

Housing options

Different types of housing
to suit your needs



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

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What this guide is about

Many of us find that as we get older we start to think more about where we live. Do you want to stay where you are, but could do with some support to make life easier? Would repairs or adaptations make your home more comfortable? Perhaps you're thinking about moving somewhere smaller or nearer to family and friends? Or you may be considering housing specifically for older people, such as sheltered housing.

This guide gives you information about these different possibilities and explains how to find out more about your options.

As far as possible, the information given in this guide is applicable across England, Wales and Scotland. In Northern Ireland, contact Age NI.

In this guide, where we refer to a local council social services department in England and Wales, we intend this also to be a reference to a social work department in Scotland.

Key



This symbol indicates where information differs for Scotland and Wales.



This symbol indicates who to contact for the next steps you need to take.

Thinking about your options

We often have a deep emotional attachment to the place we call 'home'. But as we get older, some aspects of daily life can become more difficult and we may begin to feel that our current home is no longer the best place to suit our changing needs.

It could be that your home just needs some changes to make life easier. Or you may want to consider other housing options, such as moving nearer to family or moving to a property that suits your needs better. Either way, it's important to think through all the options carefully before making any decisions.

As a first step, here are some questions that may help you to think about your home and how it suits your current needs and possible future needs.

Location

Where we live makes a big difference to how comfortable and safe we feel, and is especially important if we have friends, neighbours or social groups nearby. Some things to think about include:

- Is your current home near your family?
- Is your current home near to your friends and social groups?
- Do you feel safe in your home and neighbourhood?
- Are the local facilities and transport links suitable for you?
- Is the area easy to get around, or are there hills, traffic or busy roads that make it more difficult to go out and about?

Size

A home that's too big for our needs can become harder to manage as we get older. However, a home that's too small could be more tricky to adapt. Some things to consider include:

- Do you currently have more rooms than you need?
- If you have a garden, is it a size you can manage?

Accessibility

As we get older our needs change and we may find it more difficult to get in and out of or move around our homes. You could think about the following:

- Can you move around your home comfortably and easily?
- If your home has more than one floor, is there a downstairs toilet? If not, could you get one installed?
- Do you have to walk up a long path or stairs to reach your front door?
- Will your home suit your needs in the future, for example if you become less mobile?

Finances

A home can be expensive to run, especially if you are paying rent or a mortgage on a fixed income such as a pension. Moving to a smaller home or to a cheaper area can have a big effect on our finances. You could consider:

- Do you pay rent or a mortgage and can you manage these costs comfortably?
- Are your energy bills affordable?
- Do you have sufficient income for all you need?

If you're struggling to make ends meet, see the section 'I'd like to boost my income' on pages 12–13.

You could use these questions as a starting point to think about your current situation and what you may want and need. Even if you're fairly sure what you want to do, it may be a good idea to read through all the options here. You may find you like the sound of something that you didn't know existed or assumed wasn't suitable for you.

Talking through the possibilities with family or friends and taking independent advice can also be very helpful. However, remember that choosing where and how you live should be your decision. No one should try to persuade you to do something you're not sure about.

what next?

This guide contains an overview of the options that you may wish to consider. If you want someone to talk to for further advice, contact the Elderly Accommodation Counsel (see page 36) or your local Age UK (see page 33).

Remember that choosing where and how you live should be your decision. No one should try to persuade you to do something you're not sure about.

I want to stay at home but need to make some changes

Staying in your own home doesn't necessarily mean that things have to stay the same. A few simple changes could make life a lot easier. Perhaps your home could do with some repairs, adaptations or equipment to help you live there safely and independently.

Useful equipment

There's a whole range of equipment and useful gadgets available to help people live at home independently. These include:

- kettle tippers
- one-handed chopping boards
- long-handled shoe horns
- telephones with large buttons.

The Disabled Living Foundation can offer advice on what products are available and how to get them. They also have a loan library where you can try out products for two weeks to see if they suit you. See page 35 for contact details.

