

Personal housing options report

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1. Introduction

We hope these introductory pages will be helpful whether or not you have already made a decision to move to sheltered or retirement housing. They:

- briefly review some of the alternatives to a move;
- outline what to expect from sheltered housing;
- advise on how to set about choosing a scheme;
- set out some of the factors you will want to consider before either renting or buying;
- explain what is contained in the list of housing schemes that follows.

EAC FirstStop is an advice service about care and housing options provided by EAC in partnership with other national and local advice services. Please feel welcome to contact us for any further information or clarification you require, or to discuss any aspect of choosing, affording or moving to sheltered or retirement housing.

2. To move or not to move

It is often a crisis that sparks off thinking about whether moving home might be a good idea. It may feel as if decisions have to be made in a hurry, and there can often be strong, and sometimes conflicting, advice offered by family and friends, or by professional advisors like GPs or Social Workers. It can be difficult for the older person involved, and for those who care

about her or him, to arrive at the best decisions in these circumstances.

Whatever the reasons for thinking about moving home, remember there might be alternatives to consider, and in any event there are choices to make – choices that may make all the difference to how happy you will feel once settled in a new environment.

3. Helping you to stay put

If you are finding it difficult to cope with daily tasks or think you need home care, special equipment or meals, contact your local authority's social services department, or the hospital social worker if you are in hospital, and ask for an assessment of need.

Condition or layout of your home

Home Improvement Agencies (HIAs): Also known as Care & Repair or Staying Put agencies, these are local not-for-profit organisations set up to help older or disabled home owners and private tenants arrange and pay for repairs, improvements and adaptations to their homes.

Many HIAs also offer additional services such as a handyman, help with gardening, checking home security or preparing for coming home from hospital. Find your local HIA on the FirstStop website or call FirstStop Advice.

Repairs: If your property is in poor repair and you are a home owner, or a private tenant who is responsible for certain repairs you may be able to get help from your local HIA. If you are arranging repairs yourself, you may want to use TrustMark to find a

reputable builder. TrustMark is a scheme supported by the government, the building industry and consumer groups to help you find reliable trustworthy tradesmen. If you are a tenant, you should report the repair to your landlord. If you have difficulty getting your landlord to carry out necessary repairs you should contact the Environmental Health Department of your local council.

Adaptations and equipment: Equipment or adaptations to your home can sometimes make a real difference to your ability to live independently. If you are having difficulty using the bathroom or getting to the toilet, social services may be able to provide grab rails, bath seats or portable equipment.

If these do not solve the difficulty, changes to the bathroom, a downstairs WC or a stair lift may be possibilities. A Disabled Facilities Grant (DFG) may be available if you are assessed as needing major adaptations like these. Contact your social services department for an occupational therapy assessment or your local Home Improvement Agency for advice and possible assistance.

Heating: If you are a home owner or tenant, are 60 or over and get a means-tested or disability benefit you may be eligible for help to improve your heating or insulate your home. Speak to one of our advisors for information on current grants and funding schemes that may be available.

Safety and Security

Careline system: A careline phone could be installed which would allow you to call for help 24 hours a day if you have an accident or are unwell. Your local authority will have a service, and alarm systems are also

available through charities and commercial providers.

Telecare: Other telecare equipment (assistive technology) is being developed that can help people remain independent or live more safely e.g. sensors to detect intruders, gas, carbon monoxide, smoke/fire, flooding or drops in temperature, and monitors for movement (or lack of it), falls, opening doors/ fridge, taking medication etc.

Telehealth: There is an increasing range of telehealth equipment available, which can help monitor certain aspects of your health such as blood pressure, glucose levels and weight.

Home safety check: Your Home Improvement Agency or other local agencies may also be able to carry out a home safety check to help you identify changes you could make to reduce the risk of accidents or falls.

Security: The Crime Prevention Officer (CPO) at your local police station can give advice on security if you feel unsafe in your home. There are schemes all over the UK providing and fitting home security equipment, such as locks, chains and spyholes, your CPO will have information on what is available in your area.

Social needs

Social activities: Your local Age UK or Royal Voluntary Service (RVS) can give you information about social activities, visiting schemes or information services.

Homeshare: In a few areas there are homeshare schemes. These aim to match people who need accommodation and are

willing to give some help, with older or disabled people who are willing to share their home and are looking for some support or companionship. The support does not usually include personal care, such as help with dressing.

