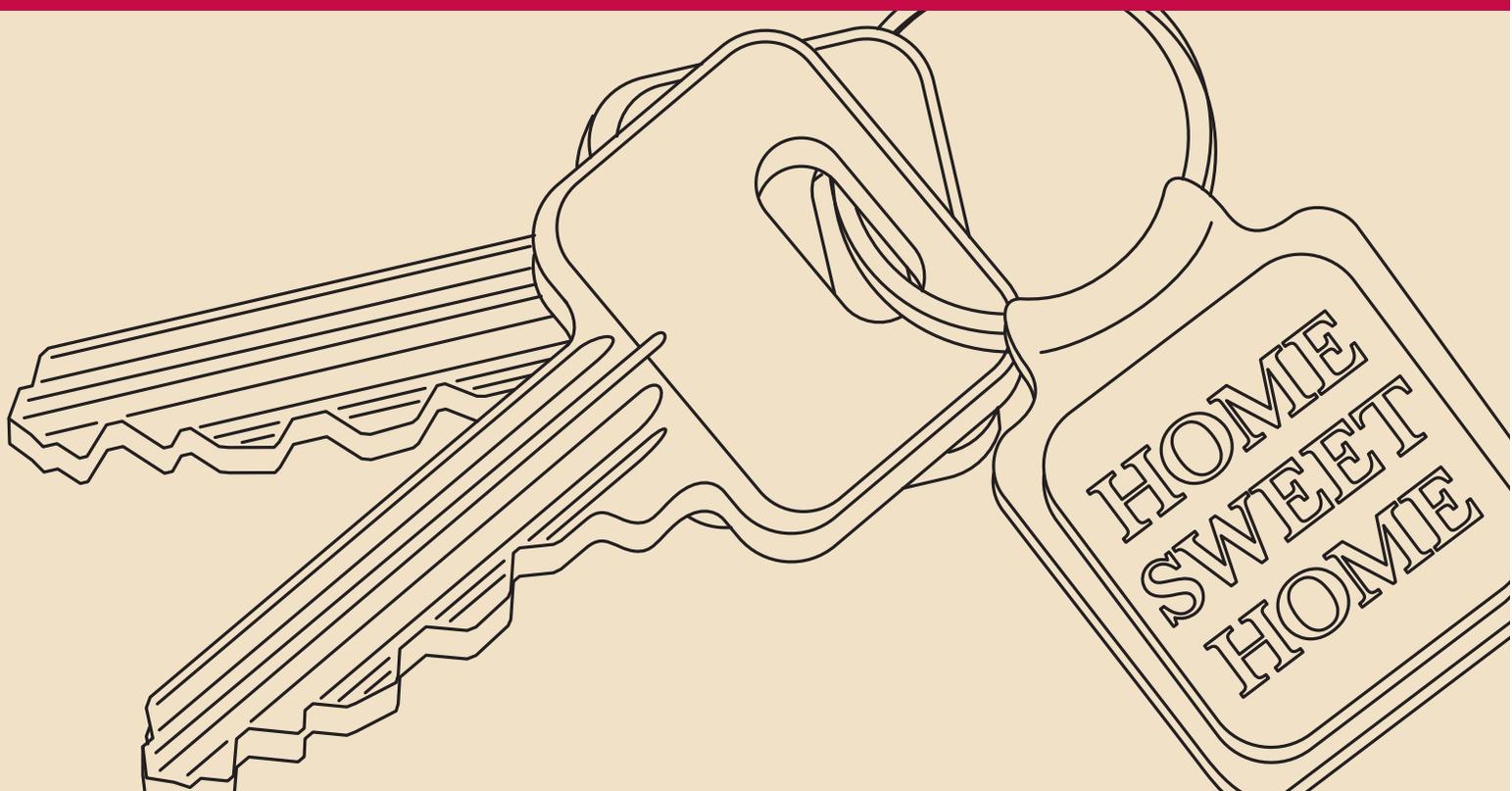


# Housing Options



## Your housing choices

**Advice for older people**

Endorsed by



## Help the Aged produces a range of free advice leaflets for older people

### Financial leaflets

- Can You Claim It?
- Check Your Tax
- Claiming Disability Benefits
- Questions on Pensions
- Thinking About Money
- Making a Will

### Housing and home safety leaflets

- Care Homes
- Computers and the Internet
- Fire
- Help in Your Home
- Housing Options
- Keep Out the Cold

- Your Safety
- Your Security

### Health leaflets

- Bereavement
- Better Hearing
- Better Sight
- Bladder and Bowel Weakness
- Elder Abuse
- Fitter Feet
- Healthy Bones
- Healthy Eating
- Keeping Mobile
- Managing Your Medicines
- Shingles
- Staying Steady

Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email [adviceleaflets@helptheaged.org.uk](mailto:adviceleaflets@helptheaged.org.uk) or fax 0870 770 3282.

