



# For You & Yours

## MAKING THE RIGHT CHOICES

### SCOTLAND

#### Introduction to the different types of accommodation and services that are available for older people:

- Services that can be organised to help you stay in your present home
- Sheltered / retirement housing to rent, buy and part buy.
- Care homes

Each section suggests some points you may like to think about before deciding what is best for you. There are then details of what is available, how to find out more information and how to pay for the accommodation.

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Visit EAC's website at [www.HousingCare.org](http://www.HousingCare.org) .

## **STAYING IN YOUR PRESENT HOME**

If you are finding it difficult to manage, but would like to stay in your present home, are there ways in which you can make life easier or safer?

You may like to think about:

- Contacting [the Pension Service](#) to make sure you are claiming all the benefits to which you are entitled.
- Contacting your GP to ask for a check-up or advice on health conditions; or perhaps arranging to see a chiropodist, district nurse or health visitor.
- Contacting your local Police Station and asking for a visit from the Crime Prevention Officer. He or she will be able to give you advice about home security and may be able to arrange for extra security fittings.
- Contacting your local council's social work department to ask for a care assessment if you think you need home care, special equipment or meals.
- Contacting your local Age Concern to find out about social activities, visiting schemes or information services.
- Investigating the possibility of having an emergency alarm to allow you to call for help 24 hours a day if you have an accident or are unwell.
- Contacting a local [Care & Repair agency](#).
- Releasing equity from your home to give you some capital or extra income.
- Trying our HOOP experience: this simple questions and answers tool will help you assess how well your home suits you and offer immediate suggestions to help solve any problems you have identified. Do it on-line at [www.HousingCare.org](http://www.HousingCare.org) or ask for it at EAC.

## **SHELTERED OR RETIREMENT HOUSING**

### ***What is it?***

Sheltered housing is often called retirement housing. Sheltered housing is housing designed to meet the needs of older people. The majority of sheltered / retirement housing has a scheme manager/warden and emergency alarm service. There are often communal facilities such as a lounge, laundry, guest flat and garden. Meals are not normally provided but some sheltered/retirement housing includes a restaurant or can arrange a hot meal.

There are many different types of sheltered/retirement housing, to rent, to buy or part-buy. Schemes usually consist of between 20 and 60 homes which may be bedsits, self-contained flats, bungalows or luxury apartments.

There is a minimum age, usually 60, sometimes 55 or even 50. Sheltered or retirement housing appeals to people who like living independently but want the reassurance of knowing that assistance is on hand if there is an emergency, or

who expect to be away from home for long periods and need to know their home is safe.

### ***The Scheme Manager/Warden***

The scheme manager/warden is usually expected to:

- Get to know older people living in their scheme; giving them information on availability and access to services and encouraging them to ask for additional support from statutory and voluntary organisations when appropriate. When in the building the scheme manager will also respond to the emergency alarm.
- Manage the scheme, e.g. looks after the maintenance and repairs of the communal areas.

However, the scheme manager is employed by the management company and the duties vary considerably. Some sheltered/retirement housing has a resident manager/warden and a 24- hour service; others have visiting or part time staff.

The scheme manager/warden is not expected to provide personal care for residents, nor to carry out tasks like shopping or cleaning. The scheme manager/warden's salary and overheads account for a large part of the service support charges paid by both tenants and owners.

### ***Emergency Alarm Service***

Emergency Alarms offer reassurance that help is at hand if needed:

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

Alarm systems are often used to provide assistance when the scheme manager/warden is not on duty or not on the premises.

### ***Is it right for you?***

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

- If you are looking for additional support or security, is it possible to organise that extra support in your current home? For example services from your local council's social work department or an emergency alarm system.
- Sheltered or retirement housing may be easier to manage but how do you feel about living in smaller accommodation and possibly having to buy smaller furniture, get rid of books, ornaments etc., and the loss of a garden?
- How do you feel about living in accommodation occupied exclusively by older people?

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

### ***Choosing a scheme***

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

You may want to consider:

- The location. Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?
- Transport. How far is it to bus stops, stations? What is the frequency of the bus or train? Is parking available?
- What are the communal facilities? Are social events organised?
- Are pets allowed?
- Design. Is there a lift? Are doorways and corridors wide enough for people who use walking frames and wheelchairs? Doors and windows should be easy to operate. Light switches and electric sockets should be easy to reach.
- Noise. How good is the insulation? What about noise from the lift, communal lounge, laundry or neighbours?
- Security. 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?
- Are the cooker and fridge provided?
- What type of heating system is there, and how is it controlled?
- What happens if you become frail and begin to need help with domestic tasks and personal care?

