



counsel + care 
for older people, their families and carers

guide

Information from Counsel and Care: 7

Housing decisions and options in later life

Most older people will make one or more house moves after retirement. This may be for a better quality of life, or in preparation for the future, but may also be in response to a crisis, or a change in circumstances.

This guide describes the support available and the main options open to older people when making decisions about accommodation.

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Your donations, legacies and payroll giving enable Counsel and Care to get the best care and support for older people, their families and carers

Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this guide applies essentially to England although there may be similarities with Scotland, Wales and Northern Ireland.

We also produce five separate guides for both Scotland and Wales covering the community care assessment of need process; paying care home fees and making a formal complaint which are the key areas where the policy and legislation differ significantly to England. All of the guides we publish can be downloaded from www.counselandcare.org.uk/helping-you/guides or posted to you by calling our guide orderline on 020 7241 8522.

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Older People*37

1 Why do people want to move?

There are many reasons why people choose to, or need to, move home in later life. Some of these reasons are explored below, and the options outlined. It is important to remember that if you do need to move:

- You should always be able to change your mind about any decision if you are not happy with where you are living
- Unless your care needs are very high indeed, you should not have to live in a care home if you do not wish to.

1.1 Changing health needs

As we get older, changes in health become more common and this may affect your ability to manage your daily life at home. Stairs may become difficult; it may be hard to get in or out of the bath; switches, sockets and cupboards may be at the wrong height; tasks that you used to perform with ease, such as taking the rubbish out, may become a struggle.

You may also find that your health condition is aggravated by conditions in your house, for example, through damp or draughts. If you have increasing care needs, you may wish to move into housing that offers on-site support.

1.2 Changing social situation

Your social situation may have altered if friends and family no longer live nearby; or it may have changed for you following

bereavement, and you may find yourself wishing for more company. You may also be cut off from former activities if you are no longer able to drive. It might be that there are poor transport links where you live, and that it becomes difficult to get involved in social activities outside your home.

1.3 Changing environment

The area you live in may no longer feel safe, or the street you live may have become noisier and you may find that this affects your daily living.

1.4 Changing finances

Following bereavement, it may be that you experience a reduction in your income from pensions. Or, your property may be large and costly to maintain, expensive to keep well heated and in need of extensive repairs or maintenance. Or, you may wish to release capital from the value of your home to invest or spend.

2 Staying in your own home

Many people wish to remain in their own home in their later life, but find it difficult. It can be possible to overcome these difficulties with adaptations, by rearranging financial assets, or by arranging more care and support. The government's new strategy for 'Lifetime Homes, Lifetime Neighbourhoods' may increase the possibility of staying in your own home for longer, now and in the future (see section 6.1 for more details).

2.1 Home improvement agencies

These not-for-profit agencies exist to assist older, disabled and low income home owners and private tenants to repair, adapt or improve their homes. They will advise on how to claim grants to help you raise money. Some will help older people with minor work and put them in touch with approved technicians to carry out the work. One of the major government grants to help with this kind of work is the disabled facilities grant (see section 2.2).

Home improvement agencies (HIAs) can come under many titles, but are often called Anchor Staying Put or Care and Repair. HIAs exist in about two thirds of local councils and their contact details may be obtained from the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org); or the co-ordinating bodies for Home Improvement Agencies in the regions – Foundations (England) (tel.: 08458 645 210; www.foundations.uk.com); Care and Repair Cymru (Wales) (tel.:

029 2057 6286; www.careandrepair.org.uk); Care & Repair Forum Scotland (Scotland) (tel.: 0141 221 9879; www.careandrepairsotland.co.uk) and Fold Housing Association (Northern Ireland), (tel.: 02890 428 314; www.foldgroup.co.uk).

If there is no HIA in your area, you should contact your council housing department or local housing advice centre directly to find out what help is available. If you are a council tenant or private tenant, you should contact your landlord if your home needs repairing.