*Housing Options* was printed in October 2008. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

*Housing Options* is endorsed by Elderly Accommodation Counsel, a national charity which provides advice to older people on their housing options.

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

## Contents

Thinking about your options	page 4
Staying put	page 5
Moving on	page 15
Moving house	page 16
Moving in with family	page 18
Moving into sheltered housing	page 19
Extra care and close care sheltered housing	page 25
Other options	page 25
Useful contacts	page 26

Help the Aged produces another advice leaflet, *Care Homes*, which gives guidance and information on finding and paying for a place in a care home. You may want to read *Care Homes* alongside this leaflet, in order to get a complete idea of all the options open to you. Contact the Information Resources Team at Help the Aged for a free copy – the address is on the back cover.

If you would like personal advice on your housing options, contact our free advice line, **SeniorLine**, on **0808 800 6565**. Lines are open on weekdays from 9am to 4pm. If you are in **Northern Ireland**, call SeniorLine on **0808 808 7575**.

**Many people find that they start to think more about where they live as they grow older. You may be happy staying just where you are, but could do with some support to make life easier. Do you need repairs or adaptations to your home to be able to continue living there comfortably? Or perhaps you are thinking about moving somewhere smaller or nearer to family and friends. Would moving in with your family be a good idea? What about sheltered housing?**

**This leaflet gives you the basic information about these different possibilities and explains how to find out more about the sort of housing that interests you.**

## **Thinking about your options**

Where we live has a great effect on the quality of our lives, so when you are thinking about the future it is wise to look at all the options very carefully. Think about what you want from where you live. What is important to you? Are you looking for familiarity, security, privacy, a new environment and new faces, a sense of community?

There are many alternatives for you to consider. Try not to be too set on one particular option until you have investigated everything that is available: for example, you may want to stay in your home, but need your home adapted to make it easier to get around. Or perhaps you feel that you would like to move into sheltered housing which will give you the opportunity to maintain your independence, whilst having someone to call on in an emergency.

Choosing where and how you live should be your decision; no one should try to persuade you to do something that you're not sure about. But talking the possibilities through with family or

friends, or with someone you trust, such as your doctor or social worker, can be very helpful.

Try to plan ahead, thinking about what you will need in the future as well as what you want now. Finding out as much as possible about all the options gives you the best chance of making the right decision.

## Staying put

Many people want to carry on living in their own home. But staying put doesn't mean that things have to stay the same. Think about whether your house still meets your needs, or whether there are any changes that will make life easier. Areas to consider include security and safety, adaptations, repairs and improvements, support in the home and help with money.

### Security and safety

An important part of being happy in your own home is to be free of worries about security and safety. If you are concerned about home security contact your local police station and ask for a visit from the Crime Prevention Officer. They will be able to give you expert personal advice on making your home more secure. Your Crime Prevention Officer can also tell you if there is a Neighbourhood Watch group in your area; if there is, you may want to join. Help the Aged also runs a HandyVan scheme for older people in some areas of the UK. The scheme offers home security services such as providing and fitting locks and chains. For more information about this service, you need to contact SeniorLink on **0845 053 2306**. If you live in Northern Ireland call **0808 100 2435**.

Getting help in an emergency is also important. If you worry about having an accident or falling ill while you are alone at home, you might want to think about getting a **community alarm**.

These alarms allow you to call for help even if you can't get to a phone. You contact a 24-hour response centre by pressing a button on a pendant or wristband that you wear all the time. Staff at the centre will then call out the best person to help you – perhaps a neighbour, relative or friend or the emergency services.



Many local councils run their own community alarm schemes; contact the housing department of your local council for information. Help the Aged runs its own immediate telephone response service (like a community alarm scheme) called **SeniorLink**, which is available 24 hours a day, seven days a week. You can buy or rent a SeniorLink unit which is either a neck pendant or a wrist strap. Or Help the Aged may be able to supply you with one if you are on a low income. You can also call SeniorLink if you are worried about the identification of a caller to your door. You press the button and speak to a SeniorLink operator. For more information about SeniorLink, contact SeniorLink on **0845 053 2306**. If you live in Northern Ireland call **0808 100 2435**.

Help the Aged produces three free advice leaflets that give more detailed information on safety and security: *Your Security, Your Safety and Fire*.

### Repairs, improvements and adaptations

Your home may need some repairs to make it safer or more comfortable. If you are a homeowner with savings, this will probably be your own responsibility. It is important to find a reliable firm to carry out the work. Make a detailed list of what you want done and be sure to get at least three written quotations from different companies.

