Advising older people about their housing choices in later life:
A self training module for advisers
About this training module

This self training module is for people who give general advice on a range of topics eg. money, housing, services, and who wish to be able to advise older people about their housing and care choices in later life.

Its aim is to enable advisers to develop their knowledge about housing choices for people as they get older and to offer information and advice about making such life choices. Knowing where to look for information when you need it, rather than memorising facts, is the approach taken in the training.

The module places equal emphasis on the development of skills in enabling older people to make informed decisions about their housing and care.

Some of the information, particularly with regard to legal rights, applies only to England as there are differences in some legislation with regard to Wales, Scotland and Northern Ireland. However, most of the sections about types of housing and provision of advice are applicable in all of the countries.

The module has been commissioned by EAC FirstStop Advice, an independent, free service providing advice and information for older people, their families, carers and professionals about care and housing choices in later life. EAC FirstStop is delivered by the national charity, Elderly accommodation Counsel (EAC) and supported by the Dept. for Communities & Local Government (DCLG).

The module has been produced by Care & Repair England, an independent charitable organisation which pioneered the creation of local housing options advice services. www.careandrepair-england.org.uk.

Care & Repair England is an Industrial and Provident Society with Charitable Status No. 25121R.

Disclaimer

Every effort has been made to ensure that the information in this module is accurate. However, Care & Repair and EAC FirstStop cannot accept any responsibility for errors or omissions. This is a fast moving field – contacts, policy and practice are constantly changing. We would welcome any feedback about content, eg. broken weblinks, organisational changes. Please email these to info@careandrepair-england.org.uk.

All rights reserved. No part of the document, including any illustrations or diagrams, may be reproduced in whole or in part without written permission of both FirstStop and Care & Repair England. Care & Repair England is an Industrial and Provident Society with Charitable Status No. 25121R.

Updated 2015.
## PART 1: Housing information

- The main types of housing for older people .......................................................... 7
- Housing related services that can help older people to live independently in general housing ..... 12
- Money, money, money: An overview of who pays for which housing costs .................. 18
- Who to turn to ........................................................................................................... 22
- Local information checklist ..................................................................................... 25

## PART 2: Housing advice

- Moving home decision checklist ............................................................................. 27
- HOOP Tool ............................................................................................................... 30

## PART 3: Appendices

- Answers to Task 1 .................................................................................................... 33
- Answers to Task 2 .................................................................................................... 35
- Answers to Task 3 .................................................................................................... 36
- Answers to Task 4 .................................................................................................... 37
- Moving home choices: Summary checklist ............................................................. 40
How to go about using the training module

The module is interactive, involving the learner through activities and tasks. Some of these require internet access in order to make links to useful websites.

The learner can work at their own pace and dip in and out of tasks to fit in with their workload. However, it is recommended that the order in which the materials and tasks are undertaken is followed as later sections build on the knowledge gained in earlier parts of the module.

It is also possible to print off the module and work through it as a paper document. However, this will make following the weblinks more difficult.

We periodically update the module and would welcome your feedback about content. Please email info@careandrepair-england.org.uk
Myths and realities

Task 1: A Quick Quiz

Tick your answers then see page 33 to find out whether you were right or not.
Remember – this is not a test!
Why not try it out on your friends and colleagues, or maybe use as a basis for a team discussion about housing advice for older people?

1. Most people live in a care home at the end of their life:
   True □  False □

2. Of all of the houses and flats in England, how many are lived in by people over retirement age?
   About 10% □  About a quarter □  About a third □  About Half □

3. The majority of older people rent their homes:
   True □  False □

4. Extra care housing is the new name for sheltered housing – there is not much difference:
   True □  False □

5. If you are a disabled older person and you own your home, you can’t get any help with the cost of adaptations:
   True □  False □

6. When an older person moves into a care home the council usually pays:
   True □  False □
In this section we look at the possible housing choices that older people may have. Which of these housing options are open to a particular individual will depend upon a range of factors. Where in the country they live, what their current tenure is i.e. whether they rent or own their current home, what their financial resources are and what their particular situation is, particularly with regard to their health and care needs.

However, as a starting point this section goes through the general 'shopping list' of housing choices for older people.
Housing information

The main types of housing available to older people

General housing

Only a small proportion of older people, (60+) live in specially built, age specific housing. The majority (90%) live in 'ordinary' housing that anyone might live in. About 6% live in sheltered/retirement housing and around 4% live in residential care or other.

Whether a property is suitable for a particular older person will depend upon a number of factors, including its location as well as its internal layout and design.

