grievance procedure, including a timetable for action on complaints.

10.1.5 Services and insurance

A full explanation of all services and facilities provided by the management organisation including:

- the emergency alarm system
- how repair responsibilities are divided between the landlord, the management organisation and the resident
- the procedure for reporting emergency and non-emergency repairs
- details of the insurance for buildings and contents insurance for common areas such as the residents' lounge.

10.1.6 Charges and service charges

Full details of all payments, fees or charges you may have to pay to the landlord or management organisation, including:

- an estimate of payments, fees and charges for the current accounting year
- how all the services are charged for and how charges are divided between dwellings
- how often payments, fees and charges are collected
- the process for reviewing the level of payments, fees and charges – how often this takes place and what consultation with residents is involved
- the reserve fund - how it is funded and what it covers.

10.1.7 Re-selling

There must be information about your rights on re-sale, including details of any restrictions. Occasionally re-selling is restricted to purchasers aged over 55 or 60, but, more importantly, occupation of the property is almost always age restricted and you need to inform purchasers of this.

There must be details of any charge the landlord or management organisation makes upon re-sale, including any requirement to contribute to the scheme's reserve fund.

10.2 ARHM Private Retirement Housing Code of Practice

Management organisations that are ARHM members are bound by its *Private Retirement Housing Code of Practice*. This is principally aimed at leasehold retirement housing, but in most cases applies to the management of freehold bungalows and houses as well.

This Code covers good practice in providing services, including the scheme manager service, and in setting and collecting service charges. It requires the management organisation to consult residents to a greater degree than the law requires, invite all leaseholders to a meeting at least once a year, visit schemes regularly and encourage the setting up of residents' associations.

The management organisation should provide all purchasers with a Leaseholder's Handbook. This may be called a different name, such as Purchaser's Information Pack or Resident's Handbook. All potential purchasers must be made aware of the Handbook and a copy must be provided in advance of completion if requested.

The Handbook should be sufficient to meet the requirements of the Purchaser's Information Pack in the NHBC *Sheltered Housing Code* (see section 10.1.1), but the management organisation can produce a generic version for all their schemes explaining that each scheme may vary in detail. If so, ask the management organisation to give specific written information about the scheme you are interested in.

The ARHM *Code of Practice* was approved by Government. This means that, although not all aspects are legally binding, its provisions can be considered by a court or Tribunal if action is taken against a management organisation, for example for poor management.

There are Codes for **England** and for **Wales** on the ARHM website.

10.3 ARCO Consumer Code

ARCO is the main body representing '*housing-with-care*' providers. The *Consumer Code* applies to certain schemes run by ARCO members. It does not apply to all the schemes they provide, so make sure you check whether a specific scheme is covered. Schemes covered by the Code may offer a higher level of personal care services than other schemes.

The Code requires the provision of certain core services, for example domestic services for residents and meals available in restaurants or dining areas. Staff must be available on the premises 24 hours a day.

Marketing, advertising and sales materials must be up-to-date, clear and accurate and must not confuse or mislead. You must be given an accurate representation of a scheme's tenure arrangements, care arrangements and residents.

You must not be subject to any aggressive sales techniques and must be given time to digest information and raise queries before committing to a property or package of services.

You must be given a '*Key Facts*' summary of the mandatory and discretionary charges as soon as possible after expressing an interest, as well as clear information on how the scheme is managed and how care and other services are organised.

Along with the Key Facts summary, you must be given detailed information on certain charges, including a copy of the latest service charge budget or accounts if the charge is variable. You must be given information on any fees payable if, for example, you sell or sublet the property or the occupancy changes ('*transfer fees*'), with realistic worked examples of the financial impact. It should be clear from the provider's marketing materials and website if transfer fees are payable.

You must be told the current size of the sinking fund, if there is one, and what happens if the fund is unable to cover the full costs of major works.