If possible, approach builders who have done work for someone you know and trust, and who belong to a respected trade organisation such as The Federation of Master Builders. To find details of a business which has the Trust Mark logo (an initiative backed by the Government), visit its website at [www.trustmark.org.uk](http://www.trustmark.org.uk). It helps people looking for a reliable and trustworthy tradesperson to carry out repair and improvements to their home. You can also call Consumer Direct on 0845 404 0506. It cannot recommend individual companies, but it will give you details of approved scheme operators who have suitable Trust Mark-registered trades people who can carry out the work that you are doing.

Make sure you check the address of the building firm and ask them to show you some recent customer references. Finally, make sure that all the details of the work to be done, the timings and the costs are agreed in writing with the builder. Don't be pressured into having building work done by doorstep traders.

The Office of Fair Trading produces a booklet called *Having work done on your home*, which gives guidance on planning and managing work on your home. See the 'Useful contacts' section, starting on page 26 for its address.

### Advice for tenants

If you are a **housing association or private tenant**, your landlord is usually responsible for carrying out necessary repairs. Check your rent book or tenancy agreement to see whether this is the case. If your landlord is not responsible, then you can apply for a grant from your council (see overleaf).

If you are a **council tenant**, some repairs will be the council's responsibility. Contact the housing department of your local council (or your local housing executive in Northern Ireland) to find out how to get repairs done.

Communities and Local Government produces a booklet called *A better deal for tenants: Your new right to repair*. You can get a copy from its publications department on 0870 122 6236. This booklet contains information for council tenants who live in England and Wales. If you live in Scotland, contact your local housing department for more information.

If your landlord is unwilling to make repairs they are responsible for, seek advice from your local Citizens Advice Bureau or your council's housing department.

### Grants from the council

You may be able to get a grant or loan from your local council to help with the costs of small repairs to your home and major renovation work: for example, replacing a rotten window or installing a bathroom if you don't have one. If you are disabled, you can also apply for a **Disabled Facilities Grant** to adapt your home to make it more suitable. This might include things such as fitting a ramp or making it easier to use the bathroom.

The help you can get varies depending on your finances, where you live, and whether you are a homeowner or a tenant. See our information sheet no. 4 *Home Repairs and Improvements* for more information about each situation or contact your local housing department if you live in England, Wales or Scotland, or housing executive in Northern Ireland. Your local Citizens Advice Bureau or a home improvement agency (see page 11) should also be able to give you advice on the grants available in your area.

Bear in mind that it can be quite difficult to get a grant, depending on the financial situation and policies of your local council. But it is always worth trying. **Never start work until your grant has been approved – if you do this the council can refuse to pay any grant at all.**

## Insulation and draughtproofing

Good insulation and draughtproofing can make a big difference both to your comfort and to your fuel bills. There are different grant schemes in England, Scotland, Northern Ireland and Wales which offer financial help towards things such as draughtproofing, loft insulation and cavity wall insulation.

Our free advice leaflet *Keep Out the Cold* gives details of these grants and how to qualify, as well as general advice on keeping your home warm and making the most of your heating.

## Social Fund payments

If you are getting Pension Credit, you could apply for a Social Fund **Community Care Grant**. These can be given towards leaving a care home, helping you stay independent at home, or if your family is under exceptional pressure. Payments are discretionary which means that you have no legal right to a grant.

If you have been getting Pension Credit for at least 26 weeks you may be able to get a Social Fund **Budgeting Loan**. Budgeting Loans are paid out of your weekly Pension Credit. But bear in mind that Budgeting Loans can result in more debt and difficulty so it is always better to try to get a grant.

Contact your local Jobcentre Plus office for more information on applying for a Social Fund grant or loan. You can get their details from your local phone book.

## Other sources of funding

You may like to approach a charity or benevolent fund as another source of funding. For more information about benevolent societies, see our free information sheet, no. 6 *Financial Help from Benevolent Societies*.

If you can't get a grant, or if you are only given one that covers part of the cost, and you cannot get help from a charity or benevolent fund, you may want to look at other ways of raising money. If you own your home you may want to consider an **equity release plan**, which involves mortgaging or selling part of your home in return for a cash lump sum or a regular monthly income.

You could also consider borrowing money against your home through an **ordinary loan**, or an **interest-only loan**. With an interest-only loan you pay back only interest each month – the sum you borrow does not have to be repaid until the house is sold. If you are considering any sort of loan, think carefully about whether you can afford the repayments. With an ordinary loan, remember that monthly repayments will probably be high as it will be repaid over a relatively short period.

If your home has been affected by things such as storm damage or subsidence, contact your home insurer to find out whether these types of events are covered, subject to paying an excess.