If an older person is finding their existing home difficult to live in they might consider whether their home could be improved or adapted (see section on home adaptations). If this is not a viable option and the person definitely wants to move, finding an adapted or more easily adaptable general needs property might be worth considering. Some local authorities operate a register of adapted housing, though in most cases this is for social rented properties.

Enabling older people to live independently for as long as possible in general housing is an important social trend. Increasingly, support services are geared up to bringing care and help to the person wherever they live, rather than being specifically linked to the property (so called ‘floating support’). There are also technological developments that can be useful. See section Help to Stay Put.

There is increasing pressure for new homes to be built to ‘Lifetime Homes Standards’ www.lifetimethomes.org.uk/. These are design standards, eg. downstairs toilet, level access, wider doorways, higher sockets, that make a home easier to live in whatever your age and disability.

ACTION:

Think about your own home and what might make it a good/not so good place to live in older age. It may help to think about how a friend or relative who is disabled would manage if they came to stay with you. Have a look at the Lifetime Homes website. www.lifetimethomes.org.uk
Housing information

The main types of housing available to older people


Retirement or sheltered housing

This is a broad category of housing, usually groups of flats and bungalows, that has been specifically built for older people, usually for those who are still able to look after themselves. Within the term are included:

- Sheltered housing
- Retirement Housing Schemes & Villages

Most of these types of housing have some shared facilities (e.g., a lounge, guest room, garden) and a scheme manager (fewer now have a resident warden). They do not offer on-site, round the clock care and support, though most will have a 24hr alarm system installed for emergencies linked to a call centre. Care and support services can often be bought in by individuals as and when required (the same as for general needs housing).

There is a wide range of retirement and sheltered housing to rent or buy offering a variety of facilities. They range from local authority sheltered bed-sits and flats to rent, many of which were built in the 1970s, to new, top of the market retirement apartments costing hundreds of thousands of pounds.

The majority of sheltered housing to rent is managed by local councils or housing associations. Each local authority will have its own way of allocating properties, usually based on an assessment of need. Sometimes the housing associations will allocate homes based on the local council’s system, in other cases people can apply to them directly.

Sheltered/retirement housing for sale may be built by private or non-private developers such as housing associations. These are virtually always leasehold schemes and there will be additional, ongoing costs such as service charges and other running costs that can vary considerably. It is important that potential purchasers understand all of the financial obligations and rules about the scheme that they are buying into.

Some housing associations have built shared ownership retirement housing where the person buys a proportion of the property and pays rent for the remainder.

Some developers are now developing Lifetime Lease schemes. The older person pays a lump sum (significantly below market value) which buys them the right to live in the property for as long as they wish, but upon death or moving out of the property it reverts back to the company.

ACTION: Have a look at the Elderly Accommodation Counsel's Guide to Retirement Housing http://www.housingcare.org/guides/item-sheltered-housing-retirement.aspx to find out more details about this type of housing.

Try out the postcode search facility on the FirstStop website http://www.firststopcareadvice.org.uk/housing/search.aspx to find out about the sorts of retirement and sheltered housing schemes that are available in your local area.
Almshouses
Almshouses are run by small, independent charitable trusts, many of them established hundreds of years ago and with many of the buildings now listed for their architectural merit. Each charity has its own rules determining which older people it can house and is run by a board of Trustees. For example, some were set up specifically for the workers of a particular local trade or for those in a certain parish. The Almshouse Association www.almshouses.org manages a list of local Almshouses and contact details.

Extra care housing
Extra Care housing provides older people with independent accommodation units combined with 24 hour on site care. It is designed for older people who have a higher level of care and support needs than is generally the case in sheltered or retirement housing. Schemes aim to offer older people the privacy and security of tenure of their own housing unit, usually a flat or sometimes a bungalow, combined with the level of personal care traditionally associated with residential care homes.

There are extra care housing schemes covering the different tenure types – leasehold purchase, rent and shared ownership. They have been developed by social rented housing providers (housing associations and local authorities), private companies and charities. Some specialist extra care schemes are also being developed eg. for older people with dementia or learning disabilities.

Extra Care housing schemes vary significantly in size, from a small number of units to hundreds of flats. The range of facilities and services offered is also wide – from the top end with a restaurant, Jacuzzi, physiotherapist and hairdresser to simpler provision such as a communal lounge and laundry.

ACTION: Have a look through the extra care housing guide from Independent Age http://www.firststopcareadvice.org.uk/downloads/resources/2954.pdf and think about some of the potential advantages and disadvantages.