See guides **28: Housing: adapting your home to stay independent** and **29: Housing: how to pay for the maintenance of your home** for further information about what to consider when you are a homeowner.

2.2 Disabled Facilities Grant

This grant supports disabled people to pay for adaptation work to make their homes more suitable. Everyone over 18 with a disability is eligible, whether they are a council or private tenant, or an owner occupier. The grant is subject to a means test (except for disabled children under 19), and disabled occupants who rent their properties from the council or housing association must agree to live in the property for at least five years after the works are completed, unless this becomes impossible for health reasons. For owner-occupiers, the period is 10 years. The grant should be applied for through the council to which you pay your council tax.

If you have a home improvement agency (see section 2.1) in your area (and you privately rent or own a property), they can assist you with your application. See guide **28: Housing: adapting your home to stay independent** for more information about disabled facilities grants and how to apply for them.

2.3 Occupational therapist

An Occupational therapist is a professional trained to help ill and disabled people to keep up the ordinary tasks of daily life themselves as far as possible. You may be referred to an occupational therapist following a community care needs assessment; or you can contact them directly, or ask your GP for a referral. There will often, however, be a delay in the occupational therapist's assessment and their provision of equipment or adaptations to your home. If your need is urgent, you should make this clear, in case they operate a priority system.

2.4 Care at home

If you are having difficulties looking after yourself, you may want community care services to arrange for a carer to support you with the ordinary tasks of daily life, such as dressing, washing and shopping. You should contact your local council social services department at your local council for a community care needs assessment (see guide **12: Assessment and services from your local council**). The council has a duty to assess everyone who appears to be in need of care, regardless of their financial situation, but the type of care available varies from council to council depending on

their eligibility criteria. You may need to contribute to, or fund the care yourself, if your income is above a certain level (see guide **14 – Help at home: what may be available in your local area** for more information). Your financial assessment should be made after your assessment of need has been completed, and your care needs are recorded.

If your council has decided you need to receive care services in your home, you may wish to consider the Direct Payments scheme. This is a scheme where the local council social services give you the money to buy the services you need for yourself, instead of the council directly providing the services to you. For more information, see our guide **23: Home Care: using Direct Payments**.

2.5 Equity release

Releasing equity (money) from the value of your home means that you can continue to live in your own home, but a percentage of the value of the home is sold to a company who give you money in return. There are two types of equity release scheme: Mortgage-based plans and Home Reversion schemes. Both types of scheme are regulated by the Financial Services Authority which means that people who sell and promote these products have to comply with rules and regulations about the way the products are handled.

Some older people have had a positive experience of equity release schemes, but you should bear in mind some important disadvantages:

- The scheme may restrict your ability to move house.
- Your entitlement to some benefits may be affected by increasing your cash assets.
- Schemes vary widely in the value for money that they offer.

It is very important to make sure that you find out about the range of equity release schemes available through an Independent Financial Adviser. Lists of Independent Financial Advisers in your area are available from IFA Promotion (www.unbiased.co.uk) or the Financial Services Authority (FSA) (tel.: 0300 500 5000, www.fsa.gov.uk and www.moneymadeclear.fsa.gov.uk).

For more information about equity release, see guide **29: Housing: how to pay for the maintenance of your home.**

2.6 Homeshare schemes

This type of scheme allows you to stay in your home with live-in help at no cost to you. You offer accommodation in your home to a tenant, in exchange for an agreed amount of hours of support per week. The Homeshare Association is a service run through Naaps (National Association for Adult Placement Schemes) (tel.: 07789 925 948; www.naaps.org.uk/en/homeshare), bringing together people wanting to set up homeshare schemes and individuals that would like a tenant to homeshare with. They have homeshare schemes available in Bristol, London, Oxfordshire, Somerset, West Sussex and Wiltshire.

2.7 Supporting People

The Supporting People programme established in 2003 aimed to support vulnerable people to retain their tenancies and maximise their capacity for independent living. The fund provides money to individuals to provide housing-related support services. These services vary according to local council area, but can include:

- Assistance to access benefit entitlements
- Skills to maintain a tenancy – for example, paying bills and shopping
- Advice on home improvements
- Advice on accessing the community service alarm.

