2 Sheltered Housing

Many people like the idea of living independently but with the reassurance of knowing that help is at hand if there is an emergency. This is why sheltered housing is such a popular choice.

There are many different types of sheltered housing, both to rent or to buy. They range from luxury apartments and bungalows to self-contained flats, bedsits and rooms with shared facilities. This information sheet is an introduction to finding out about sheltered housing schemes and gives general advice on choosing sheltered accommodation. The addresses for all the organisations mentioned are listed on pages 15–18.

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What is sheltered housing?

Sheltered housing is specially designed accommodation, mainly for older people, which you can buy or rent. It can also be called retirement housing. Sheltered housing which is called ‘extra care sheltered housing’, ‘very sheltered housing’, ‘assisted living housing’ or ‘close care’ provides care and support from a care team located on site.

While different schemes vary, most will provide:

- self-contained flats with their own kitchen and bathroom
- a laundry
- a communal lounge
- optional social activities
- communal gardens
- a guest room for overnight visitors
- security and safety features
- a warden or scheme manager
- 24-hour emergency assistance through an alarm scheme.

Why choose sheltered housing?

Sheltered housing might appeal to you if you want to live independently, perhaps in a smaller and easier-to-manage home, and like the idea of having someone to call on if there is an emergency. Sheltered housing differs from other types of housing because of the presence of a scheme manager (sometimes called a warden) who lives on the premises, or nearby.

Extra care sheltered housing, very sheltered housing and assisted living housing offer a higher level of care. These schemes are ideal for people who are less able to manage on their own, but who do not need the level of care available in a care home. The services offered vary between schemes, but meals, help with domestic tasks and some personal care are often provided. Close care housing is usually located in the grounds of a care home, with staff from the home providing extra care and assistance.
Who is eligible for sheltered housing?

While different schemes and providers may have different eligibility criteria, most schemes are open to people who are aged over 60. You can be a single person or part of a couple. If you have particular support needs, these will be discussed with you before you move in to make sure they are in place before your arrival.

The role of the scheme manager

It is important to be clear about what the manager’s role is. This will vary according to the scheme, but generally the manager is not there to provide care for residents, or to carry out tasks such as shopping and cleaning – although they may be able to advise on or help arrange these things. Usually the scheme manager will keep in regular contact with residents, checking that all is well each day, and help out in emergencies. They may also consult with residents to assess any care needs and agree a support plan if one is needed. They may then consult with the resident’s family and with voluntary and statutory agencies to make sure that any assessed support is provided.

Remember that you can still apply for services such as meals on wheels or help with bathing if you live in sheltered housing. Contact your local council’s social services department for more information if you live in England or Wales, your social work department in Scotland or your local health and social services trust if you live in Northern Ireland. For more advice, see our free advice leaflet, Help in Your Home.

Service charges

To cover the cost of running the sheltered housing scheme, all residents pay a service charge, whether they own their home or are renting. This service charge includes the cost of the scheme manager and the alarm system, as well as building repairs, maintenance, gardening and most of the other services provided.

The amount residents have to pay will vary, so always ask how much the service charge will be if you are interested in a scheme. Find out how it is calculated and how you can pay it. It is also essential to check what the service charge does not include: for example, heating, lighting, telephone or ground rent.
If you are an owner-occupier you may also be asked to pay one-off sums of money to cover, for example, the cost of unexpected repairs to the building.

To help you choose a sheltered housing scheme, ask for a record of past increases in the service charge, to see if there have been any sudden rises, and a list of any one-off payments residents have been asked to make. With a new scheme, ask if the organisation manages any other sheltered housing schemes and ask to see a record of the service charges. If it doesn’t have other records for you to see, question its calculation of the service charge. Ask whether there are any plans to change the service charge or the way it is calculated.