You are provided with a contract setting out your rights and responsibilities and those of the landlord or management organisation, including age restrictions for residents, arrangements for repairs and maintenance, and rules around the keeping of pets. Personal care services should be clearly described in a separate contract.

If you buy a property second hand, the seller should give you the Key Facts document and other information above. Speak to the scheme's landlord or management organisation if they do not, or if you have any questions. You can access the full Code on the ARCO website.

11 Transfer fees

Some leases require a leaseholder to pay a fee to the landlord or management organisation in certain circumstances. These fees are known by different names, including 'transfer', 'event', 'exit' or 'departure' fees. They are most commonly triggered when a property is sold or sublet, but may be payable if there is a change of occupancy, for example if a new partner, relative or carer moves in.

There is often a lack of transparency about fees and calculations, but they may be calculated as a percentage of the re-sale price or market value of the property. Most 'housing-with-support' schemes charge a fee of one or two per cent. However, some schemes charge more, for example 10 or 30 per cent. Extra care schemes tend to charge more.

All the Codes of Practice contain provisions about transfer fees. The NHBC Code states that no share in the equity or equity growth of a property can be claimed by the landlord or management organisation unless the lease provides for:

- a fixed deduction on re-sale to contribute to the scheme's sinking fund (a 'contingency' fee), or
- a fixed deduction on re-sale as part of a 'bona fide' scheme to finance the provision of care to residents or keep service charges low (a 'deferred payment' fee), or
- a defined share of the equity to be retained on re-sale where the property was originally sold at a discount.

The ARHM Code for **England** states management organisations should 'include a clear and prominent explanation of the terms of any event fees in any pre-sale information they provide'. If this cannot be provided directly to the purchaser, it should be given to the seller's solicitor with 'prominent instructions' to pass to the purchaser as soon as possible.

Similar information should be given in the Leaseholder's Handbook. Management organisations should make it clear if a fee is payable simply as a consequence of moving out or as a way to keep service charges lower for residents.

Under the ARCO Code, purchasers must be informed about any transfer fees payable as soon as possible after expressing an interest in a property. They must be given information on:

- the amount of the fee and how and when it is payable
- how the fee is calculated, with realistic and transparent worked examples of the financial impact
- the percentage of the fee that goes into a reserve fund, if any
- what, if anything, the customer will receive for the fee
- who will receive the fee
- whether any element of the fee will be held in trust.

Although the Codes offer some protection against unfair or hidden fees, the lease ultimately dictates if a fee is payable and how it is calculated.

It may not be possible to see a copy of a property's lease until you make an offer. Thus, it is vital you receive detailed pre-sales literature (including the Purchaser's Information Pack or the Leaseholder's Handbook) and ask for a written explanation of any transfer fee terms in the lease.

Ask a solicitor or independent adviser to explain the terms and give you a worked example of how much you would have to pay if your property reaches a certain value.

Note

The Law Commission, an independent body that keeps the law under review and makes recommendations to Parliament, has published a draft code of practice to regulate the charging of transfer fees. The aim is to protect leaseholders from unfair or hidden fees.

Government has committed to approving the code. Once approved, it will apply to all new leases and to certain existing leases upon re-sale.

12 Freehold properties

There may be an opportunity to buy a retirement bungalow or house freehold, although the vast majority of retirement properties are leasehold. If you do buy freehold, you need to sign a deed of covenant to accept management services from a specific provider.

As a freeholder, you do not have the protection of leasehold legislation, although Government is proposing to give freeholders on private and mixed-tenure estates equivalent rights to leaseholders in relation to challenging service charges and asking the Tribunal to appoint a new management organisation.

You should have the protection of the ARHM Code if your management organisation is a member, or the ARCO Code if your scheme is covered. Your property may be covered by the NHBC *Sheltered Housing Code of Practice* if it was built by a registered builder/developer.

Freehold houses should not be confused with blocks of flats where the leaseholders have exercised the collective right to buy the freehold of the block. These occupiers are not freehold owners, but leaseholders who are also members of a freehold company. You should seek independent legal advice if considering this option.