These housing-related support services can be provided in someone's own home, but also on-site in purpose-built accommodation, such as in an extra care housing flat. Support services and activities are tailored to the individual's specific needs.

You can access Supporting People services and funding through an assessment from social services or a floating support worker from the Supporting People team. You can ask your social worker about this when you have your needs assessment. A support plan will be drawn up by you (the service user) and the support worker. This plan will describe the support you need, who will provide this support, how it will be provided and for how long. This plan should be reviewed regularly.

3 Moving house

3.1 Moving to another area

You may consider moving to another area for several reasons, such as to be nearer to family, friends and amenities, or because variations in property prices across the country will enable you to release some equity from the value of your home. If you have experienced changes in your health it may be that your present accommodation is now unsuitable.

If you are thinking of moving to a new area, you might like to consider the following questions:

- If you could no longer drive, could you continue to get around the area easily and safely?
- If you choose an area to be near family, how would you cope if they had to move out of the area, or were not able to visit as often as you would like?
- Is the local council tax manageable and likely to remain so? This is a consideration whether or not you are able to claim Council Tax Benefit (see guide **22: Council Tax and Housing Benefit** for more details).
- Is the area likely to stay the same, or are there any factors that might mean it will undergo changes in the future?
- Are there well-established care and support services available, provided by social services or local voluntary agencies?

Once you have decided about where you want to move to, you may wish to explore what help is on offer from the schemes below.

3.2 Support from the council

If you are living in council housing, and wish to move to another area of the country, the council may be able to assist you in finding a home in the area you want to move. There may be a transfer scheme operating, depending on the local area. To be eligible, you will need to be a council or housing association tenant and that you can demonstrate that you require to move to another area for one of the following reasons:

- You are taking up a job.
- You need to be close to a relative to give or receive support.
- There is another reason, such as domestic violence or harassment.

Two schemes run by the council are included below. Depending on what is available in your local area, they may be called a different name or may not be offered.

3.2.1 Tenants cash incentive scheme

This scheme was introduced by some councils to encourage their tenants to move to smaller accommodation. This would support the releasing of family housing for those who are on the councils housing register. A cash payment can be offered by councils in return for downsizing to a smaller property. Different councils

agree different amounts for each bedroom freed up by you moving, some pay £500 and others pay £3,000. Westminster council for example, pays up to £3,000 for one bedroom but pays a premium of up to £5,000 if you move from a house with two or three bedrooms. Depending on the scheme, you may be offered redecoration vouchers and moving expenses. Please check with your local council to see if they have a scheme and how much they pay

3.2.2 Downsizing for people over 60

Some councils have rented housing suitable to meet the needs of older people. The downsizing scheme enables people over 60 years old who own their own property to apply to the council for a tenancy in a property, subject to eligibility. The council would then buy your property and you could move into one of their designated properties and continue to rent.

3.3 Mutual housing exchange schemes

Mutual exchange gives council or housing association tenants the opportunity to live in the property and area that meets their needs. The process involves two or more tenants exchanging their homes. Some councils operate mutual housing exchange schemes, where you can join their list of tenants who wish to exchange. They are usually self-help schemes, so it will be left to you to make contact with the other tenant who you wish to swap with. You will have to have the permission of your landlord and be free of any rent arrears. Your landlord cannot refuse permission for you to enter this scheme without reasonable justification.

Alternatively, there are exchange websites that you can register on in order to find someone you can exchange with in the area of your choice. Please note that they are not exclusively for people over 60. Some are free of charge, while others charge a small fee. Such websites include: Under One Roof (www.underoneroofexchange.co.uk) and Guardian Home Exchange (www.guardianhomeexchange.co.uk) amongst others.

3.4 Seaside and country homes

If you live in London, you will be eligible for this scheme. It is aimed for people aged 60 and over who are capable of independent living and who wish to move out of London to a seaside town or a country village.

