



accommodation and care options for older people



*An introduction to the options
available to older people, and how EAC
can help in making the right choice.*

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Elderly Accommodation Counsel (EAC) is an independent, national, charity that provides free information and advice to older people, their families and those who work with them.

We rely on donations to meet the cost of running the service. If you would like to make a donation, please send a cheque, PO or CAF voucher, payable to EAC at the address below.

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Introduction

This information booklet is an introduction to the different types of accommodation and support services available for older people in England. For information on Scotland, Northern Ireland and Wales contact EAC.

Each section suggests some points you may like to think about before deciding what is best for you, information about what is available and where to go for further information.

At the back of the booklet, there is a list of organisations that can provide further information and advice.

If, once you have read this booklet, you have any queries, or would like to discuss your situation with an advisor you are welcome to contact EAC's Advice Line, or visit the website.

EAC Advice Line:
020 7820 1343

EAC Website:
www.HousingCare.org

Helping you to stay put

General

If you are finding it difficult to manage in your present home, but would really prefer not to move, there may be ways to make your life easier and safer. If you have recently been unwell, or are coming out of hospital you may be concerned about how you will cope in the future. There is a range of options that might be available, and a variety of organisations that may be able to advise or help, depending on your needs and circumstances.

Assessment by social services

If you are finding it difficult to cope with daily tasks or you 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. You could also ask for information about any local shopping or housework services if you need help with these tasks.

Condition or layout of your home

Home Improvement Agencies (HIAs): These are not-for-profit organisations (often called Care and Repair or Staying Put agencies) 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 out of hospital. Find your local HIA on the website of Foundations, their national body, or call EAC.

Repairs: If your property is in poor repair and you are a tenant, you should report the repair

Helping you to stay put

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. If 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.

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 HIA for advice and possible assistance.

Heating: If you are a home owner or private tenant, are 60 or over and get a means-tested or disability benefit you may be eligible for the Warm Front Scheme. This can provide advice

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Helping you to stay put

and a range of energy efficiency, insulation and heating measures, including assistance to install central heating or replace a boiler. A grant may be available, worth up to £3500 (£6000 if the central heating is oil-fired). A Heating Rebate, up to £300, to help with the cost of installing certain heating systems, may be available to those not eligible for a Warm Front Grant. There are also some local agencies that can help with the costs of installing or repairing heating systems. Your local HIA should have details if there are any schemes in your area.

In addition energy suppliers offer lower 'social tariffs' worth £200 - £250 a year to their most vulnerable customers. For more information contact your energy supplier.

Safety and security

Alarm system: An emergency alarm 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 or the fridge, taking medication etc.

Helping you to stay put

Social needs

Home safety check: Your HIA 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 spy holes. The CPO should have information on what is available in your local area.

Social activities: Your local Age Concern 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 cannot cover personal care, such as help with dressing. Homeshare International can give some guidance to those who want to set up a private homeshare arrangement, but there are a lot of points to consider so it is recommended to take advice on all the legal issues.

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-

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Ride service in your area. Community transport services are provided by local councils. 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 schemes 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. In some areas there are 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 adapt your home or carry out necessary repairs. The Home Improvement Trust, a not-for-profit

Helping you to stay put

organisation, offers an equity release specifically for repairs, improvements or adaptations. You are strongly advised to take independent financial and legal advice before purchasing any equity release product. You also need to bear in mind that reducing the equity in your property may limit your choices if you need to move at a later date.

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Wanting or needing to move on

You may decide that you no longer wish to remain in your present home and that you wish to move on. Or, it may not be possible to adapt it to meet your needs, or you may have been assessed as needing more care and support than can be provided in your present home.

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

There may be a range of options available to you depending on your circumstances and whether you own or rent 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 housing

moving to a care home.

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 were to change?

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?

Wanting or needing to move on

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 the on-line Homeswapper service.

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 the 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?

will you be able to maintain your independence?

what would happen if the family relationship broke down?

what would happen if the family had to relocate?

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?

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Wanting or needing to move on

Moving to sheltered or retirement housing

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.

If the above options are not suitable, you may wish to consider moving to sheltered or retirement housing. The following sections in this booklet describe the types of retirement housing and support available and information on renting and buying.

Moving to a care home

If you feel that the above options will not meet your care needs you may wish to consider moving to a care home, or you may have been assessed as needing to move to a care home. This is discussed in the final section of this booklet, together with information on care fees.

Sheltered or retirement housing

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

The role of the scheme manager/warden

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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, 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 want the possibility of socialising in a community of people in the same age group.

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 older people living in the scheme and make sure they know about local services.

encourage residents to ask for additional support from statutory and voluntary organisations when appropriate.

Sheltered or retirement housing

The role of the scheme manager/ warden *continued*

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.