Housing Benefit, Pension Credit and Supporting People

If you are entitled to Pension Credit or Housing Benefit, you may be able to include some of the service charge you pay in your claim. You may also get some of your service charge paid through a government scheme called Supporting People. For more information call our free advice service SeniorLine on 0808 800 6565. (If you are in Northern Ireland call 0808 808 7575.)

Should you buy or rent sheltered accommodation?

If you are thinking about moving into sheltered housing, the first decision to make is whether you wish to rent or buy. If you currently own your home you will probably want to buy, both for the investment and the security. It is also unlikely that you will be offered local council or housing association rented housing because waiting lists are often long and, as a homeowner, you will not usually be given priority. There are exceptions to this general rule: for example, if you own a house which is unsuitable in some way or if you have health problems. For further advice, call your local housing department – its number will be in your phone book. (Please note: in Northern Ireland, sheltered housing is not provided by the local council but through the Northern Ireland Housing Executive.)

If you are an owner-occupier but cannot afford the full cost of sheltered housing, there are schemes that can help you to buy your new home. See page 12 for more information.
Who provides sheltered housing?

There are four main types of organisation which provide sheltered housing:

- local councils (to rent only). (Please note: in Northern Ireland, sheltered housing is not provided by the local council but through the Northern Ireland Housing Executive.)
- housing associations (to rent or part-buy)
- voluntary sector (to rent only)
- private sheltered housing developments (to buy only).

We look at each of these in more detail over the next few pages.

Local council sheltered housing

Local council sheltered housing is **only available to rent.** There is no ‘right to buy’ local council sheltered housing.

How to apply

In **England, Wales** and **Scotland** you should contact the housing department at your local council and ask if you qualify to apply for sheltered housing. If you do, you will be sent an application form to fill in, or someone from the housing department may visit you to help you complete it.

There is no local council sheltered housing in **Northern Ireland** as all social housing there is administered by the Northern Ireland Housing Executive (NIHE). For details of how to apply, see page 8.

Advice if you bought your current council house

You may want to sell your present home back to the local council in return for being re-housed in sheltered housing. Not all councils operate these schemes – ask your local housing department if this is offered in your area. Remember that local councils will almost always offer less than the market value for the property. Once you give up ownership you will not be able to pick and choose where you would like to be re-housed so it may be better to sell your property for its full value on the open market.
What are your chances of being offered housing?

Allocation policy
Every council should have a policy which describes how the housing in its area is allocated. This may take into consideration your health and the suitability and value of your current housing. Some housing departments use a points system to determine where you go on the waiting list. Ask your local housing department to see a copy of its allocation policy. In Northern Ireland contact the Northern Ireland Housing Executive (NIHE) for details of its allocation policy.

Residency in the area
Most housing departments will insist that you have lived in its area for a particular length of time before you can qualify for sheltered housing. However, if you haven’t lived there for the required amount of time, you may still be able to join the waiting list, but probably won’t be offered housing until you have lived in the area long enough. Talk to your local council housing department about this. If you are eligible to apply, send in your application form straight away so that you join the waiting list as soon as possible.

Waiting times
Demand is usually greater than supply so waiting lists can range from a few months to a few years, depending on the area you live in. The length of your wait will often depend on how flexible you are. Obviously, the longest waiting time will usually be for the most desirable property. If you state that you are willing to consider whatever sheltered housing is available, you may be offered housing much sooner. Ask how long you are likely to have to wait and whether you will be given priority under the allocation policy.

If you are offered sheltered housing you may be able to get help with moving: for example, packing and arranging for a removal firm, if your family or friends cannot help. Ask for more information about this when you are allocated a property.

Moving away to a different area
You might want to move into sheltered accommodation nearer family or friends but it can sometimes be quite difficult to get local council sheltered accommodation in an area away from where you currently live.

You may find it helpful to find out if there is any housing association or local council sheltered housing on the Homeswap register in the area you want to
move to. If the tenant who lives there is keen to move into your accommodation, and the landlord has given you permission, you can swap homes – see www.homeswaplist.co.uk.