**It is important to get independent financial advice if you are thinking about taking out an equity release plan or loan.**

### Help the Aged – Gifted Housing

If you own your 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 repairs and maintenance, property insurance, Council Tax and water rates; provides a community alarm; and helps with gardening costs. You just pay your fuel and telephone bills and contents insurance. The Gifted Housing team can also help with arranging and paying for care. For more information write to Help the Aged, Gifted Housing Office, 37 St Kilda's Road, Oldfield Park, Bath BA2 3QL or call **01225 447 800**.

## Help and advice on repairs and improvements

**Home Improvement Agencies (HIAs)** provide older homeowners and private tenants with help and advice on repairs, improvements and adaptations. Often called **Care and Repair** or **Staying Put** agencies, they are non-profit making, and usually run by local councils and housing associations. There is an HIA in most areas.

If there is an agency in your area that can help you, someone will visit you to discuss your housing problems and will then help to organise whatever work is needed. Contact one of the following groups to find out if there is a home improvement agency in your area:

- **England** – Foundations on 01457 891 909. You can also find a Home Improvement Agency by visiting its website at [www.foundations.uk.com](http://www.foundations.uk.com)
- **Northern Ireland** – Fold Housing Association on 028 9042 8314. Its website is [www.foldgroup.co.uk](http://www.foldgroup.co.uk)
- **Wales** – Care and Repair Cymru on 029 2057 6286. Its website is [www.careandrepair.org.uk](http://www.careandrepair.org.uk)
- **Scotland** – Care and Repair Forum Scotland on 0141 221 9879. Its website is [www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)

## Support to stay at home

Many people want to stay in their own home but need some assistance to do so – perhaps help with getting up and going to bed, help with bathing or with preparing meals. Local councils are responsible for assessing the needs of older and disabled people, and arranging services which help them to live in their own homes. The sort of services provided can include:

- **home help** to assist with general household tasks
- **home care** to help with things such as bathing and dressing

- **meals on wheels**
- **lunch clubs, social clubs or day centres**
- **respite care** to give you or your carer a break

Your local council should publish information on its care services and make it available in a printed format and/or online. It may make them available in places locally, such as your doctor's surgery or library. Or you can ask your local social services department (social work department in Scotland; health and social services trust in Northern Ireland) to send it to you.

This information should explain how to apply for care services in your area. Usually you just need to get in touch with the social services department, explain your situation and ask for an **assessment** of your needs. This assessment should take into account both your needs and wishes and those of anyone who cares for you.

If it is agreed that you need care services, the local council will arrange for these to be provided. You are entitled to copies of your assessment which gives details of your needs, and your **care plan**, which covers the services you are to receive. You should be given the name of the person who will be responsible for your care package, who is usually known as your care manager.

Services may not be provided directly by the council; but it is the council's responsibility to arrange the services for you. Or you might have the option to arrange your own care with cash provided by the local council. This system is called Direct Payments. Talk to your care manager to find out more about what is involved. For more information on financial help to stay at home, see our information sheet no. 13 *Care at Home*. You can also contact the National Centre for Independent Living by calling 020 7587 1663 or by visiting its website at [www.ncil.org.uk](http://www.ncil.org.uk)

If you live in England, Wales or Northern Ireland your local council can charge you for any services they provide. However, these charges should be reasonable. If you feel that they are unreasonable, ask your local council to review your situation. You can get more information on your local council's charging policy from your social services department.

If you are 65 or over and live in Scotland you will not have to pay for personal care services, but you may have to pay for services such as cleaning and general home help.

If you are unhappy with your assessment, are offered services that you think aren't right for you, or feel you are not getting enough help, you can make a complaint. All local councils must have a **complaints procedure** that is widely publicised and easy to use. Contact your social services department for details. If you need some advice on making a complaint, your local Citizens Advice Bureau or Age Concern group may be able to help. For more information on making a complaint, see our information sheet no. 27 *How to Make a Complaint*.

You may need help with things such as shopping or gardening, or with basic tasks around the home such as changing light bulbs or taking curtains down for cleaning. Your local council may not offer this sort of support, but you could try a local voluntary organisation. Your local **Age Concern** or **WRVS Good Neighbours**, for example, can sometimes help with tasks around the home or with shopping. Or perhaps a relative, neighbour or friend may be able to give you the help you need.

If you want to pay privately for a helper or carer (or if you can't get the help you would like from your local council and can afford to make your own arrangements), contact the **United Kingdom Home Care Association**. This group can supply you with a list of local care agencies. The charity **Counsel and Care** produces

a factsheet called *What to Look for in A Home Care Agency* which you may find useful.