Close care
With this arrangement independent flats or bungalows are located on the same site as a care home enabling the tenants/residents to have flexible access to care and support from the care home staff. There is also potential for temporary residence in the care home eg. post operative, or if the older person can no longer manage in their own housing unit, they have the option of moving to a familiar care home setting.

Abbeyfield
Abbeyfield offer older people supported living arrangements that are similar to extra care. They also run care homes, some of which offer nursing care or specialist facilities for people with dementia. A key element of Abbeyfield is to address loneliness and so most Abbeyfield houses have a live in house manager and shared main meals.

ACTION: Is there an Abbeyfield House www.abbeyfield.com in your area?
Residential care homes
Care homes are primarily for older people who can no longer manage to live independently in their own homes and who need extensive help with day to day personal care.

- Care homes provide accommodation, usually in a single or sometimes a shared bedroom, all meals, plus 24 hour personal care such as washing, dressing, toileting.
- Care homes with nursing care offer the above plus 24 hour nursing care for people who are very frail and who need help that has to be carried out or supervised by a qualified nurse eg. regular injections, changing dressings etc.

Care home size ranges from a few units in a family home type setting to large, 100+ room complexes. Many care homes specialise in help for people with dementia and high level care needs. Costs vary widely, from £400 to £1,000+ per week, often with extra services charged on top of this eg. hairdressing, chiropody.

Care homes are registered with and inspected by the Care Quality Commission (CQC). From April 2015 care providers must display any CQC rating they have been awarded on the premises and any websites they may have. Reports about each individual care home are available to the public via their website http://www.cqc.org.uk/content/care-homes

Living with relatives
When they can no longer manage alone, a small but significant number of older people move in with relatives, or in some cases, their relative moves in with them in order to care for them. One of the key issues is that of security of tenure (for either party) if relationships break down. There are also financial implications that need careful consideration eg. if the older person transfers ownership of their home to the relative or the impact on Welfare Benefits.

New and emerging options
Homeshare
In a number of areas of the country ‘Homeshare’ schemes are operating. Under these arrangements a younger person lives in the home of an older person, and in return for free accommodation they give the older person up to 10 hours of support per week. The people are fully vetted by the local Homeshare scheme. Details about where it operates and how it works are available via their website http://www.sharedlivesplus.org.uk

Senior Co-housing
Co-housing is a way of living for all ages which combines three essential elements:

- Self-contained homes with some shared facilities
- Residents involved in the creation, ownership and maintenance of the communal facilities
- Intentional neighbourhood design: scale and layout designed to create social contact and a sense of community

Senior co-housing has been pioneered in Denmark and the Netherlands where there are now hundreds of well established schemes. www.cohousing.org.uk

ACTION:
Find a care home near you using the FirstStop website http://www.firststopcareadvice.org.uk/care-homes.aspx and then have a look through its CQC inspection report.
Adapting and repairing the home

Adapting and improving an older person’s home or installing special equipment can make a radical difference to their ability to live independently and safely.

Repairs help for home owners

If a property needs repairs to make it a safe and comfortable place to live and the person is a home owner, a home improvement agency (HIA) may be able to offer help with organising these. They usually offer information about paying for the work, technical advice, help with finding and dealing with a builder plus offer associated information to enable the older person to stay put. Many employ a handy person who can undertake smaller repair jobs at low cost. To find your nearest HIA go to the website of the National Co-ordinating Body for HIAs, Foundations. www.foundations.uk.com

Finding a reputable builder to undertake a job is a worry for some older people. Some local authorities or local voluntary organisations operate a Trusted Traders register – environmental health or the trading standards officers in the local authority should know about this. There is a national scheme which lists builders who meet certain standards – Trustmark. www.trustmark.org.uk

Some older people have problems with finding the money to pay for repairs. There are no legal rights to financial help with home repairs, but a few local authorities provide grants or loans for essential work for low income home owners, or may refer people to commercial lenders. Some charities offer small loans or grants to help with urgent works. Equity release is an option for some people, dependent upon the value of the home, age and income, good financial advice is important before taking out equity release loans.

FirstStop, the local HIA, AgeUK or CAB offer advice & information about alternative funding.

Repairs help for tenants

In most cases it will be the responsibility of the landlord to maintain the fabric of the property ie. make sure that it is structurally safe and sound.

Repairs help for leaseholders

Getting repairs done if a person is a leaseholder can be more complicated. The terms of the lease will normally set out which repairs are the obligations of the leaseholder or the freeholder. In most cases the freeholder is responsible for arranging the repairs if the problem affects the structure of the building or shared areas, but leaseholders may have to pay some or all of the costs involved. This is an increasing issue for older people who bought their flat from the local authority under the Right to Buy scheme and now find themselves facing significant bills for major improvement programmes that are underway in the block. Taking out a loan may be the only option for some older people in this situation. Specialist advice is recommended.