For further information about this scheme, contact your local housing department (or the Northern Ireland Housing Executive if you live in Northern Ireland).

Local councils working together with housing associations
Some local councils have a shared waiting list with housing associations in the area and some housing associations offer their sheltered accommodation to people on the council’s register. Ask the housing department at your local council if it works with the housing associations in its area. For more information on housing association sheltered accommodation, see below.

Making a complaint
If you are unhappy with the way your application has been dealt with by the council, use the housing department’s formal procedure to make a complaint. If you still are not happy, you may want to complain to:

- the Local Government Ombudsman in England or Wales
- the Scottish Public Services Ombudsman in Scotland
- the Northern Ireland Ombudsman in Northern Ireland.

However, the Ombudsman cannot question a decision just because you may not agree with it. Ombudsmen can only look at the way the application has been dealt with. See pages 17–18 for contact details.

You can also look at our information sheet no. 27, How to Make a Complaint.

Housing association property
You can rent or part-buy a housing association property.

What are housing associations?
A housing association is a non-profit making organisation which provides and manages homes for people who cannot afford to buy a suitable home on the open market. A housing association may be a charity, a registered trade or provident society or both. Some associations obtain funding from private
sources such as charitable trusts but the majority provide housing using public money from local councils or from the Housing Corporation (England), Northern Ireland Housing Executive, Communities Scotland, or the Welsh Assembly Housing Directorate.

How to apply

The first step is to obtain a list of housing association sheltered housing schemes in the area where you wish to live. There are three ways of doing this.

- Contact your local housing department. It will have a list of housing association sheltered schemes in its area.
- Contact Elderly Accommodation Counsel, a charity which offers a comprehensive advice service covering all types of housing for older people and can provide details of housing association schemes in any area you ask for.
- Contact a local Citizens Advice Bureau or housing advice centre. Either should have a list of housing association schemes in its area.

Unless your local housing department refers you to a particular housing association, you will have to approach each scheme yourself to find out what is available, whether you can apply and how to make your application.

In Northern Ireland you should apply through a housing association or through the Northern Ireland Housing Executive. You will be sent an application form to complete in which you will be able to select the areas where you would like to live. You will then be placed on a waiting list. For contact details see page 16.

What are your chances of being offered housing?

Allocation policy

Each housing association will have its own policy on allocating its sheltered housing. So if you don’t qualify with one housing association, you may be able to apply to others which have different allocation policies.

A housing association has more control than local councils over who it can offer housing to. For example, it can overlook residency qualifications, so it may be a better option if you want to move to another area.

If you are an owner-occupier, or have savings over a certain limit, you are unlikely to be offered accommodation with a housing association. However,
some housing associations operate shared-ownership schemes for people with capital who cannot afford sheltered housing at the market price. We cover this in more detail below.

Waiting times
As with local council accommodation, demand is greater than supply, so expect to wait for housing to become available. Ask the housing association roughly how long you are likely to have to wait for accommodation in its scheme.

Making a complaint
If you’re unhappy with the way your application for sheltered housing has been dealt with, make a formal complaint through the procedure operated by the housing association. If you are not happy after going through this procedure, ask about making an appeal to the committee which manages the association. If you are still not satisfied, you may also want to find out how to complain using:

- the Housing Ombudsman Service in England
- the Public Service Ombudsman for Wales
- the Scottish Public Services Ombudsman in Scotland
- the Northern Ireland Ombudsman in Northern Ireland.

See pages 17–18 for contact details.

Housing association shared-ownership schemes for older people
These are housing association schemes for older people with a limited income, who have some funds, and wish to buy a sheltered home. To qualify, you may have some savings or could own a home which has become too big and expensive for you to maintain. Another consideration will be whether you can afford a sheltered home at the market price. If you can, you probably won’t qualify for a shared ownership scheme.