You will be considered within a points system, and given points if:

- Your move will release a property in London that could help your London borough to meet local housing needs
- You are living in a home that is far larger than you need.

You can find out further details of the scheme by calling Seaside and Country Homes direct on 08450 21 20 20 or logging on to their website: www.housingmoves.org. You can also contact your London borough council directly for information.

3.5 Advice and information about housing

Many councils also now have housing advisory services that can help you find a place to live. If you are already a council tenant,

you can seek information about a more suitable home from the housing department at your local council.

To obtain advice and information on the specialised accommodation for older people available in your area, you can contact First Stop Care Advice (FSCA) (tel.: 0800 377 7070; www.firststopcareadvice.org.uk) or the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org) who hold detailed information on all properties to buy and rent by location.

Care and Repair (tel.: 0115 950 6500; www.careandrepair-england.org.uk) operate a housing options service in some areas. This is a service that takes private renters and owner-occupiers through their options in terms of suitable housing.

3.6 Help with the move

Once you have decided on your new home, the move can be quite stressful and you may need some support. A few areas have home improvement agencies (for further information about HIAs see section 2.1) which will offer support with a move for home owners or private tenants. You can also find out about support available from your local Age Concern (tel.0800 00 99 66; www.ageconcern.org.uk) or social services department if you are disabled. If you are self-funding your move, there are some private companies who will help you to pack and transport your furniture, and to arrange for items or furniture you no longer require to be sold. If you are on a low income and receiving Pension Credit, you may be able to apply to the Social Fund for a community care

grant to help with removal costs. For more information about the Social Fund, please see **guide 4: Grants and loans from the state for people on a low income (the Social Fund)**.

4 Specialised housing for older people

If you decide that you want to move to another property that is cheaper, smaller, more manageable, less isolated or more conveniently located, you may wish to consider some of the specialised properties for older people that have one, or a combination of, the following advantages:

- Support with maintaining the property
- Support with getting help when needed
- On-site care
- On-site catering
- Social activities.

The types of specialised accommodation available are generally known as sheltered housing, very sheltered housing (or 'extra care housing') and care homes. See the table at the end of this guide for a summary of the main differences between these kinds of accommodation.

4.1 Researching the options

There is a great variation in the types of specialised housing accommodation available. There is no specific definition of the different kinds of scheme – so you may have to do some research into what is exactly on offer. In particular, if you are disabled you may need to make sure your new accommodation is built to meet

your needs, for example, there is wheelchair access or a level-access shower.

4.2 Ordinary specialised older people's housing

Many areas have housing schemes which are specially designed for older people. These vary in what they offer. Some may be connected with community alarms and/or managed by an off-site warden or scheme manager, but do not have enough special features to qualify as sheltered housing. The schemes may be bungalows, but there are also flats and houses, built to be suitable for people with reduced mobility. Contact your local council social services or housing department for more details.

4.3 Sheltered housing

These dwellings have been purpose-built with older people in mind. They are self-contained flats or bungalows, in groups of 5 to 50. Here you will have your own front-door and all the usual rights of a tenant. There is usually an alarm system that you can use 24-hours a day and a scheme manager, who will be responsible for overseeing the upkeep and maintenance of the building.

These schemes will allow you to live independently in your own home, but with the reassurance that someone could be there if you needed them. Most will have communal facilities, such as a lounge, laundry room, guest flat or garden. In all such schemes, you should be able to get as involved or stay as distant from the

social activities as you wish. However, in practice they operate as small "communities within the community" and so they are particularly good for people who have been cut off from their usual social networks through reduced mobility or bereavement.

However, sheltered housing varies in terms of the accommodation available, how many hours the scheme manager is present and how the alarm system functions. You should bear in mind that the warden may only be on-site part-time and the alarm button system may link to a call centre who can do no more than advise your relations, GP or ambulance of your emergency. It is worth carrying out some research before you move in about what level of support is available and whether this meets your needs.