You may be able to get help to stay independent in your home through a government programme called **Supporting People**. It can provide financial help such as making sure you are claiming all the benefits you are entitled to; advising you on home improvements; and giving you access to a community alarm. For more information, contact the Supporting People team at your local council.

### Equipment for daily living

You may be having difficulty with everyday tasks in your home, for example getting in and out of the bath. But there is equipment that can make your life easier – things such as a bath seat or grab rails around the toilet.

If you need this sort of equipment, contact your social services department and ask for a visit from an Occupational Therapist who will help you to work out what you need.

If you want to buy equipment yourself, or want to find out about smaller gadgets such as jar openers or tap turners, the **Disabled Living Foundation** or a local **Disabled Living Centre** can advise you. **Assist UK** can give you the address of your nearest centre. Information on equipment to help you get around, such as wheelchairs and walking frames, can be found in our free advice leaflet *Keeping Mobile*.

### Help with money

Make sure that you are claiming all the benefits you are entitled to. If you don't have much money coming in each week, you may be entitled to **Pension Credit** – extra money which brings your income up to a certain level. If you get Pension Credit then

you will also be entitled to help with your Council Tax through **Council Tax Benefit**, and if you are a tenant, **Housing Benefit** to help with your rent. Even if your income is too high for you to claim Pension Credit you may still be able to get Council Tax Benefit and Housing Benefit.

There are other benefits such as **Disability Living Allowance** or **Attendance Allowance**, which provide extra money for people who need help with their personal care.

Our free advice leaflets *Can You Claim It?* and *Claiming Disability Benefits* will help you to work out what benefits you can claim, or call **SeniorLine** on **0808 800 6565 (0808 808 7575** if you are in **Northern Ireland**) for personal advice.

## **Moving on**

You may be thinking about moving house. Perhaps your home is now too big, or is expensive to run. Maybe you want to be closer to family, or want a home that is all on one level. Think carefully about your reasons for moving before committing yourself. Are you sure that moving will meet all your expectations? For example, if you want to move to the seaside town where you spend your holidays, will things seem quite so positive in the middle of winter when you are far away from friends and familiar places?

If you are thinking about moving, your options might include:

- **moving house**
- **moving in with family**
- **moving into sheltered accommodation**
- **moving into a care home.**

There are, of course, many other possibilities, including moving to a caravan or park home, to emigrating to Spain! If you do decide

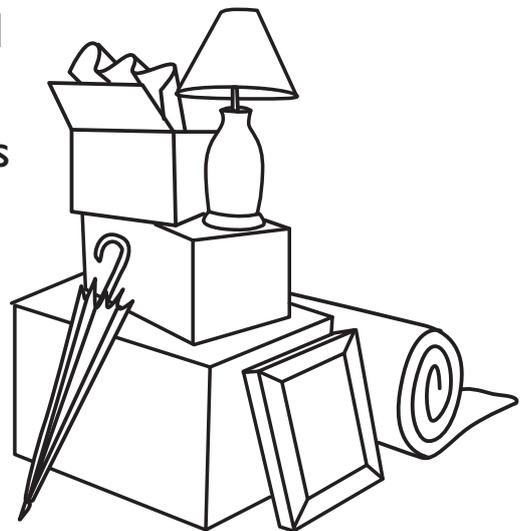
to move abroad, think carefully. It may be suitable now, but you may find that it becomes less suitable later on: for example, if you become less mobile. Your benefits may be affected too. Whatever you want to do, always seek advice before making a decision.

**Elderly Accommodation Counsel** offers a comprehensive advice service covering many types of housing for older people, or you may want to contact your local Citizens Advice Bureau or your council's housing advice centre.

## Moving house

If you are thinking about moving house, it is vital to look to the future. Will your new home suit you in the long term? You might find it helpful to think about some of the following issues, including whether you want to buy or rent a new home.

- **Layout and size** – is the arrangement and size of the rooms convenient? Would a downstairs toilet be useful? Do you need a spare room for visitors? Is there enough storage space?
- **Upkeep and maintenance** – will the house be easy to look after? Does it need any major repairs? Is it well insulated? Does it have effective heating?
- **Location** – is the property close to a bank, the shops, post office, library and other facilities you use regularly? Are there good public transport links? Is the area noisy? Have you visited the area at night to get an idea of how safe it seems?
- **Cost** – will the move make you better or worse off? As well as the rent or mortgage, other things to consider include the rate



of Council Tax, maintenance costs, utility bills such as water and service charges. This is different in Northern Ireland where rates are payable on your property; there is no Council Tax.

There are, of course, many other questions that you will want to ask, depending on what is important to you. You may also find it useful to talk to your prospective neighbours, to get their impression of the area.