### ***Finding a scheme***

Phone EAC's free Advice Line on 020 7820 1343, search directly on-line at [www.HousingCare.org](http://www.HousingCare.org) or email at [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk) .

## ***Renting***

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

There is a fair degree of similarity between the criteria adopted by housing associations and local councils. 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
- that (if they are not local already) they have good reason for wanting to move to the area they apply for. (Wanting to be nearer family or close friends is usually an acceptable reason).

If you are looking for sheltered/retirement housing to rent and are already a tenant of a housing association or council, you should first approach your landlord and ask for a transfer. You may also like to ask for details of the Homes Mobility Scheme, currently run by H.O.M.E.S. (Housing Organisations Mobility and Exchange Services – further details available from EAC). To apply for council sheltered/retirement housing contact your local housing department. You will normally have to have been a resident in their area for one or more years.

The cost of renting is made up of a rent plus a charge to cover the services and support provided. Rents vary significantly between landlords and around the country.

**Abbeyfield** Houses are run by voluntary organisations and offer supported housing for between 8 and 12 older people. Each house has a paid house manager and provides 2 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 Scheme check the tenancy arrangement and seek advice.

**Almshouses** are independent local charitable trusts that provide affordable housing. Most almshouses have rules as to who they can house.

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

Some landlords will now consider applications from owner occupiers, depending on their circumstances.

**Private renting.** A limited amount of privately rented sheltered/retirement housing is available. Most of the properties are in schemes which accept tenants over the minimum age (55 or 60). The rent includes the service charge and ground rent and therefore covers the costs of the scheme manager, 24 hour emergency alarm and communal facilities etc. You are advised to check what services are included in the rent and the terms of the tenancy.

## ***Buying***

Prices and types of property vary enormously. A small second-hand flat can be found for under £80,000 in some parts of the country. Brand new properties cost more. Luxurious homes on sites with every amenity – swimming pools, golf courses and restaurants – cost well into six figures.

Once all the properties in a new sheltered or retirement housing scheme have been sold the ongoing management of the scheme is generally 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 retirement/sheltered 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 range from a few pounds a week where there is no scheme manager to £150 or more a week if meals and extra amenities are provided. However in the majority of ordinary sheltered or retirement housing the charge is in the range of £30 - £50 a week.

In addition you will have to pay ground rent which could vary from £50 a year to £300 a year or more, council tax, water charges, contents insurance, telephone and fuel bills. Optional home care and meal services will normally be charged for separately if they are privately provided.

In Scotland the Deed of Conditions is a legally binding contract between you, the owners of the other properties in the scheme and the management company. It sets out the conditions under which you buy your retirement home, describes the services provided and your rights and responsibilities. You are advised to check it carefully and seek the advice of your solicitor. Check whether the management company of the scheme in which you are interested abides by a code of practice such as the Scottish Executive's framework code of management practice.

## ***Help towards the costs of sheltered/retirement housing***

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 should check their eligibility for Housing Benefit (which could cover rent and some parts of the service charge eg cleaning of communal areas) and help from Supporting People (which could cover support costs such as the scheme manager and emergency alarm). Contact the [Pension Service](#) or the Supporting People Team at your local council.

Most 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.

**Shared ownership.** A small number of housing associations offer the option of buying a percentage of the value of the property (normally 25%, 50% or 75%) and paying rent on the remainder. The share of the equity can usually be increased to 100% later if you wish. You will also have to pay a service charge in addition to the rent (and possibly mortgage). The rent element may be eligible for Housing Benefit.

**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 may want to move again. We suggest you seek professional legal and financial advice before signing any contract.

## ***Housing with Care***

### **Extra Care Housing**

Extra Care Housing is housing to rent or to buy, designed with the needs of frailer older people in mind and with varying levels of care/support available on site. People who live in Extra Care Housing have their own self contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, part two and a half, assisted living and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. There are many types of Extra Care Housing. Facilities may include a laundry restaurant/dining room, domestic support, personal care, lounges and 24 hour emergency support. Properties can be rented, owned or part owned/part rented. There is a limited amount of Extra Care Housing in most areas and some providers are likely to set eligibility criteria which prospective residents have to meet.

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 paid for, how they are organised and whether you are eligible for financial help. You are advised to seek professional advice before signing any contract or tenancy agreement.

### **Close care**

A 'Close care' scheme or development means housing for older people adjacent to a care home which will deliver personal care services to the residents and/or will facilitate a possible transition to the care home if needed.

This form of housing, may be a preferred choice for couples with different care needs, or a person with a degenerative health condition.

### **Retirement villages**

A typical retirement village offers accommodation and community facilities such as a restaurant, clubroom, laundry, cleaning service, carers and a minibus. Retirement villages are popular in the USA and Australia, but relatively new in this country.