In a shared ownership agreement you will usually have a choice of buying a 25 per cent, 50 per cent or 75 per cent share in the property. You will pay rent for the proportion that you do not own. When the property is sold, you will receive your share of the sale price, once the housing association’s costs have been taken away.

Details of housing associations running shared-ownership schemes can be obtained from your local housing department or from Elderly Accommodation Counsel.
If you are interested in a housing association shared ownership scheme it is important to get legal advice before signing any agreement.

Voluntary sector sheltered housing

There are some voluntary organisations that provide sheltered and very sheltered housing for older people to rent. These include Abbeyfield societies, which run supported sheltered housing in small family-style households with 8–12 residents. The residents are usually people over 75 years of age who no longer wish to live alone. Supervised by a house manager, the schemes provide two cooked meals a day. Residents furnish and care for their own rooms.

Almshouses are run by charitable trusts and are intended to provide good quality, affordable accommodation for older people. Most almshouses have their own rules as to whom they house. For a list of charities running almshouses in your area contact the Almshouse Association.

How to apply

Your local housing advice centre should be able to tell you about all the sheltered housing schemes provided in your area. Alternatively, you could contact the Elderly Accommodation Counsel, which will be able to provide you with a list for the area where you would like to live. Contact each organisation directly to find out about availability and how to apply.

Help the Aged Gifted Housing service

If you own your own home and are thinking about leaving your estate to a charity, you could consider the Help the Aged Gifted Housing service. In return for donating your property to Help the Aged, the Charity takes responsibility for maintenance, property insurance, water rates and Council Tax; provides a community alarm; and helps with gardening costs. The Gifted Housing team can also help with arranging and paying for care. You can contact the team for more information – its details are in the Useful contacts section.
Private sheltered housing available to buy

Sheltered housing that is available to buy has usually been built by private companies or developers. Once all the houses or flats have been sold, the scheme is usually run by a separate management organisation rather than directly by the developer.

If you are buying a brand-new property, it is advisable to buy only from a builder who is registered with the National House-Building Council (NHBC). This is for two reasons. Firstly, if a builder is NHBC-registered it means that the house will come with ‘Buildmark Cover’ which is a ten-year insurance policy against a number of defects which could otherwise be expensive to put right. Secondly, buying from an NHBC-registered builder means that you will be covered by the NHBC Sheltered Housing Code.

The NHBC Sheltered Housing Code obliges builders to provide a Purchaser’s Information Pack. This must contain important information such as the name of the developer or management organisation, guidance on the purchaser’s legal rights, a detailed breakdown of service charges and information on resale arrangements and charges. The code also sets standards which ensure that buyers are fully protected through a legally binding management agreement between the developer and the management organisation. Many of these standards cover how the scheme will be managed in the future. You can get a copy of the Sheltered Housing Code from the NHBC.

It is important that you get professional financial and legal advice both on buying sheltered accommodation and on paying the service charges and running costs. You can get advice from a solicitor, bank or building society or your local Citizens Advice Bureau.

The management company

The quality of the service provided by the management company can have a great effect on how satisfied you are with your home. Check whether the management company adheres to a code of practice.

If you live in England or Wales, you could check whether the management company is a member of the Association of Retirement Housing Managers (ARHM). ARHM is a national organisation committed to
promoting high standards of management practice. It has developed a code of practice for managing retirement housing.

If you live in Scotland you could ask whether the management company abides by the Scottish Executive framework code of management practice. Or contact INNIS, a free advisory service managed by Age Concern Scotland, which works to encourage good management of private retirement housing. You can call INNIS on 0845 833 0250. You could also contact the Property Managers Association Scotland Ltd. (See the Useful contacts section for details.)