There's also lots of useful technology to help with safety in the home. For example, if you're worried about having an accident or falling ill while you're alone at home, you could get a personal alarm. These allow you to contact a 24-hour response centre by pressing a button on a pendant or wristband that you wear all the time. Staff at the emergency response centre will then call either your chosen contact person – a neighbour, relative or friend – or, if the situation is more urgent, the emergency services.

Your local council may run a personal alarm scheme. In England and Wales, you can search for your local community alarm service based on your postcode by visiting www.gov.uk/apply-for-community-alarm. You may get one free of charge following a care needs assessment from your local council but this will depend on the assessment and your circumstances. Contact your local council's social services department for more information.

Aid-call Limited, a subsidiary of AXA PPP healthcare Group Limited, also provides Age UK branded personal alarms including within Northern Ireland.* For more information about the service and the likely costs, call 0800 011 3846.

Home adaptations

If you'd like to stay at home but are finding it more difficult, you could consider home adaptations. These don't always have to be big or expensive. Some examples are:

- grab rails
- a ramp to the front door
- a walk-in bath
- a stairlift.

Some people may be eligible for free home adaptations from their local council. See our guide *Adapting your home* for more information. Equity release could also be an option for funding home adaptations (see page 13).

* Personal Alarms are provided by Aid-Call Limited, a subsidiary of AXA PPP healthcare, which is authorised and regulated by the Financial Conduct Authority for Consumer Credit. Financial Services Register number 707455. Aid-Call Limited is registered in England number 01488490.

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Help with adaptations and repairs

If you have a Home Improvement Agency (HIA) in your area, you may be able to get help with making repairs or home improvements. HIAs are not-for-profit organisations that provide a variety of services for older people and disabled people, including advice, practical assistance with works and access to grants and loans. Some HIAs run handyman schemes for help with small jobs. If you live in England, contact Foundations (see page 36) to see if there's an HIA near you. In Wales, contact Care and Repair Cymru, and in Scotland, contact Care and Repair Scotland (see page 36).



Over 70 local Age UKs operate handyman services across much of the country. These services offer older people extra help with small practical jobs – from putting up curtain rails to installing energy efficient light bulbs or putting on a door chain. These are usually charged-for services, and the cost will depend on the nature of the work required. See our free guide *Getting help at home* or contact your local Age UK for more information.

If you want to find a reliable tradesperson, see if your local Age UK runs a 'Trusted Trader' scheme or use the TrustMark directory at www.ageuk.org.uk/trustmark.

If you're a tenant you have certain rights to have repairs carried out. Let your landlord know as soon as possible what repairs need to be done. Find out more in our free factsheet



Tenancy rights – repairs. In Scotland, contact Age Scotland for information.

what next?

See our free guide *Adapting your home* and our factsheets *Disability equipment and home adaptations* and *Funding for home improvements* for more information. In Wales, contact



Age Cymru (see page 33). In Scotland, see Age Scotland's factsheets *Older homeowners – financial help with repairs and adaptations* and *Equipment for daily living*.



A few **simple changes** could make life a lot easier. Perhaps your home could do with **some repairs, adaptations or equipment** to help you live there safely and independently.

I want to stay at home but need some support

You may want to stay in your own home but need some assistance – perhaps help with getting up, going to bed, bathing or preparing meals. Local councils are responsible for assessing the needs of older and disabled people, and for arranging services that can help you to stay in your own home. The sort of services provided can include:

- help with general household tasks
- home care to help with things such as bathing and dressing
- meals on wheels
- lunch clubs, social clubs or day centres
- respite care to give you or your carer a break.

Your local council should have information about its care services available in a printed format or online. You can

 ask your local social services department (or social work department in Scotland) to send details to you.

The information should explain how to apply for care services in your area. Usually you just need to get in touch with the social services department, explain your situation and ask for an assessment of your needs. Following your assessment, if it's agreed that you need care services, the local council will give you information and advice about what is available.