Community Transport: If you are finding it difficult to get around or get to the shops or local amenities, there may be community transport or a Dial-a-Ride service in your area. Community transport services are provided by local councils and others. Services vary in each area and there are often fewer services in rural areas.

Shopmobility: Shopmobility schemes hire out or lend manual wheelchairs, powered wheelchairs and powered scooters to anyone who needs help with mobility to get around. Shopmobility centres are usually located in a town centre or shopping centre, enabling people to go shopping and to visit leisure and commercial facilities. Each scheme varies, so it is important to contact the scheme you wish to use before you go. For example, in some centres you need to book in advance. There is sometimes a charge for using the service, though some centres provide it for free.

Health

Health: Your GP can give advice on managing health conditions, or arrange for you to see a community nurse, health visitor or chiropodist. Some areas have Falls Prevention initiatives. Your health centre should have details.

Finance

Benefits: If you are finding it difficult to manage financially, the Pension Service or

local CAB could check that you are claiming all the benefits to which you are entitled.

Equity Release: If you own your own home you may wish to consider releasing some of the equity to pay for adaptations or carry out necessary repairs. This is an option that is not suitable for everyone, there are a number of pros and cons to weigh up. FirstStop can introduce you to suitably qualified Independent Financial Advisers (IFAs) who are members of the Society of Later Life Advisers (SOLLA) and can advise on equity release.

Help from your local authority

From April 2015 the Care Act 2014 has introduced a general duty on local authorities to promote an individual's 'wellbeing'. This means that councils should always have a person's wellbeing in mind when arranging care and support services.

The type of services that could be arranged, through the social services department of your local authority, in order to improve your wellbeing include:

- Arranging a handyman service to help with adaptations or repairs
- Access to independent information and advice services
- Help around the home with domestic tasks such as cleaning and shopping
- Transport services so that you are able to become involved in your community

4. Moving on

You may decide that you no longer wish to remain in your present home and that you want to move on. Or it may not be possible

to adapt it to meet your needs, or you may need more care and support than can be provided in your present home.

The options might be:

- moving to a home that suits your needs better e.g. with no stairs or near shops, public transport or supportive relatives;
- living with family;
- moving to sheltered or retirement, extra care or assisted living housing;
- moving to a care home.

When deciding on a move, there are important issues to consider to ensure it is right for you, for example:

- Think about your personality and the things that are important to you. Will you still be able to do the things you enjoy now?
- Are there good public transport links (even if you drive now, you may not be able to in the future)?
- Is there access to local amenities?
- If you decide to move to a different area, would you miss your friends and neighbours?
- If you move in with family, what would happen if the family circumstances changed?
- If you move to sheltered or retirement housing, would you be able to take your pet with you and/or would you be happy in accommodation occupied exclusively by older people?

Moving if you are a tenant

If you are a local authority or housing association tenant you can approach your landlord and ask for a transfer to a more

suitable property or ask for details of mutual exchange schemes. You can also use other on-line services such as HomeSwapper.

Moving if you are a home owner

Consider all the factors that make your present accommodation unsuitable, get a valuation done on your present home and then approach estate agents in the area in which you wish to be and ask them for details of properties that match your requirements.

Living with family

You may think about moving in with family but it is worth considering the following:

- will you still have access to friends and other relatives?
- will you have access to local or social amenities?
- Can you maintain your independence?
- what would happen if the family relationship broke down?
- what would happen if the family had to move?
- what is your security of tenure?
- what are the financial arrangements? If you put some of your money into the property will you be able to get your money back if the arrangement does not work, you want to move or you need to go into a care home later?

It would be advisable to take legal and financial advice before moving in with family, and to consider having a written agreement about how to address disputes, and how to end the arrangement if necessary.

5. Sheltered and retirement housing

What is it?

Sheltered housing (often called retirement housing) is designed to meet the needs of older people. Most sheltered/retirement housing has a scheme manager (warden) and an emergency alarm (careline) service.

These schemes often have communal facilities such as a lounge, laundry, guest flat and garden. Meals are not normally provided but a few schemes include a restaurant or can arrange a hot meal.

There are many different types of sheltered /retirement housing both to rent and to buy. Schemes usually consist of between 15 and 60 self-contained homes which may be bedsits (studios), flats, bungalows or luxury apartments.