13 Shared ownership and other options

Shared ownership

Shared ownership allows you to purchase a share in a property and pay rent on the remainder. You can purchase additional shares in the property until you 'staircase' up to full ownership.

In **England**, there is a specific scheme for people aged 55 or over, called *Older People's Shared Ownership*. In this scheme, your maximum equity share is limited to 75 per cent, but once you reach this level, you do not have to pay rent on the remainder.

Seek independent legal and financial advice if you are considering shared ownership, as there are potential drawbacks. You may find it difficult to move if property prices go up and you only own a small share of your home. You may find it difficult to staircase up, as additional shares are bought based on the value of the property at the time you staircase, not the original value.

Even if you only own a small percentage of a property, you are likely to have to pay service charges in full. If you fall behind on the rent payments due on the part of the property you do not own, it is possible for the landlord to evict you in the same way as a tenant and you could lose your equity stake in the property.

Other options

There are other options that could enable you to purchase a retirement property when you would otherwise find it difficult, or make the process of moving easier.

There are '*leasehold schemes for the elderly*' that work in a similar way to Older People's Shared Ownership, and '*Lifetime Lease*' plans, which offer you the opportunity to purchase the right to live in a property for the rest of your life.

Some developers allow you to '*part exchange*' your existing property for a retirement home. This enables you to move without the hassle of selling your property on the open market, although the developer takes a percentage of its market value.

Contact the Elderly Accommodation Counsel for more information.

Useful organisations

Association of Retirement Housing Managers (ARHM)

www.arhm.org

Telephone 020 7463 0660

Trade association representing organisations managing retirement housing. Its Code of Practice applies primarily to leasehold retirement housing.

Associated Retirement Community Operators (ARCO)

www.arcouk.org/

Telephone 07539 533339

The main body representing 'housing-with-care' providers in the UK. Schemes provided by ARCO members may be known as retirement villages, extra care housing, assisted living, close care apartments, or independent living. Some are covered by ARCO's *Consumer Code*.

Citizens Advice

England or Wales go to 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.

Elderly Accommodation Counsel EAC

www.housingcare.org/index.aspx

<http://hoop.eac.org.uk/hoop/start.aspx> (HOOP tool)

Telephone 0800 377 7070 (free call)

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

Their online HOOP tool helps you to identify the aspects of your home you find most difficult and local services and accommodation that may be suitable. You can request a callback from an adviser if you need more detailed advice. If you do not have internet access, call the Freephone number. You are sent a leaflet, which can be used to request a callback.

Leasehold Advisory Service (LEASE)

www.lease-advice.org/

Telephone 020 7832 2500 (England)

Telephone 02920 782 222 (Wales)

LEASE provide free initial advice to members of the public on residential leasehold law. They can help if your enquiry is about a flat or leasehold house with a lease longer than 21 years. See overleaf for more about their services.

Initial advice is defined as the provision of outline, summary, legal advice – as much as can be fitted into a 15 minute time-slot – together with the recommendation as to where more detailed information can be found.

LEASE produce a series of advice guides on leasehold law, which can be viewed on their website. They have an interactive tool to help you locate the most relevant guides for you and recommend that you use this before contacting them for specific advice so that you get the most out of your time with them.

National House Building Council (NHBC)

www.nhbc.co.uk

Telephone 0800 035 6422

NHBC are a standard-setting body for the construction industry and provider of warranty and insurance for new homes. They produce a Code of Practice which applies to retirement housing built by registered builders or developers after 1 April 1990.

Shelter

www.shelter.org.uk

Telephone 0808 800 4444 (free call)

A national charity providing telephone advice to people with housing problems including tenancy rights, homelessness, repairs and Housing Benefit.

Shelter Cymru

www.sheltercymru.org.uk

Telephone 0345 075 5005

Welsh Government

www.gov.wales

Telephone 0300 060 4400

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

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0800 022 3444

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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