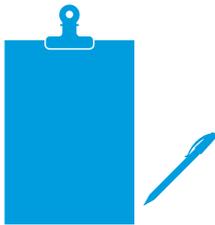
 They may charge you for these services. In Scotland, you may be entitled to help with the cost through free personal care.

You could also arrange your own support to make daily life easier, for example:

- ordering shopping online and getting it delivered
- getting a volunteer helper for your gardening or shopping
- organising a cleaner if you find housework too difficult to manage.

what next?

Contact your local Age UK to find out if there are volunteer schemes in your area. For more information about getting more support to stay at home, see our free guide *Getting help at home* and our free factsheet *How to get care and support*. For a similar version of this factsheet in Scotland or Wales, contact Age Scotland or Age Cymru.



Local councils are responsible for **assessing the needs of older** and disabled people, and for arranging services that can help you to **stay in your own home**.

I'd like to boost my income

Housing costs can be expensive and sometimes we could all do with a little extra money in our pocket. Here's how you can boost your income.

Get a benefits check

Many people think that because they have some savings they won't be entitled to any benefits. But the savings limit on some benefits may be higher than you think, while others don't consider your savings or income at all. See our free guide *More money in your pocket* to find out more. For a free benefits check, talk to your local Age UK. They can advise you about any benefits you could get and whether they will affect any existing benefits you receive. Your local Age UK can also help you to claim benefits you're eligible for. Or you could use Age UK's online benefits calculator at www.ageuk.org.uk/benefitscheck to find out what you're entitled to. In Wales, contact Age Cymru for their version of *More money in your pocket* or to arrange a benefits check.



Reduce your Council Tax

There's also help available with Council Tax. If you live alone you can get a 25 per cent reduction on your Council Tax bill regardless of your finances. You could receive discounts if you're a carer or if you live with someone with a severe mental impairment, such as dementia. Local authorities also run their own Council Tax Support schemes (also known as Council Tax Reduction) which could help you towards some of your Council Tax bill if you're on a low income or claiming certain benefits. Contact your local council to find out more or see our free guide *Council Tax Support*.

Save money on your energy bills

If you're finding your energy bills too high, there are lots of things you can do to save money and pay less without cutting back on using your heating when you need it. For example, switching your energy tariff or supplier to get a better deal could save you hundreds of pounds a year. To find out more, read our free guide *Save energy, pay less*.

Consider equity release

Equity release is a way to release cash from your home without having to move. You borrow money against the value of your home but pay nothing back until your home is sold, or you sell part or all of your home but retain the right to stay living there. Equity release is a big decision and you are strongly advised to take advice from a fully qualified and experienced equity release adviser before making any decisions. See our free guide *Equity release* for more information.

I want to move in with family

Moving in with family can seem like an attractive option and in many cases it works well. But it's important for you all to be realistic and make sure you share the same expectations.

Here is a checklist of some things to consider when thinking about moving in with family.

- What sort of care will you need and who will be able to provide it for you?
- Will the home need to be adapted?
- Will you pay rent or help towards bills?
- How might the living arrangement affect your Council Tax?
- What would happen if the arrangement had to be ended, for example, if it does not work out or if you need to move into a care home?

If you invest in your relatives' property, or purchase a property jointly, there may be implications if you have to be means-tested for assistance with care home fees or benefits in the future.

Be sure to get independent legal advice and consider having a formal agreement drawn up. It might seem awkward to discuss this, but it's better for you and your family to be clear about matters from the outset and know what to do if the arrangement doesn't work out. If you need a solicitor, contact the Law Society for your nation (see page 37). Age UK Enterprises Limited* also offers legal support and advice through the law firm Irwin Mitchell. Call Irwin Mitchell on 0800 055 6314 for more information. Subjects covered include legal arrangements when moving in with family.

**what
next?**

See the [Elderly Accommodation Counsel's First Stop Advice factsheet *Points to consider when moving in with family*](#) (see page 36).