4.3.1 Scheme managers (wardens)

The duties of scheme managers can vary considerably between different schemes. Some are resident, providing a 24-hour service, others are present for normal office hours only, while some are part-time or visiting (mobile) scheme managers. At a minimum, scheme managers should manage the housing aspect of the scheme, making sure it is well-maintained and secure. Some scheme managers may be able to liaise with the wider community on behalf of tenants or be available for tenant queries.

4.3.2 Alarm systems

There are several types of alarm – for example, pendant, wrist, or pull-cord systems – which are linked to a 24-hour response service. Your council, housing association, or a commercial company may

run the system. It is important to check what emergency system is available before you move in.

Some alarms are on an intercom system, so you can talk to the person who receives your call wherever you are in the flat. This can be particularly helpful if you have had a fall, but is also practical, for example, care workers could communicate with you about visitors, or your wellbeing if you are house-bound with an illness.

4.3.3 Tenants' lounge

This is an area that can be used by all residents in a scheme, and is often the hub of activities. Some schemes have larger and smaller rooms for different activities. It is worth checking when you visit how well-used these are and what types of activities take place.

4.3.4 Guest room

This is a place within the scheme that is kept vacant for residents' visitors so that they can stay overnight. Your guests will usually have to make a prior booking and pay a small charge, but not all schemes will have a guest room available. If they do, you can ask if you can stay in the guest room overnight or over a weekend to find out what life is like in the scheme before you make the decision to move there.

4.3.5 Tenure

Most rented sheltered housing is provided by not-for-profit housing associations also known as registered social landlords

(RSLs); a decreasing amount of this kind of accommodation is offered by local councils.

The vast majority of sheltered schemes are for rent and it is far easier to obtain a place in a rented scheme if you are not already a property owner. Rents vary according to how the schemes are financed; what sized room you require; what services are included in the charge; but they should be comparable with normal rent levels in your area. In the future, there will be more 'mixed tenure' schemes, where some of the property is for rent and some for purchase. Purchasers of private schemes in these kinds of developments should be able to benefit from the 'tenant-centred' Housing Association ethos without needing to rent themselves.

4.3.6 Accommodation

The accommodation usually consists of one- or two-bedroom flats. In some schemes, the lack of personal space in the private accommodation is made up for by other advantages, for example, a good garden.

4.3.7 Application

Anyone can apply to be a tenant in a housing scheme, but there will usually be set criteria for allocation, according to housing, medical and social needs. These vary from provider to provider. If you can answer 'yes' to one of the following questions, you may be eligible:

- Is it hard for you to cope in your present home, or are you homeless?

- Is it difficult for you to get about in your present home or are you socially isolated there?
- Do you have a significant reason to want to move to the new area, such as a relative living locally?

If you are already a council or Registered Social Landlord tenant, you should first ask your present landlord to make a referral or nominate you. If you are living in your own home, you can make your own application. It may be helpful to get your GP to write on your behalf in support of your application. Alternatively you can speak to a social worker from your local council for advice on accessing sheltered housing.

4.3.8 Allocation

Following the introduction of standards for housing with support in 2003, your application should be assessed with due regard for equality of access to all members of the community and according to the standards set out in the Tenant Services Authority's *Tenancy Standard* (tel.: 0845 230 7000; www.tenantservicesauthority.org/server/show/nav.14715).

4.3.9 Tenancy agreement

There should be a tenancy agreement setting out the rights and duties of both landlord and tenant. You should be told how much the rent will be and what the council tax of the property is per year. Your rights should be set out in the Housing Corporation's *Charter for Housing Association Applicants and Residents* (see above).

4.3.10 Resolving difficulties

Sometimes disputes can arise between individual tenants, or between tenants and the landlord. In this situation, it is possible to resolve difficulties using mediation services like AIMS at Age Concern England. The mediator works as an independent third party to communicate individual views effectively, and work for a solution to the difficulties. AIMS can be contacted on 0845 600 2001 or www.ageconcern.org.uk/aims.