If you are a **council tenant** and want to move within the same area, contact your local housing department (or local housing executive in Northern Ireland) and ask for a transfer. Often, the only way of moving is by finding a council or housing association tenant who lives in the area you want to move and who wants to move to the area you live in. Some councils operate mutual housing exchange schemes. Usually you need to complete a form to join the council's exchange list of tenants.

There are often long waiting lists, but you may have more chance if you are willing to move out of a larger family home into a smaller one. If your council does not run one of these schemes, you may be able to find someone to exchange with: for example, by advertising in local shops. You may like to visit the website of **HomeSwapper**, a housing exchange site for council and housing association tenants. If your landlord has an arrangement with HomeSwapper you will not have to pay to use this service, otherwise a fee is payable. Its website is [www.homeswapper.co.uk](http://www.homeswapper.co.uk)

If you are a **housing association tenant**, ask your association whether they have any suitable accommodation in the area you want to move to – this applies whether you want to move locally or further afield.

If you currently own your own home, it can be difficult to move into council or housing association rented accommodation. Your housing association or council will have a policy on the type of housing services it will provide and who can apply for it.

Councils and housing associations have long waiting lists, and councils, in particular, may not consider homeowners for rehousing. However, if there are strong reasons why you feel such a move is necessary, talk to your local council to see if it can help. Some councils are more likely to give you housing if you meet certain criteria: for example, you need to be near family to get extra support or your current home is unsuitable in some way; others will only offer housing to people who have lived in the council's area for a particular length of time. But this does vary between councils and housing associations.

It might be easier if you want to move specifically into sheltered housing (see page 19).

## **Moving in with family**

You may be considering moving to live with members of your family (or having them come to live with you). If you are, you and your family need to think carefully about your expectations and how things would work. One important factor which is sometimes forgotten is whether you actually get on with the people you intend to live with. If you don't get on at the moment when you are living apart, it is unlikely things will get much better when you are always in each other's company!

Before making a decision, it is also important to discuss practical issues. For example, how will the living arrangements work? Will you just have a bedroom or will you have a self-contained bedsit or even a granny flat? Is the house suitable for you? Does the home need to be adapted?

People have different feelings about privacy and independence; how much privacy do you want? Will you be able to keep up your own interests and entertain visitors? Will you share all meals with your family or would you prefer to be able to cook for yourself

sometimes? If there are children in the house will you find it difficult if there is more noise or mess than you are used to?

Finally, it is vitally important to be clear about the financial and legal arrangements. Will you pay rent or help to pay household bills? What would happen if you had to move out for any reason? Although it might seem excessive, it is a good idea to have a legal agreement drawn up between you and your relatives. This should establish things such as who owns the house, what each party is responsible for and what happens if one or other of you ends the arrangement: for example, if you need to move into a care home.



It is particularly important to get legal advice if you are selling your current home, or if you are putting money towards buying a house with your family. Although it might seem awkward or untrusting to seek independent advice like this, it is better for you and your family in the long run to know what to do if it doesn't work out and what your housing options will be. Elderly Accommodation Counsel has more information about things to think about when moving in with family.

## Moving into sheltered housing

Sheltered housing is specially designed for older residents. There are many different types of sheltered housing schemes, but most have a **Scheme Manager** (or Warden) and provide 24-hour emergency assistance through an alarm system. Accommodation is self-contained, but there are usually some areas that everyone can use, such as a common room or lounge. Many schemes run social events for residents. Sheltered housing might appeal to you if you want to live independently, perhaps in a smaller and easier-to-manage home, but like the idea of having someone to call on in an emergency.

The role of the Scheme Manager varies widely, but he or she does not usually provide regular care or help with cooking and housework. If you need this sort of help you can apply for services such as home care or meals on wheels from social services (your social work department in Scotland; or your health and social services trust in Northern Ireland). The Scheme Manager may be able to help you to arrange whatever help you need, or suggest who you should contact.

If you like the idea of sheltered housing, you need to decide whether you will rent or buy. If you own your home at the moment you will probably want to buy – both for the investment and because it can be difficult for homeowners to rent from local councils or housing associations. But providers of rented sheltered housing can be flexible and may look at your application sympathetically if you have good reasons for wanting to move. Policies vary widely from area to area; to find out how things work in your area contact your housing department or local housing associations.

To cover the costs of running the sheltered housing scheme, residents pay a service charge. The amount you have to pay will vary so always ask about the service charge if you are interested in a scheme. It is important to find out exactly what the service charge covers, and what it does **not** include. If you rent, the service charges will be invoiced to you in your rent. If you buy, the service charges will need to be paid for separately.

### Renting sheltered housing

Most sheltered housing for rent is provided by **local councils** and by **housing associations**, which are groups that provide housing for people who would not usually be able to afford to buy their own homes.