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I want to move home: Buying options

Perhaps you're already a home owner and would like to buy a smaller home or one closer to family or friends. Or perhaps you would like to buy a home for the first time and are looking for one that will suit you both now and in the future. Whatever your reason for deciding to move, it will only be a success if your new home is right for you. Don't forget to think about the things on pages 3–5 such as location, size, and accessibility when choosing a new home.

Here are some other things you may want to think about when considering your options for buying a new home.

Fees and costs

There are always costs associated with buying a property. You will need to pay estate agent's fees, legal fees, stamp duty and moving costs. These can add up to a lot of money and it can help to shop around for estate agents, removal services and solicitors. The Money Advice Service has advice on how to estimate the cost of moving. Find out more on their website or call them (see page 37).

If you're not sure how to find a solicitor or estate agent

To find a registered solicitor, check with the Law Society for your nation (see page 37) or contact SFE (Solicitors for the Elderly), see page 38.

If you're not sure about how estate agents work or what they should charge, the Money Advice Service has an online guide to using estate agents that you may find helpful: www.moneyadvice.service.org.uk/buyandsellahome.

Advice and help with buying and moving

Buying a property and moving can be stressful and tiring. It can also be complicated, especially when dealing with the financial and legal aspects of buying a property. For expert advice on housing issues, including on matters relating to buying or selling a property, contact the Elderly Accommodation Counsel (see page 36). Citizens Advice also has useful information (see page 35). If you need some help with practical matters, such as packing or DIY, your local Age UK may offer a handyman service or have a list of trusted local traders (see page 33).

Accessible properties

If you want to buy a home that's accessible or has been adapted, visit the Accessible Properties website (see page 34) or in Scotland, the Home2Fit website (www.home2fit.org.uk).



Buying a leasehold property

You may be considering buying a leasehold property. There are lots of types of properties that are leasehold, including:

- former council or housing association properties
- retirement properties
- privately owned sheltered housing
- a flat which is in a block of flats.

If you buy a leasehold property, there may be other costs to pay, such as service charges or maintenance fees, ground rent, and fees if you want to sell or rent the property, or have a carer live with you. Make sure you find out how long the lease is for, as you may have to pay to get it extended if it runs out. Be sure to get independent, professional advice on your rights and responsibilities before you sign your lease.



In Scotland, leasehold properties are less common. Contact Age Scotland for more information.

Shared ownership

If you would like to buy a home but need some financial help, there are shared ownership schemes for people aged 55 and over. These allow you to buy part of a property and pay a subsidised rent on the remainder (if you buy 75% of the property you won't pay any rent at all on the remainder). The scheme is available in England only and to be eligible your household income must be less than £80,000 (£90,000 in London). The scheme is only for older people who are first time buyers or who have previously owned a home but can't afford to buy one now. Remember that you will be liable for the full costs of maintenance and repairs regardless of your share. To find out more visit www.helptobuy.gov.uk or in



Wales, visit www.helptobuywales.co.uk.

Park homes

Park homes, also known as mobile homes, are single-storey houses installed on a park home site. They can be an affordable way of moving into an area that might otherwise be too expensive. When you buy a park home you pay rent on the land on which it stands. Make sure you understand the legal and financial implications before buying a park home and that you have the correct level of insurance.

Some other important things to check are that the site you're interested in has a residential licence and you can live there all year. You should also check the energy supply arrangements; some park homes can be expensive to heat and you may have to buy your energy from the site owners, which could also push up your bills.



For more details, see our free factsheet *Park homes* or contact the Leasehold Advisory Service (see page 37). In Scotland, contact Age Scotland for more information.



Whatever your reason for deciding to move, it will only be a success if your new home is right for you. Don't forget to think about **location, size, and accessibility** when choosing a new home.

I want to move home: Renting options

You may already be renting and are looking to move somewhere new, or perhaps you're considering renting a property in order to free up capital from selling your home. There are different ways to rent a property. Find out more about these options below.