4.3.11 Advantages of sheltered housing

- It is usually cheaper than renting privately
- The security is usually better than what would be available privately
- There are usually both organised and informal social activities on offer
- Repairs are the landlord's responsibility
- The landlord will usually follow a protocol to support you in finding another place to live if your needs change.

4.3.12 Disadvantages of sheltered housing

- In many areas, there are long waiting lists for this type of accommodation
- The property will probably be unfurnished
- In many cases, you may only receive one offer of available accommodation, and you may have little choice over type and location. A few areas, however, now operate a choice-based lettings scheme which allows you to visit

and select a property from a number on offer. If you are prepared to consider other kinds of sheltered housing providers, such as the Abbeyfield Society (see section 5.5), you will increase your options.

To find out more about Housing Associations in your area, you can contact First Stop Care Advice (tel.: 0800 377 7070; www.firststopcareadvice.org.uk) or the Elderly Accommodation Counsel (tel. 020 7820 1343; www.housingcare.org), your council's Housing Department or your local Citizen's Advice Bureau (www.citizensadvice.org.uk).

4.4 Extra care housing

Extra care housing is also known as 'very sheltered', supported living or 'assisted living' schemes. This type of housing will usually have care staff based on-site 24-hours a day to attend to people's assessed care needs (except for some Abbeyfield Society schemes, see section 5.5). You may have the choice of at least one shared meal a day, if you wish to eat communally.

These have the same advantages and disadvantages as for sheltered housing, except the care service in extra-care housing is generally more reliable as it is provided by a dedicated team based on-site. Care workers can sometimes help with support tasks, such as shopping and errands, but there will be a limit to what they can do for you. Some schemes have what is known as a dedicated support worker who is your point of contact if you are having any difficulties with tasks related to maintaining your tenancy.

4.5 'Close care'

This is a scheme where there is sheltered housing on the site of a care home. The idea is that staff from the care home can provide extra help to sheltered tenants when needed, and if your needs increase to the degree that they can no longer be met in the sheltered housing, you can move to a familiar care home, some of whose staff and residents you will already know. Other advantages are the convenient availability of rehabilitation services for sheltered tenants, who may have the option of receiving rehabilitation services in the care home or in their flats, without putting their tenancy at risk.

4.6 Care homes

If you think you need care in a care home, you should seek a needs assessment from your local council. Everyone is eligible for a needs assessment, regardless of your financial circumstances although you will only receive support with funding from your local council if your assets are below £23,250 in England (The capital limit increases in April each year) For further information, see our guide **12: Assessment and services from your local council in England** and our free **Brief and Complete Care Home Guides** which can be downloaded from www.counselandcare.org.uk. If you live in Scotland, see guide **50: Assessment and services from your local council in Scotland** and if you live in Wales, see guide **70: Assessment and services from your local council in Wales**.

5 Types of housing provider

5.1 The council

If you are already a council tenant, the council should be able to assist you in finding more suitable council accommodation when this becomes necessary for you.

The council also has a legal duty to provide advice and assistance free-of-charge to people who have become homeless or have been threatened with homelessness, usually within the next 28 days.

However, they only have a duty to re-house people who are unintentionally homeless and are deemed to be in 'priority need'.

Households are in priority need if they include:

- Pregnant women
- People with dependent children
- People homeless from fire, flood or similar
- Vulnerable people – due to old age, mental illness, or with a learning or physical disability.

5.1.1 Advantages of council accommodation

- Council general needs accommodation may have larger room sizes than older people's specialised accommodation
- As a council tenant, you may have better access to a council equipment and adaptations service
- The rents are lower than renting privately and there is no need for a deposit.

5.1.2 Disadvantages of council accommodation

- You may be placed in an area, or with neighbours you are not used to and may not like
- The council's adaptations may not be suitable for older people – for example, heavy security doors
- Some councils have a bad record for completing repairs
- Increasingly councils are transferring the responsibility for the provision of social housing to Housing Associations, so the terms on which you began your tenancy may be changed.