The rights of tenants and leaseholders with regard to repairs is clearly explained on the Shelter & CAB websites. http://england.shelter.org.uk/get_advice/repairs_and_bad_conditions www.adviceguide.org.uk
Task 2:

If an older person comes to you for advice about fixing a hole in their roof write down three key questions that you would need to ask in order to advise them and/or refer on.

*For answers see Appendix on page 35*
Adaptations

How an older person gets help with paying for and installation of larger home adaptations, eg. stairlift, shower, depends upon their tenure (owner occupier, leaseholder, social tenant, private tenant). The process of obtaining any help due will vary according to where they live.

The main source of financial help for larger adaptations is a Disabled Facilities Grant (DFG). This is a means tested grant to which people have a legally defined entitlement and which pays for all or part of the cost of adaptations. It is administered by the local housing authority, usually the environmental health department, but the social services occupational therapy department is usually involved as they advise on what adaptations the disabled person needs (technically defining 'what is necessary and appropriate').

Home owners, and tenants have a legal right to apply for a DFG. In practice many councils and housing associations also pay for or contribute to adaptations for their tenants.

Local knowledge is key to advising on adaptations as local practice varies significantly. The local home improvement agency should also be able to help. The charity Disability Rights UK's factsheet explains about Disabled Facilities Grants (see http://www.disabilityrightsuk.org/housing-grants)

Whilst DFGs are one of the main ways that people get help with adapting their home, some local councils are setting up new fast track systems to deliver smaller adaptations, using a combination of handyperson teams or block contracts with providers such as stairlift companies which also operate recycling schemes.

Because of the long delays in many areas with obtaining a DFG, some people may pay for the adaptation themselves, be helped by family or take out equity release loans to meet the cost. It is important that people have access to advice and information about the adaptation or equipment that is best for them. Independent and impartial advice can be obtained from the Disabled Living Foundation and there are a number of related demonstration centres around the country.

There are other organisations offering condition specific information eg. for blind and partially sighted people, and these are listed in Who to turn to at the end of this document.

Equipment

Smaller items of equipment and minor adaptations with a value of under £1,000 should be available (free of charge) from a service run jointly by health and social services.

In some areas there are Independent Living Centres www.dlf.org.uk which people can visit to see equipment on display and obtain independent advice from an occupational therapist.
Housing information

Assistive technology

There is growing interest in the role that technology can play in enabling older people to live in their own homes for longer, even when they have relatively high support needs, e.g., in the case of dementia. Telecare, defined as the provision of care to people in their own homes by means of information, communication, and environmental technologies, is expected to make a considerable difference to the ability of older people to live independently.

A term which may also crop up is that of the ‘Smart Home’. This is used to describe a home in which technology is used to enable people to control their environment more easily and which uses sensors to monitor the activities of the occupant. This can then result in the triggering of an alert if something out of the ordinary takes place, e.g., the fridge is not opened, no tap is turned on for a period of time when the occupant is at home, thereby indicating a problem.

Possible installations include: Sensors for gas, carbon monoxide, smoke/fire, flooding, low temperature, monitors for movement (or lack of it), getting in and out of bed, opening doors, falling (built into clothing), using the WC, taking medication, turning on lights.

Probably the most commonly recognised and most widespread form of assistive technology is the Emergency or Community Alarm scheme whereby a person pulls a cord or presses a button on a pendant or watch in order to summon assistance in the case of an emergency.

Social services, or in some cases the housing provider, should be able to provide information about any local statutory help with AT.

This is an area which will undoubtedly grow over the coming years and become more widely available for use in the general housing stock. Key factors to consider when looking at such installations in a person’s home are the reliability of the technology and the quality of the human response system set up to react to an emergency.

ACTION: Have a look through the RICA information about devices and gadgets and decide whether this is a potentially useful guide for older people. www.rica.org.uk

Decorating, gardening and odd jobs

Sometimes it is the small things that older people can no longer do themselves that can make them feel unable to continue living in their own homes. Whatever their tenure, the older person in most cases is responsible for decorating their home, looking after their garden, doing odd jobs. Many local areas now have handyperson services, often operated by a home improvement agency, local AgeUK or voluntary sector organisation, which may be able to help with some or all of these tasks. In the case of tenants some social landlords also offer this help to their older tenants. There is no statutory provision so it will be up to individual agencies to find out what is available in their locality.
Making homes warmer

Fuel poverty and living in a cold home remains a problem for many older people. Whilst this problem has declined in social rented housing due to major improvement programmes, older people who are low income owner occupiers or private tenants are still the most likely group to live in cold homes. The Energy Saving Trust runs a telephone advice service (0300 123 1234) which offers up to date advice about the help available. www.energysavingtrust.org.uk

Making homes safer and more secure

Fear of crime and the risk of accidents in the home can be a trigger for older people to think about moving home. Sometimes improving the security of the property through a local crime reduction service or carrying out a home safety check with remedial measures combined with some of the other services can play an important role in enabling the person to live independently in their own home. The local HIA or AgeUK should be able to give advice about local service availability.