Emergency alarm service

The availability of the emergency alarm service offers reassurance that help is at hand round the clock 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 otherwise to a monitoring centre, staffed 24 hours a day. If help is needed, the centre will alert relatives or friends, or contact your GP or the emergency services.

Housing with care (Extra care housing)

Extra care housing is housing designed with the needs of frailer older people in mind and with varying levels of care/support on site. It may also be known as very sheltered housing or assisted living. There are also close care schemes where retirement housing is built on the same site as a care home and a range of services may be available.

Properties can be rented, owned or part owned/part rented. There is a limited amount of extra care housing in most areas and many rental providers set eligibility criteria which prospective residents have to meet.

People who live in extra care housing have their own self contained homes. The services provided

Sheltered or retirement housing

may vary considerably but typically they may include 24hr emergency support, some personal care, domestic support, a restaurant/dining room, lounges, laundry facilities and possibly a specialist bathroom.

A small but increasing number of extra care housing schemes provide dementia care services. EAC has data on schemes that can offer these services, and can also help you consider the housing options for people with dementia and memory problems. Contact the Advice Line for more information.

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

Retirement villages

Retirement villages are larger complexes and generally offer more leisure and care facilities than mainstream sheltered/retirement housing.

Choosing sheltered/retirement housing

Location Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?

Transport How good are public transport links? Is parking available?

What are the communal facilities? Are social events organised?

Pets Are pets allowed?

Choosing sheltered/retirement housing *continued*

Once you have decided to move to sheltered/retirement housing, you will want to consider which features are important to you. If possible, visit several schemes and meet the scheme manager/warden and other residents.

Sheltered or retirement housing

Facilities: Is there a lift? Are doorways and corridors wide enough for walking frames and wheelchairs? Are doors and windows easy to operate and light switches and electric sockets easy to reach? Is there space and a charging facility for mobility scooters?

How good is the insulation? Is there 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?

What is the rent/service/support charge and what does it cover?

Are any furnishings or appliances provided?

What type of heating system is there and how is it controlled?

What happens happens if you become frail or develop dementia and begin to need more help than the scheme provides?

Renting sheltered or retirement housing

Renting from local authorities and housing associations

Most sheltered/retirement housing for rent is provided by local authorities or by housing associations, but there are some charitable and private sector providers.

Landlords 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. The cost of renting is made up of rent plus a charge to cover the services and support provided. Rents vary significantly between landlords and around the country. They set criteria describing who qualifies for their housing and which applicants have the highest priority. In most parts of the country they receive applications from more people than they can assist.

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. You will need to check the local policy if you own your property and want to rent sheltered housing.

To apply for sheltered /retirement housing, contact your local council housing department who will tell you about the application procedure. Many councils and housing associations operate a combined waiting list, but 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. In many areas too, there have been changes to the way properties are allocated, and most councils now operate a system called 'choice based lettings'.

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Renting sheltered or retirement housing

Rather than being awarded points to determine priority, applicants are now usually placed in 'bands'. All vacancies are published at the council offices and on the Internet. Applicants then have to 'bid' for empty properties. If more than one person bids for a property it is usually allocated to the person deemed to have the highest need. You will need to ask for details about how the system works in the area in which you are applying.

Applicants are generally expected to show:

some degree of housing need because of the physical condition of their present home; or
medical and/or social reasons for wanting to move e.g. poor health, disabilities, loneliness, fear or isolation from friends and family, and
that they are not easily able, for whatever reason, to buy rather than rent suitable housing, and
if not local already, that they have a good reason for wanting to move to the area they apply for e.g. wanting to be nearer family or close friends.

Other options for renting

Abbeyfield houses are run by voluntary organisations and offer supported housing for between 6 and 12 older people. Each house has a paid house manager and provides two meals a day and support from local volunteers. Residents have their own rooms, often with en-suite facilities. Some Abbeyfield residents are tenants and some have licences (which means the tenure is less secure). If you are interested in an Abbeyfield house, check the tenancy arrangement and seek advice.

Renting sheltered or retirement housing

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 or circumstances 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.

Buying sheltered or retirement housing

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

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

There is usually a minimum age for people living in sheltered/retirement housing (55 or 60) but younger people can often buy properties on behalf of someone who has reached the minimum age.

The scheme manager/warden and communal facilities are paid for through service and support charges. These can range from a few pounds a week to £100 or more a week depending on the services and amenities provided. In addition you will have to pay ground rent, council tax, water charges, contents insurance, and telephone and fuel bills. Optional home care and meal services will normally be charged for separately.

The majority of properties are sold on a long lease. The lease sets out in a legal and binding form the duties and obligations of both the management company and residents, including any restrictions on the use of the property. It is very important that you understand the implications of all the clauses of the lease. Most management companies are members of The Association of Retirement Housing Managers (AHRM) and are bound by its Code of Practice.