5.2 Housing association/registered social landlords

The ethos of these not-for-profit social housing schemes is to protect and promote tenants' rights. There are large national providers, as well as small local schemes and there are advantages and disadvantages to choosing a large-scale provider. Large specialist providers may be more advantageous in terms of protection of older people's rights, the facilities on offer and training of staff, than small generalist providers. However, in some cases, they may also be more expensive and less personal.

It is difficult, but not impossible to find a sheltered housing association place if you are currently a home-owner or otherwise have enough resources to self-fund. If you only have a small amount of capital, it is worth bearing in mind that when your savings go below the capital limit of £16,000, you may be eligible for Council Tax Benefit and Housing Benefit (see guide **22: Council Tax Benefit and Housing Benefit** for more details).

5.3 'Loan-stock' schemes

A small number of housing associations and voluntary organisations run 'loan-stock' schemes. Entry to these schemes is via an interest-free loan or returnable deposit to the association. The amount required varies from scheme to scheme. You will need to check your rights and the arrangements for the return of your loan.

5.4 Charities

Almshouses, the earliest form of sheltered housing, are usually run by a charity. Accommodation may only be available for particular professional groups or people living in certain locations.

Other specialised charities may also have sheltered housing schemes, but there are usually strict rules of eligibility, long waiting lists and rent can be expensive unless you have a low income and receive Housing Benefit.

5.5 Abbeyfield Societies

Abbeyfield Societies differ from housing association providers of sheltered housing. They are a federation of local, mainly volunteer-run associations. They provide flats for rent, of which around two-thirds are currently rented by self-funders and one-third by supported tenants (claiming benefits). Although they call themselves "very sheltered housing", these schemes often do not provide 24-hour on-site care. Care is generally organised privately by tenants or through their social worker. However, a far higher

level of support is on offer in the schemes than would normally be available in sheltered housing. This includes two cooked meals a day, and breakfast ingredients purchased for tenants. As well as the mainly voluntary management of the schemes, individual volunteers may be available to help with practical tasks. The resident house manager will prepare meals and provide good-neighbour-style support. There may be some cooking facilities in your room.

Abbeyfield schemes have a particular "family" ethos. Large family houses are divided up into six to eight bed-sit rooms with a communal dining room. For some kinds of tenants, the family atmosphere, and accommodation and facilities, such as a mature garden, will compensate for the modest size of the flats. Increasingly, Abbeyfield are developing schemes with larger one-bedroom and two-bedroom flats.

You can contact Abbeyfield at www.abbeyfield.com or tel.: 01727 857 536.

5.6 Private (housing for purchase)

If you would like to buy a sheltered flat, but you can not afford the full purchase price, you can enter into a leasehold purchase. You would normally need to be able to afford 70% of the purchase price and when you sell the property you would receive 70% of the selling price back from the next owner. The advantage of such schemes is that it is an easier way for homeowners to obtain housing with care than competing with supported tenants for a

place in a scheme to rent. In some instances, there does not appear to be the same tenant-centred ethos that you might expect to find in a housing association-run scheme. You must also bear in mind that when you decide to re-sell, you will sometimes not be able to draw the full profit from rising property values as some schemes' prices are kept artificially low.

Some housing associations have developed specialist housing that can be bought from them. Details of housing associations running purchasing schemes can be obtained from your local housing department, from First Stop Care Advice (tel.: 0800 377 7070; www.firststopcareadvice.org.uk) or from the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org).

5.7 Care home providers

While some care homes continue to be owned and run by local councils, the majority of care homes are privately owned. Providers range from small, family-run concerns running one or two homes to large corporate providers with many care homes. Lists of care homes in your area can be obtained from the Care Quality Commission (CQC) (tel.: 03000 61 61 61 ; www.cqc.org.uk), the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org), or your local council. See our **guide 19: Care Homes: what to look for**, or our **Brief and Complete Care Home Guides** for details about how to choose a care home, which are both available to download free of charge from our website: www.counselandcare.org.uk.