Private renting

If you want to rent privately, consider availability and prices in the area you want to live in. Private sector rents are often high and can increase year on year, so it's important to budget for this.

You can find housing to rent using local newspapers, websites or a letting agency. Letting agencies may charge fees so make sure you're clear about these before you use their services. They mustn't charge you just for registering your name or giving you a list of properties. Whichever way you find a property, you will probably have to pay a deposit and possibly some rent in advance. In Scotland, a landlord or agency shouldn't ask you for a deposit or any other fee.



Most private rented property is let on an assured shorthold tenancy (or short assured tenancy in Scotland), meaning the landlord has the right to end your tenancy after six months or at the end of a fixed term. Check your tenancy agreement to find out how the rent is paid and who is responsible for maintenance and repairs. The landlord will be responsible for certain repairs whatever the tenancy agreement says.



what next?

For more advice, contact a local information and advice agency such as Citizens Advice (see page 35) or the First Stop Housing advice service by the Elderly Accommodation Counsel (page 36). See our free factsheets *Finding private rented accommodation* and *Tenants' rights – security of tenure*. In Scotland, see Age Scotland's factsheet *Private tenants' rights*.



Renting from your local council or housing association

Councils and housing associations own and manage social housing, which is rented housing at a low cost. Social housing is usually let on a more secure basis than renting privately.

In many areas all social housing is allocated by the council, which means they have a waiting list of people who are interested. Your local council will have a policy on who is given priority for social housing, called its housing allocation policy, which you can ask to see free of charge. The housing allocation policy will also apply to people who want to rent sheltered housing from the local council (see page 26).

People who are seen as having the greatest need will be given priority on the waiting list. Some councils also say that you must have lived in their area for a certain number of years to be eligible for social housing, but it may be possible for you to challenge this. Seek advice from Shelter to find out more (see page 38). In Scotland, contact Age Scotland for more information.





To apply to join the waiting list, you will have to provide information such as where you live now, your health, your savings and your income (in Scotland your income won't be taken into account). The council will use this information to decide what level of priority you should be given, including any specific needs, such as needing to be housed on a ground floor because of mobility problems. Ask what priority your application will be given and how long you might have to wait.

Many housing associations have an agreement with the local council that they will offer housing to people on the council's waiting list, although some housing associations will accept direct applications. Ask your council if they have a list of housing associations that accept direct applications in your area. If you want to rent directly from a housing association, check what type of tenancy you would get. You may find that it's less secure than the tenancy you would get through the council's waiting list.

Many councils and housing associations operate choice-based lettings. This means that they publish all available accommodation through local newspapers, newsletters or websites. You then bid for a home that looks suitable. Bidding just means expressing an interest – if a number of people bid for a property, the bidder with the highest priority on the waiting list will be offered it.

Swapping your property

If you're already a council or housing association tenant, you may be able to transfer to another property or swap homes with someone. Swapping homes is known as 'mutual exchange'.

To transfer homes, you will need to join the council's waiting list or a transfer list run by your landlord. You may have to wait a long time for a transfer depending on the housing situation in your area and how much priority you've been given.

It's likely that you'll need your landlord's permission to swap homes. It may take a long time if there are problems with your property, if you're in an area with high demand or if you are looking for an adapted property.

If you transfer or swap homes, make sure you understand what type of tenancy you'll have and what your rent and bills will be, including Council Tax. Check that you're happy with the state of repairs at the new property. You should also visit the area to make sure that you like it.

**what
next?**

See our free factsheet *Council and housing association housing* for more detailed information. In Scotland, see Age Scotland's free factsheet *Rights of council and housing association tenants*.

I'd like to move abroad

Moving abroad can seem like an attractive option, particularly if you're considering moving to sunnier climes.

Many of the things to think about are the same as for moves within the UK but there are some specific points to bear in mind.