### **Find housing with care**

Phone [EAC's free Advice Line on 020 7820 1343](tel:02078201343), search directly on-line at [www.HousingCare.org](http://www.HousingCare.org) or email at [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk) .

## ***CARE HOMES***

### **Thinking about care**

It is often a sudden crisis that sparks off thinking about whether a move into 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 and friends, or by professional advisors such as doctors or care managers. 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 to go into a care home, have you considered whether it is possible for you to stay in your own home?

- Have you contacted your local council's social work department and asked them to assess your needs for services such as home care, meals or respite care?
- Have you been in touch with your GP to make sure a medical assessment of your needs has been carried out?
- Have you been in touch with organisations such as your local Age Concern to see if there is any way they can support you or perhaps tell you about social activities in your area?
- If you are finding your current home difficult to manage, have you considered a move to sheltered/retirement housing or Extra Care Housing?
- If you are finding the stairs, bath or toilet hard to manage, have you asked your local council's social work department if they can provide useful equipment?
- If your house needs repairs or alterations, have you asked your local Home Improvement Agency or council housing department whether there are any grants available?



- If you are finding it difficult to manage financially, have you contacted the Pensions Service, the Housing Benefit section of your local authority or organisations such as the Citizens Advice Bureau or Age Concern to see whether you are receiving all the benefits to which you are entitled?

## ***Types of Homes***

**Care homes providing personal care** vary in size and facilities. All are expected to provide a room, meals, help with personal care such as dressing, supervision of medication, companionship and someone on call at night. Care homes providing personal care give care during normal short illnesses but do not provide constant nursing care.

**Care homes providing nursing care** 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. Older people diagnosed with dementia may need a care home with an additional category of registration (DE). These were previously known as EMI homes.

Care homes may be owned and operated by private individuals, companies owning groups of homes, not for profit organisations and local councils. All care homes in Scotland are registered and inspected by the Scottish Commission for the Regulation of Care. Inspection reports are available from the home or the registration authority.

## ***Respite Care***

Short term, respite or intermediate care is usually available in a care home, but possibly at home with the assistance of carers. You may want to think about respite care for a number of reasons:

- to build up your strength after a stay in hospital,
- after a stay in hospital, while you are waiting to move somewhere permanent;
- to have a break, or to give your carers a break, or;
- to see whether you would like to live in the care home permanently.

## ***Choosing a care home***

If you can afford to pay your own fees you can choose a home and make your own arrangements. Before making any arrangements, it is a good idea to ask your local council to carry out an assessment of your care needs, particularly if you may need help with the fees at some point in the future. If you are paying your own fees, the care home must provide a written 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.

## ***Finding a care home***

Phone EAC's free Advice Line on 020 7820 1343, search directly on-line at [www.HousingCare.org](http://www.HousingCare.org) or email at [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk) .

## ***Paying for a care home (in Scotland)***

**Fully funded NHS care (continuing inpatient care):** People with very high nursing or medical needs may qualify to have their care fully funded by the Health Service under the continuing care criteria. Contact your local NHS body, social work department or Health Council for more information.

Care homes vary in cost. Depending on the location and services provided, the fees can vary from about £300 a week to £1,000 or more for a home providing nursing care.

If you need help towards the cost of a care home you must first contact your local council's social work department and ask for an assessment of your care needs. If you are over 65 and have been assessed as needing personal care you will have the first £145 per week of your care home fees paid for you. If you have been assessed as needing nursing care, the social work service will pay an additional £65 per week towards the costs. Therefore if you have been assessed as in need of personal and nursing care, the first £210 of fees will be paid for you. You will then be financially assessed to pay towards the remaining costs – called 'hotel' or 'accommodation' costs. For as long as you have more than £19,500 (April 2005) in capital or savings you will have to pay the full hotel fees. Savings of less than £12,000 will be ignored, while amounts between £12,000 and £19,500 will be counted as though they produce income. 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, but after that it will be included in your capital unless:

- Your husband or wife or unmarried partner still lives in the house
- A relative over 60, or under 60 but incapacitated, lives in the house.

The local council can use its discretion to disregard the property in other circumstances.

Once your local council has agreed you need a care home, you should have some choice as to the area and the home to which you move.

If you are paying your own care home fees you should apply for the Attendance Allowance. You may also want advice on the best ways of investing your capital to pay for future care. You could either discuss this with your own financial adviser, or EAC could give you details of Independent Financial Advisers experienced in this work.

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For further advice and written information on funding care including the regulations in England, Northern Ireland and Wales contact EAC's free Advice Line on 020 7820 1343 or at [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk) .

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