There is a minimum age for residents, usually 60, sometimes 55 and very occasionally 50. This type of housing appeals to people who like living independently but want the reassurance of knowing that assistance is on hand if there is an emergency, or who want the possibility of socialising in a community of people in the same age range.

The Scheme Manager (Warden)

Over recent years there have been many changes to the way the scheme manager service is delivered, and the role varies considerably between schemes. Generally, the scheme manager is expected to:

- manage the scheme and respond to the emergency alarm when on site;

- get to know the residents and make sure they know about local services;
- encourage residents to ask for additional support from statutory and voluntary organisations when appropriate.

Scheme managers generally do not provide personal care for residents, or carry out tasks like shopping or housework. Some scheme managers live on-site; most do not. Even if they live on-site they are usually only on duty during normal office hours.

Community alarms and Carelines

Offer reassurance that help is at hand if needed:

- By pressing a button on a pendant or pulling a cord, a message is relayed to the Scheme Manager (if on duty) or to a monitoring centre, staffed 24 hours a day.
- If help is needed the Scheme Manager will attend or the centre will alert relatives or friends, or contact your doctor or the emergency services.

Other facilities

Schemes will usually offer all or some of the following

- Residents' lounge: for the use of all residents. This might also be used for activities organised by residents or the Scheme Manager. It sometimes includes a dining area, or separate dining room, and perhaps a kitchen for the use of residents.
- Guest room(s) or flat: extra accommodation for residents' visitors. Usually available by prior booking, and at a small charge.

- Laundry room: fitted with washing machines and dryers. Usually the cost is included in the service charge.
- Restaurant: once rare, but now found occasionally, usually in larger complexes — for example the increasingly popular retirement villages — or in close care and extra care developments.

Design features

Most retirement housing is designed with the needs of older people in mind and may have a lift for dwellings above the ground floor. However many schemes also cater for people who are less mobile. Some or all of the dwellings in more recent schemes may be designed to mobility standard (for less mobile people), wheelchair standard (for regular wheelchair users) or occasionally Lifetime Homes (capable of adaptation). Communal areas are normally designed to mobility standard.

Is sheltered housing right for you?

There are some important issues to consider before deciding whether sheltered or retirement housing is right for you. These include:

- If you are looking for additional security or support services, is it possible to organise that extra security or support in your current home? For example you could consider an emergency or community alarm system or support from your local social services department.
- Sheltered or retirement housing may be easier to manage but how do you feel about living in smaller accommodation and possibly having

to buy smaller furniture, get rid of books, ornaments etc., and the loss of a private garden?

- How do you feel about living in accommodation occupied exclusively by older people?
- If you are considering a move to a new area, think about moving away from friends, family and surroundings you know well, especially when you are older and possibly less mobile.
- Although you will probably want to discuss your proposed move with friends and family, make sure the final decision to move is yours. Moving to please someone else is not a good idea.

Choosing a scheme

Once you have decided to move to age-exclusive, sheltered or retirement housing, you will want to consider which features are important to you. If possible, we suggest you visit several schemes and meet the Scheme Manager and other residents.

You may want to consider:

- **Location:** Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?
- **Transport:** How far is it to bus stops, stations? What is the frequency of the bus or train? Do you need parking?
- **Buggies:** Is there somewhere to charge a buggy if you have one, or think you may need one in the future?
- **What are the communal facilities?** Are social events organised?
- **Are pets allowed?**

- **Design:** Is there a lift? Are doorways and corridors wide enough for people with walking frames and wheelchairs? Doors and windows should be easy to operate. Light switches and electric sockets should be easy to reach.
- **Noise:** How good is the insulation? What about noise from the lift, communal lounge, laundry or neighbours?
- **How secure** is the main entrance (if there is one) and your own front door? Are there security locks on the windows?
- **Is there** a residents' / tenants' association?
- **Costs:** What are the rent, service and support charges?
- **Heating:** What type of heating system is there, and how is it controlled?
- **Changing needs:** What happens if you become frail or develop dementia and begin to need more care than the scheme can provide?

6. Housing with care

What is it?