Different products and schemes

Buying sheltered or retirement housing

Most leasehold sheltered/retirement housing is purchased at full price on the open market. However, a few organisations operate special arrangements for older people with limited income and insufficient capital to buy at market prices.

Typically these are:

Shared ownership

A small number of housing associations offer the option of buying a proportion of the value of the property and paying rent on the balance. The proportion you can buy may vary. A service charge has to be paid in addition to the rent. The rent element may be eligible for Housing Benefit.

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 you do not own the property and once you leave it reverts back to the company. Lifetime leases are available to people aged 60 and over. Lifetime leases may also be available for non-retirement properties.

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Buying sheltered or retirement housing

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.

Each of these options offers opportunities and potential drawbacks especially if you want to move again. We suggest you seek professional legal and financial advice before signing any contract.

Affording sheltered or retirement housing

For people on a low income

Ensure you are receiving all the financial benefits to which you are entitled, especially any supplements to your retirement pension including Pension Credit and Council Tax Benefit. People who are renting sheltered/retirement housing and who have a low income and limited capital may be eligible for Housing Benefit (which could cover rent and some parts of the service charge). At the present time there may also be help from the Supporting People Fund (which could cover support costs such as the scheme manager and emergency alarm).

If you are renting from a private landlord (rather than a local authority or housing association) you may be eligible for Local Housing Allowance instead of Housing Benefit. A fixed amount is set in each area related to the number of bedrooms the applicant is said to need. The Housing Benefit Department should be able to give you more information.

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.

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Care homes

Thinking about care

It is often a sudden crisis that sparks off thinking about whether a move to a care home might be necessary. Decisions may have to be made in a hurry and there can often be strong, and sometimes conflicting advice offered by family, friends and professionals. It can be difficult for the older person involved and for those who care about them to arrive at the best decisions in these circumstances.

Is a care home right for you

Before deciding on a care home, have you:

considered whether it is possible for you to stay in your own home with care, support or adaptations or whether sheltered/retirement housing or extra care housing would meet your needs?

contacted your local social services department and asked for a needs assessment for services such as home care, meals or respite care?

contacted your GP to make sure a medical assessment of your needs has been carried out?

been in touch with organisations such as your local Age Concern to see if there is any way they can support you?

asked your social services department if they can provide useful equipment if you are finding the stairs, bath or toilet difficult?

asked your local HIA or local council whether repairs or adaptations would make your home more suitable, and explored whether you would

Two types of care home

Care homes

be eligible for a Disabled Facilities Grant (DFG) or other financial help?

contacted the Pensions Service, the Housing Benefit section of your local council or organisations such as CAB to see if you are receiving all the benefits to which you are entitled?

General

Care homes may be owned and operated by private individuals, companies, not for profit organisations and (some) social services departments. All care homes in England are registered and inspected by the Care Quality Commission. Inspection reports are available from the home or the registration authority.

Care homes providing personal care

These are often called residential homes. They vary in size and facilities. All are expected to provide living accommodation, meals, help with personal care such as dressing, supervision of medication, companionship and someone on call at night. These homes give care during normal short illnesses but do not provide constant nursing care.

Care homes providing nursing care

These are often called nursing homes. They also vary in size and facilities but all provide personal and nursing care 24 hours a day for people who are bedridden, very frail or have a medical condition or illness that means they need regular attention from a nurse. There is always a qualified nurse on duty.

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Care homes

Two types of care home *continued*

Respite care

Care homes for dementia

Older people with dementia may need a care home with an additional category of registration (DE). These were previously known as EMI homes and many people still use this term.

A stay in a care home does not have to be permanent. You might want to stay in a care home for a short period to give your carer a break, or to build up your strength after an illness. This is called respite care. Some care homes allocate specific beds for respite care; many others accept residents for respite if they have a vacancy. Each social services department will have a charging policy for respite care that is different from the national charging scheme for permanent care.

If you think you, or your carer, would benefit from you having some respite care, ask your local social services department for a needs assessment.

Paying for a care home

Care homes vary in cost, depending on the location and services provided. Fees may range from £400 per week to more than £1,000 per week for a home providing nursing care.

If you are paying your own fees you can choose a home and make your own arrangements. Before doing this, we suggest you ask for your social services department for a needs assessment, particularly if you may need help with the fees in the future. If you are paying your own fees, the care home must provide a written

Care homes

contract at the time you move into the home. If possible, try and arrange a trial stay in a home before making a final decision.

People with very high nursing or medical needs may qualify to have their care fully funded by the NHS under the Continuing Healthcare criteria. Contact EAC for more information.

If you are paying your own fees in a care home providing nursing care, the NHS will make a financial contribution subject to assessment. It is paid directly to the home.

If you are paying your own care home fees, you should be eligible for Attendance Allowance, and should make an application if you are not already receiving it. Contact the Benefits Enquiry Line for a claim pack, or download a form from the Directgov website.