- Will you be comfortable communicating in another language?
- How frequently will friends and family be able to visit?
- What are the health and social care facilities like?
- Who is expected to pay for care?

Remember that most benefits are not payable when you leave the UK and your State Pension may be frozen if you move abroad.

If you decide to return to the UK following a move abroad, it may take some time to establish your rights to services, benefits and housing. While these things are sorted out, will you have somewhere to live and the finances to support yourself? Read our free factsheet *Returning from abroad* if you're in this situation or want to know more. In Scotland, see Age Scotland's factsheet *Returning to Scotland from abroad*.



what next?

To find out more about moving abroad and what to plan, see the Government webpages on moving or retiring abroad at www.gov.uk/moving-or-retiring-abroad. For advice on what happens to your pension if you move abroad, contact The Pensions Advisory Service (see page 37).

I'm interested in sheltered housing

Sheltered housing (also referred to as retirement housing) is a type of housing with support, which you can buy or rent. Some common features of sheltered housing include:

- a scheme manager (also known as a warden) who may live on-site or off-site
- 24-hour emergency help through an alarm system
- communal areas, such as gardens or lounges
- social activities for residents.

Sheltered housing might appeal to you if you want to live independently but in a smaller and easier-to-manage home. It offers the added reassurance of having an emergency alarm or a responsible person to turn to for assistance. Sheltered housing for older people is usually only available to those aged 55 and over.

The cost of sheltered housing will vary depending on whether you rent or buy, the scheme that you choose and the area you live in. Make sure you are clear about all the ongoing charges as well as the upfront costs.

For more detailed information, see our free factsheet *Specialist housing for older people*.

Renting sheltered housing

Most sheltered housing for rent is provided by councils and by housing associations. In most areas, the local council runs a waiting list of people looking for sheltered housing. Many housing associations will fill all their sheltered properties in this way.

Different councils have different rules on who is eligible for sheltered housing. For example, the minimum age threshold may vary and in some areas you may be given additional priority on the waiting list if you're seen as having a particular need for housing with support.

You can check your council's rules by asking for a copy of their housing allocation policy, which sets out who gets priority for social housing in their area (see pages 21–22). Ask your local council how much priority you would be given and how long you would have to wait.

A small amount of sheltered housing is available to rent privately. There may still be a minimum age threshold, but waiting times are likely to be shorter and you may not have to meet any other criteria. Rents may be higher and your tenancy is likely to be less secure than if you rent from a council or housing association. Contact the Elderly Accommodation Counsel to find out more (see page 36).

Remember that with any sheltered housing there may also be service charges in addition to your rent. Find out about what you will be expected to pay and what it will cover before signing any tenancy agreement.

Buying sheltered housing

Most sheltered housing to buy is from private developers. Sheltered housing schemes will have a management group that is 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), (see page 37).
- Check if the management group are members of a recognised trade body such as the Association of Retirement Housing Managers (ARHM). The ARHM produces a code of practice (see page 34).

Things to remember when buying sheltered housing:

- You will usually have to pay on-going management fees. Make sure you get a breakdown of exactly how much these are and what they do and don't include.
- Sheltered housing may have restrictions in the lease on what happens if you want to sell the property or leave it to a relative in your will. Make sure you check these restrictions before you buy.
- There may also be exit or transfer fees if there is a change of occupancy, for example if a carer comes to live with you, or if you decide to sell. Make sure you ask about any exit fees before you decide to buy.
- Most sheltered housing is sold on a leasehold basis in England and Wales. To find out more about buying a leasehold property, see page 17.

**what
next?**

To find out more see our factsheet *Buying retirement housing* or contact the *Elderly Accommodation Counsel* (see page 36).

Barbara has enjoyed her move to sheltered housing and is relieved she no longer has a house to maintain.

Barbara moved to sheltered housing after her husband died.

‘My children don’t live close by me so when my husband was very ill my daughter had a chat with me about sheltered housing.