6 New strategies to improve access to housing for independent living

The government has announced two strategies aimed at improving and increasing access to housing suitable for older people or older people with disabilities and also increasing the choice and control older people have over the care they receive at home.

6.1 Lifetime homes and neighbourhoods

Government has published a strategy that looks at how to make it easier for older and disabled people to live independently and safely in their homes and communities for as long as possible. Log on here to view a copy of the strategy: www.communities.gov.uk. The strategy covers all types of housing including mainstream, specialist, owner occupied, rented, current housing, future housing and housing related services. Good planning is needed at local and national level for homes and communities to ensure that there is enough choice of specialist housing and people are able or helped to make the right choice at the right time before their care needs reach crisis point.

A leaflet covering the main aspects of the strategy can be viewed at:

www.dhcarenetworks.org.uk/IndependentLivingChoices/Housing/Topics/type/resource/index.cfm?cid=5002.

In particular, the strategy stresses the importance of access to **housing advice and information** for older people. It recommends a single, accessible method of providing independent housing advice that builds on and strengthens existing local advice provision.

There are also plans to develop **rapid repair and adaptation** services and increased funding of and access to **handyman** services. The way that Home Improvement Agencies (HIAs) currently provide services will be reviewed (see section 2.1) and they may play a much larger role than they do now in housing improvement including provision of handyman services.

The strategy encourages increased use of equity release and suggests that Home Improvement Agencies (HIAs) can provide accessible information on equity release. Please note that it is important that also you get independent financial advice from a qualified adviser. See guide 29: **Housing: how to pay for the maintenance of your home** for more information.

Lifetime housing is one of the keys to preventing deteriorating **health**. All publicly funded **homes** will be built to 'Lifetime Homes Standards' by 2011. Innovative housing provision will be targeted at those people most at risk of a **health or care** crisis. There will be promotion of a **Single Assessment Process** (please see guide 12 – **Assessment and services from your local council in England**) that better joins up health, housing, care and welfare benefits services.

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6.2 Independent living

The second strategy is the 'Independent Living Strategy'. This strategy aims to increase the choice and control older people have over the care they receive at home and also to break down the barriers to independent living in the community. More information on this strategy is available at: www.communities.gov.uk.

Table: The main types of specialised accommodation for older people

	Sheltered	Very Sheltered/Extra Care	Care Home
Tenure	Tenancy	Tenancy	Licence
Accommodation	Usually a one-bedroom flat, own front-door key	Usually one-bedroom flat, own front-door key	Usually a bedroom or bedsit room, sometimes with en suite lavatory/bathing.
Who provides housing and care	Different organisations	Sometimes different, sometimes the same organisation	The same organisation
Care staff	Off-site, individually arranged	On-site, serving all tenants	On-site, serving all tenants
Night cover	Alarm call centre	Usually one or two care workers	One or more care workers
Personal alarm to:	Alarm call centre	Alarm call centre, who contact on-site care workers where appropriate	Care worker(s)
Catering	Not usually available. Either alone or with support from relatives or care workers, tenants arrange their own food purchasing and preparation.	Sometimes a small shop selling essentials in the scheme. Usually help with shopping. Usually option of one communal meal per weekday	All food and drink provided by the scheme; generally all main meals served communally.
Mainly for people who:	Can control important aspects of their lives without input from scheme.	Some cannot control important aspects of their lives without input from the scheme.	Many cannot control important aspects of their lives without input from the scheme.

Our advice workers can advise on a wide range of issues affecting older people, their relatives and carers. Counsel and Care produce a range of guides which can be downloaded from our website www.counselandcare.org.uk, or requested by calling our guide orderline on 020 7241 8522.

This guide is not a full explanation of the law and is aimed at people over 60.

Counsel and Care
Twyman House
16 Bonny Street
London NW1 9PG

Tel.: **0845 300 7585**

Email: advice@counselandcare.org.uk

Website: www.counselandcare.org.uk

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