You may also want advice on the best ways of investing your capital to pay for future care. There are ways of meeting care costs by using only part of your capital. An Immediate Need Care Fee Payment Plan can provide a regular increasing income for as long as you need care and potentially cap the cost of care from the outset. It is important to seek independent advice from experts with the CF8 qualification. You can find out about independent financial advisors (IFAs) through IFA Promotion or contact EAC who can give you details of IFAs experienced in this work.

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Care homes

Paying for your care with local authority help

If you need help towards the cost of a care home you must first contact your local social services department and ask for a needs assessment. (You are also advised to do this if you are likely to need financial help in the future.) This will provide you with information as to whether you meet the council's criteria for a care home and how much they will "usually" pay for someone with your assessed care needs. If you are unhappy with any aspect of the assessment, call EAC for advice.

Treatment of Capital

The capital limits for assistance with care fees are set annually by Government. You should check with your local social services department or with EAC what the current limit is. The upper threshold in April 2009 is £23,000. A person with capital or savings in excess of this figure would not get any financial assistance from the social services department. A person with savings between the lower threshold (£14,000 in April 2009) and £23,000, will be assumed to have a notional income, which will be included in the financial assessment. Savings below the lower threshold will be ignored.

If you are funded by the council usually you will also contribute all your income, except for a small amount you will be left with as your Personal Expenses Allowance (PEA). In April 09 this was £21.90.

These figures go up roughly in line with the RPI each April. Check with EAC or your local social service department for the latest PEA and capital and savings limits.

Care homes

Treatment of your own home

If you own your own home, its value will be ignored for up to 12 weeks after you become a permanent resident in a care home. This means that if you have less than the upper threshold in savings, social services will help with the fees for the first 12 weeks but after that your home will be included in the financial assessment **unless:**
your husband, wife or partner still lives in the house
a relative over 60, or under 60 but incapacitated or disabled lives in the house.

The council can use its discretion to disregard the property in other circumstances. Once your local social services department has agreed you need a care home, you should have some choice as to the area and the home to which you move.

For further advice on funding care, including the regulations in Scotland, Northern Ireland and Wales, contact EAC on 020 7820 1343.

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Useful organisations

Abbeyfield UK

Tel: 01727 857 536 www.abbeyfield.com

Age Concern England

Tel: 0800 00 99 66 www.ageconcern.org.uk

Association of Retirement Housing Managers

Tel: 020 7463 0660 www.arhm.org

Benefits Enquiry Line

(for Attendance Allowance claim pack)

Tel: 0800 88 22 00

Citizens' Advice Bureaux (CABx)

The address and phone number of your local CAB can be found in your phone book.

www.adviceguide.org.uk, or

www.citizensadvice.org.uk

Care Quality Commission

Tel: 03000 616161 www.cqc.org.uk

Directgov

www.directgov.co.uk

Disabled Living Foundation

Tel: 0845 130 9177 www.dlf.org.uk

Foundations

Tel: 08458 645 210 www.foundations.uk.com

Home Improvement Trust

Tel: 0800 783 7569 www.houseproud.org.uk

Homeshare

www.homeshare.org and

www.homeshare.org.uk

Useful organisations

HomeSwapper

Tel: 0845 618 7162 www.homeswapper.co.uk

National Federation of Shopmobility

Tel: 0845 644 2446 www.shopmobilityuk.org

Pension Service

Tel: 0845 6060 265 www.thepensionservice.gov.uk

Trust Mark

www.trustmark.org.uk.

Warm Front

Tel: 0800 316 2805 www.warmfront.org.uk.

COMMERCIAL SERVICES

Lifetime Leases

Private renting

Independent Financial Advisor

IFAs specialising in care fees funding

Homewise

Tel: 0800 043 33 66 www.homewise.co.uk

Girlings Retirement Options

Tel: 0800 525 184 www.girlings.co.uk

IFA Promotion

www.unbiased.co.uk

Care Fees Investment Ltd

Tel: 0854 077 5647 www.carefeesinvestment.co.uk

Eldercare Solutions

Tel: 0800 082 1155
www.eldercaregroup.co.uk

Nursing Home Fees Agency

Tel: 0800 99 88 33 www.nhfa.co.uk

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Elderly Accommodation Counsel (EAC) an independent charity founded in 1985

The work of EAC is supported by



EAC Advice Line



020 7820 1343

www.HousingCare.org

EAC delivers a free **advice service** to older people, their families and those who work with them.

The service aims to help older people make decisions about their housing, care or support in the full knowledge of what options are available and how to get access to them.

The work of the Advice Line is supported by

The Henry Smith Charity

The Charity has been helping to combat disadvantage and poverty since 1628.

website: www.henrysmithcharity.org.uk

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