Housing with care includes a range of housing provision designed with the needs of frailer older people in mind and with varying levels of care and support available on site. All comprise self-contained homes with their own front door, and residents have the same rights as tenants or owners elsewhere. Housing with care is therefore very different from a care home where residents only have a licence to occupy a room. Housing with care may be called extra care housing, enhanced sheltered housing or assisted living. Retirement villages often also include housing with

care. There is also a small number of 'close care' schemes where there is retirement housing on the same site as a care home. The level of care available from the care home varies between providers.

Who is it for?

Housing with care can help older people remain independent for as long as possible by providing care and support in addition to that normally available in sheltered housing. A very small number of providers can now offer facilities for some people with dementia. It is also occasionally used as intermediate accommodation to help older people build up their daily living skills and confidence after a stay in hospital, before returning to their own home.

Who provides housing with care?

Housing with care can be rented, owned, part owned /part rented or multi-tenure. The majority of properties are rented and are in schemes managed by housing associations and local authorities. There is a limited amount of housing with care in most areas and providers may set criteria which prospective residents have to meet. Except in Scotland, properties purchased are normally on a lease in a scheme managed by either a commercial company or a not for profit organisation.

What facilities does it have?

There are many types of housing with care. Some schemes are very small, for example 6 bungalows attached to a care home and known as close care housing; others may be blocks of flats consisting of up to 60 properties, or extra care villages where there may be as many as 100 or more

dwellings. The services and facilities may vary considerably but typically they may include 24 hour emergency support, some personal care, domestic support, a restaurant/ dining room, lounges, laundry facilities and possibly a specialist bathroom. An increasing number of schemes provide a meeting place and services for the local community. Whether rented or purchased, each scheme will typically have a Scheme Manager, or similar officer, who manages the building, co-ordinates a range of services and liaises with care and support service providers.

Care services

If you are considering a move to housing with care you should check what care services are available, whether they will meet your needs, how they are paid for, how they are organised and whether you are eligible for financial help if you might need this.

7. Renting

Most retirement housing for rent is provided by local councils or non-profit making housing associations. Local councils and housing associations generally aim to offer their housing to people in the greatest housing need, at rents which are affordable - perhaps with the help of Housing Benefit. They set criteria describing who qualifies for their housing and which applicants have the most priority. In most parts of the country, they receive applications from more people than they can assist.

Most councils operate systems called Choice Based Lettings Schemes (CBLs), which means that there will be a single

waiting list for applicants to the council and to the local housing associations. Details of vacancies are published at the civic offices and on the internet, and sometimes in local libraries and newspapers. Applicants have to 'bid' for empty properties. You will need to ask for details about how the system works in the area in which you are applying. Some housing associations may also have a waiting list of their own, so it is a good idea to contact all the providers in the area, to see if you can apply directly to them as well.

There is a fair degree of similarity between the criteria adopted by councils and housing associations. Applicants are generally expected to show they are in housing need:

- because they are homeless or at imminent risk of becoming homeless:
or
- because of the physical condition or over-crowding of their present home;
or
- because of medical and/or social reasons for wanting to move, e.g. poor health, disability, loneliness, fear or isolation from friends and family;
and
- that (if they are not local already) they have good reason for wanting to move to the area they apply for e.g. wanting to be nearer family or close friends.

If you are looking for sheltered housing to rent and are already a tenant of a council or housing association you should first approach your landlord and ask about a transfer. You may also like to ask for details of any mutual exchange schemes they run, or use an internet based service such as HomeSwapper (www.homeswapper.co.uk).

To apply for council sheltered housing contact your local housing department.

Note: Some councils will only actively consider applications from people who have been resident in their area for some time already.

To apply for housing association sheltered accommodation you need either to be referred to a particular housing association by your local council, or to approach the housing associations yourself to find out about availability. Although housing associations may overlook residency qualifications there may still be long waits.

Many landlords will now consider applications from owner occupiers, depending on their circumstances. A lower priority may be given to those who have the resources to buy sheltered housing, particularly where rented accommodation is in short supply.

The cost of renting will be made up of a rent plus a service charge to cover the services provided. Rents vary significantly between landlords and around the country. Service charges depend on a variety of factors, such as whether or not a Scheme Manager service is available. In schemes where care is provided, this will normally be charged for separately. For people with limited capital and low income, some help may be available. (See 'Meeting the costs' below).