Finding out about sheltered properties for sale

You will probably have noticed advertisements for private sheltered housing schemes in the local press and magazines. However, you may want to get a comprehensive list of new developments and existing properties for sale in the area where you wish to live. This can be done in a number of ways:

- **Elderly Accommodation Counsel (EAC)** offers a comprehensive advice service on all types of housing for older people. Contact EAC for details of private sheltered housing developments in any area of the UK. It also publishes a series of guides to retirement housing in each nation.

- **Retirement Homesearch** can match your housing requirements with properties for sale in England and Wales, and can also help people who want to sell a retirement property. There is no charge for people looking to buy. For property in Scotland contact Retirement Homesearch Scotland.

What if you can’t afford sheltered housing?

If selling your present home won’t cover the cost of buying sheltered accommodation there are a few things you can look into. But bear in mind that these schemes might not always be available.

- A few private companies run **Life Interest Plans**, which allow you to buy the right to live in a property for the rest of your life, often for well below the normal market price of the property.

- Some housing associations run **shared ownership schemes** for older people. See page 9 for more information.

Elderly Accommodation Counsel should be able to tell you about any schemes like these in your area.
Your rights

For owner-occupiers, your rights depend on the agreement you make when you buy the property. So it is very important that you fully understand the terms of your agreement before signing any papers. Your solicitor should check the agreement for you and explain any loopholes.

Your local Citizens Advice Bureau or housing advice centre can give advice on any complaint or concern you may have regarding your rights in owner-occupied or rented sheltered housing. If you live in England or Wales, AIMS – the Advice Information and Mediation Service for retirement housing may also be able to help. AIMS is a specialist organisation run by Age Concern England that offers independent advice to sheltered housing residents who are experiencing problems. Where appropriate, it may also offer a mediation service to help reach an agreement if you are in a dispute which you aren’t able to sort out yourself. See the Useful contacts section on page 15.

Questions to ask before making your decision

The standard of housing, level of warden assistance and provision of communal and other facilities vary greatly from scheme to scheme. You will need to find out as much as you can about each scheme and compare them before deciding which one is best for you. You may want to consider the following issues.

Costs and contracts

- How much is the service charge and how is it worked out? What is included and are there any anticipated increases? (see page 3)
- Who is responsible for repairs, maintenance and improvements? Are there any charges for ground rent and insurance?
- Are there any special clauses which could terminate the lease? It will be important for you to know about these.
- If you are buying the property, what happens if you want to sell it later?
Security and safety

- What does the warden or scheme manager do? Is there 24-hour cover?
- How do you alert the warden in an emergency? Ask to see the alarm system working.
- What will happen if your health changes and you need more care than an alarm service and a warden can provide?
- Are security devices fitted on windows and doors? For example, is there a spy hole and chain on the door and are there locks on the windows? This is especially important if the accommodation is on the ground floor.
- Is there a communal entrance door? What security arrangements have been provided?

Facilities and services

- What is the accommodation like? Is there enough room for any furniture you’d like to take and is the amount of storage space adequate?
- Does the housing suit your mobility needs? Are the doorways wide enough for a walking frame or wheelchair? Is there a lift? Are the light switches, electricity sockets and door handles in easy reach? Ask if it is all right for you to make minor adaptations: for example, putting in a hand rail or ramp.
- Is a cooker or fridge provided, or do you have to bring your own?
- What type of heating system is there, how does it work, how is it controlled and how do you pay for it?
- Can you take a pet into your new home?
- Are there parking spaces that can be used by you and/or visitors? Are there any private garages and if so, what is the cost of having one?
- What communal facilities are there and are they well kept?
- Is there a garden?
- What laundry facilities are available? Check to make sure that you are happy with the machines and the way they work.
- Is there a guest room and will a charge be made for using it?
- Do many social events which are organised by residents or the manager of the scheme take place?
- Is there a residents’ association?
- Are there local amenities nearby, such as shops, transport, libraries, post offices, doctors, churches and pubs?
- Are visiting health services available, such as chiropodists and community nurses?
Useful contacts