‘I didn’t know much about it at first and thought it might just be for people who are housebound. But after my husband died I went to look at a few properties with my daughter. I was pleasantly surprised by how nice they were and all the amenities and services that were on hand. I knew my house was too big for me on my own so a move to sheltered housing seemed like it could be the right thing.

‘I moved in just under a year ago. I have my own flat but with the added reassurance that there’s a warden on hand if I have an emergency. The other people in the block are all very nice and we often meet in the communal lounge for coffee and a chat. I like the fact that I have the privacy of my own place but people to talk to when I feel like it.

‘Moving here has taken a real weight off my shoulders as I no longer have to worry about managing the house by myself, and it’s given my daughter peace of mind too.’



‘I no longer have to worry about **managing the house by myself** and it’s given my daughter **peace of mind** too.’

I want to find out about other types of housing for older people

There are lots of other types of housing options you could consider, many specifically designed for older people.

Retirement villages

Retirement villages are fairly new in the UK. They are large schemes of usually 100 or more homes with a range of facilities such as gyms and swimming pools. They often provide meals and personal care too. Properties in retirement villages are available privately to buy, rent or part-buy. Make sure you check all the fees and costs to find out what they include, as well as checking the lease to see what happens if you decide to sell or leave the property to someone. To find out more contact the Elderly Accommodation Counsel, who have a list of UK retirement villages (see page 36).

Extra-care housing

This is also referred to as assisted living or living with care. Extra-care housing offers more support to residents than sheltered housing but allows them more independence than a care home would. Residents live in self-contained flats but meals may be provided, either in the flat or in a shared dining room. Personal care and support services are also generally available on-site 24 hours a day.

Extra-care housing isn't available in every area. If it is available in your area, you could get extra-care housing following a needs assessment by your local council, if they decide you need it and you are eligible for it. Alternatively, you could buy or rent it privately.



Extra-care housing is regulated by the Care Quality Commission (CQC) in England. They inspect extra-care housing and provide ratings. You can find inspection reports and ratings on the CQC website (see page 35). In Wales, extra-care housing is regulated by the Care and Social Services Inspectorate Wales (see page 35).

Contact the Elderly Accommodation Counsel (see page 36) for more information about extra-care sheltered housing.

Abbeyfield

The Abbeyfield Society is a charity providing accommodation for people aged 55 and over. They offer different types of housing with varying levels of support. Residents are provided with one or two cooked meals a day and support from a house manager and volunteers.

For more information contact the relevant Abbeyfield society for your nation (see page 34).

Almshouses

Almshouses are run by charitable trusts and are mainly for older people. Each charity has a policy about who it will assist, such as residents in a particular geographical area or workers who have retired from a particular trade. A resident occupies an almshouse as a beneficiary of the charity and does not have the same legal rights as a tenant elsewhere. Your security of tenure would be limited and your rights as a resident would be outlined in a 'Letter of Appointment' provided by the trustees. For more information about living in an almshouse, contact the Almshouse Association (see page 34).

I'd like to know more about care homes

If you think you need more personal care than sheltered housing can give you, moving to a care home could be an option. Some care homes also provide nursing care too, so find out what levels of care are provided before you move. Care homes are staffed 24 hours a day and all meals are provided. Moving to a care home may seem like a big step but it can offer the opportunity to form new friendships and provide a safe, comfortable place to live.

How you pay for a care home depends on your personal situation. Your local council may contribute towards your

-  fees if your capital and savings are below a certain limit. In Scotland, you may be entitled to help with the costs through free personal and nursing care.

what next?

For more information about choosing and paying for a care home see our free information guide *Care homes* and our factsheet *Finding, choosing and funding a care home*.

-  Age Cymru and Age Scotland have similar resources on paying for care in Wales and Scotland respectively – contact them for a copy.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

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.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0800 124 4222

www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Abbeyfield

Runs supported sheltered housing in family-style households with 8 to 12 residents.