Renting for people who may be considered a low priority

As explained above, some people who wish to rent are likely to be given a low priority by councils and most housing associations. In many areas this will apply to people who

own a property, have sufficient funds to be able to buy, are not considered to be in need, or who do not have a sufficient local connection.

However the housing associations below may be worth contacting. They are the largest providers of retirement housing in England, may consider direct applications, and can sometimes be more flexible. Look for schemes managed by them in the Accommodation Report that follows.

- Anchor, www.anchor.org.uk
- Hanover, www.hanover.org.uk
- Housing & Care 21, www.housingandcare21.co.uk

There is also one UK-wide company, Girlings Retirement Options, with a limited amount of private rented retirement housing:

- 0800 525 184, www.girlings.co.uk

If you have access to the internet, also check currently advertised vacancies on EAC's website www.housingcare.org.

Other options for renting

Abbeyfield houses are run by voluntary organisations and offer supported housing for between 5 and 12 older people. Each house has a paid House Manager and provides two meals a day and support from local volunteers. In traditional Abbeyfields residents have their own rooms, often with en-suite facilities. Newer ones may provide fully self-contained accommodation.

Almshouses are independent local charitable trusts that provide affordable housing. Most almshouses have rules as to who they can house. As an almshouse resident you will be the beneficiary of the

trust rather than a tenant and will have less security. If you are offered an almshouse property it is advisable to check the requirements of the trust, and what would happen if your needs changed

Private renting is available for a limited amount of sheltered /retirement housing. Most of the properties are in leasehold schemes which accept tenants over the minimum age (55 or 60). You need to check what services are included in the rent and the terms of the tenancy.

8. Buying

Prices and types of property vary enormously. A small second-hand flat may be found for under £100,000 in some parts of the country. New properties cost more. Luxurious homes on sites with every amenity, swimming pools, golf courses, restaurants, may cost £350,000 upwards.

Once all the properties in a new sheltered or retirement housing scheme have been sold the ongoing management of the scheme is usually transferred to a management company, which may be either commercial or non-profit-making. The management company employs the Scheme Manager and organises the maintenance and cleaning of external and communal areas.

The Scheme Manager, if any, and other services are paid for through a service charge, ranging from a few pounds a week in a scheme with no manager to £100 or more a week if meals and extra amenities are provided.

In addition you are likely to have to pay ground rent which could vary from £50 a

year to £300 a year or more, council tax, water charges, contents insurance, telephone and fuel bills. Optional home care and meal services will normally be charged for separately if they are privately provided.

If you are buying a brand new property, it is advisable to buy from a builder who is registered with the National House Building Council (NHBC). The NHBC 'Buildmark Cover' provides insurance against building defects in the first 10 years. Many management organisations are members of the Association of Retirement Housing Managers (ARHM, 020 7463 0660), and are therefore bound by its Code of Practice.

In Scotland properties are sold freehold, but elsewhere you will normally be offered a long lease. Most sheltered or retirement housing is purchased at full price on the open market. However see '*Meeting the costs*' below.

Whilst people under the minimum age set for a scheme cannot normally live in sheltered or retirement housing, there is usually no restriction on the age of the *owner*. It is therefore fairly common for sons or daughters to invest in a property for their parent or parents to live in.

9. Meeting the costs

Ensure you are receiving all the financial benefits to which you are entitled, especially any supplements to your retirement pension including Pension Credit and any reduction on your Council Tax.

People who rent sheltered housing, and who have a low income and limited capital, should contact their local authority to check

their eligibility for Housing Benefit (which could cover rent and some parts of the service charge, such as cleaning of communal areas). You may also wish to enquire about whether your council has a Supporting People Fund (which could cover support costs such as the Scheme Manager and emergency alarm).

People who rent from a private (commercial) landlord may also be eligible to claim Housing Benefit, subject to their Local Housing Allowance (LHA). LHA is a fixed amount set in each local council area depending on the number of bedrooms the applicant needs. People eligible for Housing Benefit may therefore get some help towards their market rent, but might have to make up any shortfall from their own resources. Contact the Housing Benefit department to make an application.

Leaseholders in receipt of Pension Credit or on a low income may also be eligible for help with the service charges. Contact the Pension Service or the Supporting People Team at your local council.

Most leasehold sheltered or retirement housing is purchased at full price on the open market. There are however a few organisations that operate special arrangements for older people with some capital but who cannot afford to buy outright, or prefer not to do so.