To find out about **local council sheltered housing**, contact the housing department at your local council (or your local housing executive in Northern Ireland). It will tell you about the procedures for applying. There is often a waiting list for sheltered housing, so ask how long you might have to wait and what priority your application will be given.

Each local council has its own allocation policy which explains how it decides who gets offered council housing.

Many councils and housing associations have changed the way they allocate their accommodation. They operate a system called **choice based lettings**. This means that all accommodation vacancies are published at your local council; as an applicant you would need to make a bid for a vacancy that looks suitable. However, it is also worth contacting your local housing association as it may have its own waiting list.

If you want to move into a particular area or property, you may have to wait longer than if you will look at whatever is available. Again, talk to your local housing department so that they know what sort of housing you are willing to consider.

**Housing associations** also provide sheltered housing for rent. Many housing associations have an agreement with the local council that they will offer housing to people already on the council's register. Also, in some areas the local council and a number of housing associations operate joint waiting lists. Ask your local council if they work with local housing associations in this way.

You may also be able to apply directly to a housing association. To apply, you first need to find out which housing associations provide sheltered housing in your area.

- Your **local housing department** (or local housing executive in Northern Ireland) will be able to give you a list of housing association schemes in your area.

- Your local **housing advice centre** should keep a list of local housing associations providing sheltered housing.
- **Elderly Accommodation Counsel (EAC)** can provide details of housing association schemes in any area you ask for.

Contact the housing association you wish to apply to, to find out what is available and whether you can apply for housing with them. Housing associations have different rules about who they will offer housing to.

### Buying sheltered housing

Sheltered housing for sale may be built by private or non-private developers. For your own protection, only buy from a builder who is registered with the **National House-Building Council (NHBC)**, and is covered by its Sheltered Housing Code.

Once all the properties have been sold, the scheme is usually run by a separate management group, which employs the Scheme Manager and organises maintenance and other services. The quality of the service provided by the management company can have a great effect on a scheme; check if they adhere to the Association of Retirement Housing Managers code of practice.

Be sure to get advice from a solicitor, or from your bank or building society, before going ahead with the purchase. **It is essential that you get expert financial and legal advice, not only on buying the property, but also on the terms of the lease, the service charge and the running costs.**

**Elderly Accommodation Counsel** can provide details of private sheltered housing developments in any area you ask for.

### Purchasing schemes

If you are a home owner and want to move into sheltered accommodation, but have problems because the money you'll get

when selling your present home won't cover the cost of buying somewhere new, what can you do?

This is a difficult situation. You could ask about renting sheltered housing (see page 20) but whether you will be offered accommodation depends very much on the policies of the council or housing associations in your area. There are a few other things you can look into if you find yourself in this situation, but it is important to realise that not all of these options are widely available.

- Some **housing associations** and **councils** run **shared ownership** schemes, which involve part-buying and part-renting a property. Elderly Accommodation Counsel has a list of shared ownership sheltered housing schemes. Check what the agreement requires if you are unable to keep up with either the mortgage or rent payments.
- Currently one private company offers an option called the **Lifetime lease**. This allows you to buy the right to live in a property for the rest of your life. A Lifetime lease often costs well below the normal outright-purchase price of the property. However, bear in mind that the property belongs to the company, so if you want to leave the property, you will have to give it back. Elderly Accommodation Counsel can give you more details about this option.

**If you are thinking about either of these options it is vital to get legal advice before signing any agreement.**

### Making a decision on sheltered housing

Before you decide to move into sheltered accommodation, there are a number of questions you should ask yourself about the financial arrangements and about how the scheme is set up

and whether it will suit you. For example, if you are **buying** a property, you might want to think about:

- Who is responsible for repairs and maintenance, including major items such as lift renewals?
- What happens if you want to sell the property later on?
- What happens if you become frail and need more care?

You will want to think about the following points whether you are **buying or renting** sheltered housing:

- How is the service charge worked out? What is included in this? Are there plans to change it? Ask for a record of past increases. If the scheme is so new that there is no record of past service charges, ask for records from another scheme that the organisation runs.
- What is the accommodation like? Is there room for your favourite pieces of furniture? Is there enough storage space? What sort of heating is there? Is there a lift? Can you take a pet?
- What is the role of the Scheme Manager? How does the alarm system work? Is there 24-hour cover? Increasingly, Scheme Managers live offsite, or the service is provided through Scheme Managers who visit.
- What are the communal facilities like – is there a lounge, a laundry, a guest room for visitors? Are social events organised, either by residents or the Scheme Manager?
- Is the scheme convenient for local facilities such as shops, library, doctor's surgery and public transport?