Housing

**Abbeyfield Society**
Abbeyfield House
53 Victoria Street
St Albans AL1 3UW
Tel: 01727 857536
Web: www.abbeyfield.com

**Almshouse Association**
Billingbear Lodge
Maidenhead Road
Wokingham RG40 5RU
Tel: 01344 452922
Web: www.almshouses.org

**Elderly Accommodation Counsel**
3rd Floor
89 Albert Embankment
London SE1 7TP
Tel: 020 7820 1343
Web: www.housingcare.org

**ERoSH (The National Consortium for Sheltered and Retirement Housing)**
PO Box 2616
Chippenham
Wiltshire SN15 1WZ
Tel: 01249 654249
Web: www.shelteredhousing.org

**Help the Aged**
Gifted Housing Office
37 St Kilda’s Road
Bath BA2 3QL
Tel: 01225 447800
Housing Corporation
Maple House, 149 Tottenham Court Road
London W1T 7BN
Tel: 0845 230 7000
Web: www.housingcorp.gov.uk

Northern Ireland Housing Executive
2 Adelaide Street
Belfast BT2 8PB
Tel: 028 9024 0588
Web: www.nihe.gov.uk

Property Managers Association Scotland Ltd
2 Blythwood Square
Glasgow G2 4AD
Tel: 0141 248 4672
Web: www.pmas.org.uk

Retirement Homesearch
Queensway House
11 Queensway
New Milton
Hampshire BH25 5NR
Tel: 0845 880 5560
Web: www.retirementhomesearch.co.uk

Retirement Homesearch Scotland
183 St Vincent’s Street
Glasgow G2 5QD
Tel: 0141 248 2846
Web: www.retirementhomesearch.co.uk

Standards
Association of Retirement Housing Managers (ARHM)
Southbank House
Black Prince Road
London SE1 7SJ
Tel: 020 7463 0660
Web: www.arhm.org
National House-Building Council
Buildmark House
Chiltern Avenue
Amersham
Buckinghamshire HP6 5AP
Tel: 01494 735363
Web: www.nhbc.co.uk

Your rights

Advice Information and Mediation Service for Retirement Housing (AIMS)
Age Concern England
Astral House
1268 London Road
London SW16 4ER
Tel: 0845 600 2001
Web: www.ageconcern.org.uk/aims

Citizens Advice Bureau
Contact details of your local branch should be listed in your phone book.

Ombudsmen

Local Government Ombudsman (England)
Millbank Tower
Millbank
London SW1P 4QP
Tel: 0845 602 1983
Web: www.lgo.org.uk

For complaints about public (council) housing in England.

Housing Ombudsman Service
81 Aldwych
London WC2B 4HN
Tel: 0845 712 5973
Web: www.housing-ombudsman.org.uk

For complaints about social (housing association) housing in England.
Public Service Ombudsman for Wales
1 Ffordd yr Hen Gae
Pencoed CF35 5LJ
Tel: 01656 641150
Web: www.ombudsman-wales.org.uk

For complaints about public and social housing in Wales.

Scottish Public Services Ombudsman
4 Melville Street
Edinburgh EH3 7NS
Tel: 0800 377 7330
Web: www.spso.org.uk

For complaints about public and social housing in Scotland.

The Northern Ireland Ombudsman
Freepost BEL 1478
Belfast BT1 6BR
Tel: 0800 34 34 24
Web: www.ni-ombudsman.org.uk

For complaints about public and social housing in Northern Ireland.
For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020 7278 1114

If you have access to the internet you can download our advice leaflets and information sheets by logging on to www.helptheaged.org.uk

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- welfare and disability benefits
- care at home
- residential care
- housing options and adaptations
- access to health and community services.

Freephone: 0808 800 6565

Textphone: 0800 26 96 26

9am to 4pm, Monday to Friday

If you are in Northern Ireland, contact SeniorLine on 0808 808 7575.