Tel: 01727 857 536

www.abbeyfield.com

In Wales, contact **Abbeyfield Wales Society Ltd**

Tel: 01633 244 182

www.abbeyfieldinwales.com

In Scotland, contact **Abbeyfield Scotland**

Tel: 0131 225 7801

www.abbeyfield-scotland.com

Accessible Properties

View accessible or adapted properties for sale and to rent on its website.

Tel: 0203 086 7998

www.accessible-property.org.uk

Almshouse Association

Provides information about almshouses near you.

Tel: 01344 452 922

www.almshouses.org

Association of Retirement Housing Managers (ARHM)

Publishes codes of practice for England and Wales that regulate managing agents of private retirement housing. These can be downloaded from their website.

Tel: 020 7463 0660

www.arhm.org

Care and Social Services Inspectorate Wales

National regulatory body of care and social services in Wales. Can provide lists of care homes for a specific area, care home inspection reports and domiciliary care providers.

Tel: 0300 7900 126

www.cssiw.org.uk

Care Quality Commission (CQC)

National independent regulator of all health and social care services in England, including extra-care housing.

Tel: 03000 61 61 61

www.cqc.org.uk

Citizens Advice

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

In Wales, there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060.

For online information and to find details of your nearest Citizens Advice in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Disabled Living Foundation

Provides advice and information on disability equipment and assisted products.

Tel: 0300 999 0004

www.dlf.org.uk

Elderly Accommodation Counsel

Provides information and advice on care, housing and financial options for older people and their carers. There are two sister sites: FirstStop Advice offers information and advice about housing and care options. Housing care has a searchable database of specialist housing options across the UK.

Tel: 0800 377 7070

www.eac.org.uk

www.firststopcareadvice.org.uk

www.housingcare.org

Foundations

National body for Home Improvement Agencies (HIAs), with a website you can use to find your nearest one in England.

Tel: 0300 124 0315

wwwFOUNDATIONS.uk.com

In Wales, contact **Care and Repair Cymru**

Tel: 029 2067 4830

www.careandrepair.org.uk

In Scotland, contact **Care and Repair Scotland**

Tel: 0141 221 9879

www.careandrepairsotland.co.uk

Home2Fit

Website listing accessible properties to sell or rent.

www.home2fit.org.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website to help you choose.

Tel: 020 7320 5650

www.lawsociety.org.uk

In Scotland, contact **Law Society of Scotland**

Tel: 0131 226 7411

www.lawscot.org.uk

Leasehold Advisory Service (LEASE)

Provides advice on leasehold properties and park homes.

Tel: 020 7832 2500

Park homes advice line: 020 7832 2525

www.lease-advice.org

Money Advice Service

Gives impartial information about financial products and services.

Tel: 0800 138 7777

www.moneyadviceservice.org.uk

National House Building Council (NHBC)

Protects homeowners by setting housebuilding standards.

Produces a sheltered housing code of practice which can be downloaded free of charge.

Tel: 0800 035 6422

www.nhbc.co.uk

The Pensions Advisory Service

Offers pensions advice and information, including what happens to your pension if you move abroad.

Tel: 0300 123 1047

www.pensionsadvisoryservice.org.uk

Shelter

Provides advice, information and advocacy to people in housing need.

Tel: 0808 800 4444

<http://england.shelter.org.uk>

In Wales, contact **Shelter Cymru**

Tel: 0345 075 5005

www.sheltercymru.org.uk

In Scotland, contact **Shelter Scotland**

Tel: 0808 800 4444

<http://scotland.shelter.org.uk>

SFE (Solicitors for the Elderly)

Independent national organisation of solicitors who specialise in a wide range of legal issues affecting older people. Contact the organisation for help in finding a solicitor.

Tel: 0844 567 6173

www.sfe.legal

TrustMark

Government-backed scheme to help people find local reliable tradespeople.

Tel: 0333 555 1234

www.trustmark.org.uk

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**



**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/homeandcare

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