Shared ownership: A small number of housing associations offer the option of buying a part share in a property and paying rent on the balance. The proportion you can buy varies. The rent element may be eligible for Housing Benefit. There will normally also be service and support charges to pay.

Leasehold Schemes for the Elderly (LSE):

These are run by a small number of housing associations and require you to buy 70% of the equity, the remaining portion being owned by the housing association. When you sell, you receive 70% of the market value.

A Lifetime Lease: This product offers an arrangement whereby you buy the right to live in a retirement property for the rest of your life (or lives in the case of a couple). The price is well below the normal purchase price but once you leave the property it reverts back to the company. Lifetime leases are available to people aged 60 and over and may also be available for non-retirement properties. We are currently only aware of one organisation offering lifetime leases, Homewise.

Part exchange: A few developers may offer part exchange deals, especially on new properties. These can be very useful but you are advised to compare the price offered with the full market value.

10. Your personal 'housing options' report

The following pages contain a report we have prepared for you, based on what you have told us and our understanding of options that might be of interest to you.

The report contains one or more of the following sections:

Retirement housing

Details of alternative accommodation specially designed for older people – sheltered, retirement, extra-care or assisted

living accommodation – again based on what you have told us about your needs, aspirations and financial circumstances.

Our selection criteria are summarised at the top, followed by detailed information about each location. Generally the list will be ordered by location.

Information about the individual housing developments (schemes) includes:

- Its name and address;
- The management company or landlord you should contact if you are interested in living there;
- Details of the properties in the development, their tenure, any shared facilities and any services that are available to residents, plus a summary of any other information we have about the development.

Properties available now – If we have been notified of any current vacancies in the development, these will be shown. Note however that we are not notified of current availability in all developments, and you should therefore make your own enquiries with the management company or landlord. For social rented properties, ask also about the application process.

Care homes

If one of the options we have discussed with you is moving into a care home, then our report may also include a section containing details of homes that match the requirements you have given us.

Services

Details of services that might help you where you live now – either until you move, or instead of moving.

Broadly, these will be services to help you make your home safer or more suitable, provide support or care to help you manage better, help you with the practicalities of moving if you want to do this, or advise you on how to afford whatever you decide to do.

In this list, some services will carry a symbol denoting that they are provided by EAC's partner organisations. Our partners fall into three groups:

Non-profit agencies: These include:

- Specialist organisations that have more expertise than us – to do with conditions such as sight or hearing loss, or dementia; or which cater for specific ethnic, religious or cultural groups;
- Local information, advice or advocacy services that can work with you to help achieve what you want.

FirstStop Moving Home Service: Our moving home service across much of southern England, and offers a caring independent and flexible service that can include as much or as little as you choose – from helping to find a new home, preparing for the move, arranging the removal itself, to settling in to your new home.

(First Stop Moving Home Service is provided by Seamless Relocation Ltd. EAC earns commission on business undertaken on its behalf)

FirstStop Financial Advice

Working together, EAC and its partners in FirstStop Advice can provide comprehensive information and guidance to help you afford the care, accommodation or services you need.

Our national Advisors are trained to discuss:

- State benefits and financial help from your local authority;
- Entitlement to a financial contribution from the NHS towards care costs;
- Ways of making your income and capital go further;
- Grants and other support from charitable sources;
- Free services provided by local and national voluntary organisations;
- Time banks, homesharing, co-housing and other mutual support networks.

And our FirstStop partner Independent Age specialises in casework to help resolve complex care funding problems.

However if, in the course of your discussion with a FirstStop Advisor, you have indicated that you might wish to consult a regulated Independent Financial Adviser (IFA), your 'Options Report' may also contain details of SOLLA accredited IFAs in your area.

SOLLA, the Society of Later Life Advisers, accredits IFAs who specialise in financial advice to older people and commit to adhering to its Code of Best Practice.

(Neither EAC or FirstStop has any financial interest in SOLLA or its member IFAs)

Accuracy of our information

All the information that EAC has on services, specialist housing developments and care

homes for older people is provided to us by the 3,000 plus organisations that provide them.

We work hard to ensure that our information is up to date and accurate. However we cannot guarantee, with the resources we have available, that this will always be the case. Should you discover any inaccuracies, we would be grateful if you would let us know.

EAC, May 2015