No doubt many other questions will occur to you. It is a good idea to jot these down and use them as a checklist when you visit the scheme. Talk to the Scheme Manager and to some of the people who live there to get an idea of how things work and

whether it is the sort of atmosphere that would suit you. It is important that you feel happy and comfortable wherever you move to, so find out as much as you can before making a decision.

More information on renting and buying sheltered housing can be found in our information sheet no. 2 *Sheltered Housing*.

## Extra care and close care sheltered housing

Some housing associations, voluntary organisations, local councils and commercial companies offer **very sheltered** or **extra care** housing. These schemes provide meals and help with domestic tasks and personal care for people who are less able to manage.

**Close care** housing is usually located in the grounds of a care home, with staff from the home providing extra care and assistance. Levels of care given vary from home to home. Elderly Accommodation Counsel can give you details of any schemes like these in your area.

**Abbeyfield** societies are voluntary organisations that run supported sheltered housing in family-style households with 8–12 residents. Supervised by a house manager, the schemes provide two cooked meals a day. Although most Abbeyfield residents are tenants, there are still some societies which use licences. This means that the tenure of residents is less secure. If you're interested in an Abbeyfield scheme, ask if this is the case; and get advice from a solicitor or Citizens Advice Bureau before making a decision to move in.

## Other options

There are also some other options to consider. For example, some areas have **almshouses**. These are run by charitable trusts which provide low-cost accommodation to older people in need. Most almshouses have their own rules as to who they can house.

For information on almshouses in your area, contact Elderly Accommodation Counsel.

Some councils and housing associations have housing schemes which are specially designed for older people, but don't have a Scheme Manager. These properties are usually conveniently located near shops and services. Similarly, some private developers sell homes which have special design features, making them especially appropriate for older people. This type of accommodation isn't classed as sheltered housing because it doesn't have a resident Scheme Manager.

Your local council and housing associations will also be able to tell you about any schemes that they run. Or a local estate agent may have details.

## **Useful contacts**

### **Abbeyfield**

Abbeyfield House, 53 Victoria Street, St Albans AL1 3UW

Tel: 01727 857536

Web: [www.abbeyfield.org.uk](http://www.abbeyfield.org.uk) Email: [enquiries@abbeyfield.com](mailto:enquiries@abbeyfield.com)

### **Age Concern**

Call 0800 00 99 66 for your local branch

Web: [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

### **Assist UK**

Redbank House, 4 St Chad's Street, Manchester M8 8QA

Tel: 0161 834 1044

Web: [www.assist-uk.org](http://www.assist-uk.org) Email: [general.info@assist-uk.org](mailto:general.info@assist-uk.org)

## Counsel and Care

Twyman House, 16 Bonny Street, London NW1 9PG

Tel: 0845 300 7585 Web: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

Email: [advice@counselandcare.org.uk](mailto:advice@counselandcare.org.uk)

## Disabled Living Foundation

380–384 Harrow Road, London W9 2HU

Helpline: 0845 130 9177 Textphone: 020 7432 8009

Web: [www.dlf.org.uk](http://www.dlf.org.uk) Email: [info@dlf.org.uk](mailto:info@dlf.org.uk)

## Elderly Accommodation Counsel

3rd Floor, 89 Albert Embankment, London SE1 7TP

Tel: 020 7820 1343

Web: [www.housingcare.org](http://www.housingcare.org) Email: [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk)

## Office of Fair Trading (publications)

PO Box 366, Hayes UB3 1XB

Tel: 0800 389 3158

Web: [www.offt.gov.uk](http://www.offt.gov.uk) Email: [enquiries@oft.gov.uk](mailto:enquiries@oft.gov.uk)

## UK Home Care Association

2nd Floor, Group House, 52 Sutton Court Road

Sutton, Surrey SM1 4SL

Tel: 020 8288 5291

Web: [www.ukhca.co.uk](http://www.ukhca.co.uk) Email: [enquiries@ukhca.co.uk](mailto:enquiries@ukhca.co.uk)

## WRVS

Your local office will be listed in the phone book

Tel: 029 2073 9000

Web: [www.wrvs.org.uk](http://www.wrvs.org.uk) Email: [enquiries@wrvs.org.uk](mailto:enquiries@wrvs.org.uk)

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October 2008

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Fighting for disadvantaged older people in the UK and overseas,

**WE WILL:**

**COMBAT POVERTY** wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

**REDUCE ISOLATION** so that older people no longer feel confined to their own home, forgotten or cut off from society

**CHALLENGE NEGLECT** to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

**DEFEAT AGEISM** to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

**PREVENT FUTURE DEPRIVATION** by improving prospects for employment, health and well-being so that dependence in later life is reduced

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