Services delivered at home

Daily living support

Daily living support services range from help with domestic tasks (shopping, cleaning, meals), to help with personal care such as getting up, washing, getting dressed.

Such services may form part of the care package offered by social services after a ‘care assessment’. They may be provided by local voluntary organisations or private companies commissioned by social services. In some cases older people purchase services directly from providers using their own resources, or with money received as a Direct Payment drawn from their allocated personal budget.

Social services have a duty to assess the care needs of anyone who has been identified as possibly needing care and support services. The formal assessment of the individual’s needs determines whether or not the person is eligible for help based on national eligibility criteria for adult social care. Carers also have a right to an assessment of their support needs from social services – see Carers UK www.carersuk.org for more information.

FirstStop offers information about local services to support living at home.
Miscellaneous services that can help older people live independently

Public and community transport

The location of a person’s home, their access to public transport and the availability of community transport to reach shops and services can be critical to an older person’s ability to live independently.

Social clubs, groups, befriending schemes

Loneliness is a major issue for many older people. Sometimes moving home is partly a way of addressing social isolation. Living in retirement housing may bring greater opportunities to mix with other people even when mobility is limited. For people who wish to stay in their existing home but who are lonely, identifying opportunities to socialise outside the home. Finding volunteer home visiting or befriending schemes can be an important part of any support package.

The main organisers of befriending schemes are local AgeUK. The national charity Independent Age may also be able to help and advise, as may FirstStop and Contact the Elderly (0800 716 543) and Silverline (0800 470 8090).
An older person’s housing choices will to a significant degree be determined by their financial circumstances, both in terms of income and assets (savings, ownership of a home etc).

An understanding of the systems of financial help available to meet housing costs is a key part of the adviser’s role. Training in welfare benefit entitlements is therefore essential to that role (this is outside the scope of this training module).

Some older people may come to advisers about a housing problem when they are also in debt and/or have financial difficulties. This will usually impact on their housing choices and the decision that they make. For example, if a tenant is in rent arrears it is likely to limit their options for moving to another rented property. In the case of a person wishing to sell their current home and move to another property or use equity release, debt will affect their credit rating and consequently the range of financial products available to them.

Understanding the interconnection between releasing home equity and an older person’s entitlement to means tested welfare benefits is also important as such considerations may have a major effect on a person’s housing/financial decisions.

Where the person’s financial problem is beyond the capability of the general adviser referral to a specialist agency is recommended. Some agencies (such as Citizens Advice) specialise in Money Advice and can offer help and support not only with obtaining benefits but also with the management of debt.

It is important that generalist advisers know how far they are able to deal with an older person’s financial situation and what back up is available locally and nationally for either referring people on or seeking specialist advice (see references at the end of the section).

**ACTION:** Decide which of the following benefits you have a working knowledge of, which you need to find out more about or any where you would benefit from further training.

- Retirement Pensions/Pension Credit/Housing Benefit/Council Tax Reduction
- Help with mortgage payments/loan interest payments for owner occupiers
- Disability benefits, including Attendance Allowance and Carers Allowance
- Winter Fuel Payments and other ‘passported’ benefits

As noted previously, Citizens Advice [http://www.adviceguide.org.uk/guide](http://www.adviceguide.org.uk/guide) is a useful source of information.
### Quick check summary of potential financial help with housing related costs for older people

<table>
<thead>
<tr>
<th>Housing type</th>
<th>Tenure</th>
<th>Ongoing housing costs/charges</th>
<th>Potential financial help (means tested unless otherwise indicated)</th>
<th>Who funds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General</strong></td>
<td>Owner occupier</td>
<td>Mortgage interest payments</td>
<td>Means tested help in specific circumstances</td>
<td>Pension Service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Council Tax (1)</td>
<td>Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Repairs</td>
<td>Possibly grants or loans (only in limited cases)</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urgent small repair</td>
<td>Charity</td>
<td>Benevolent/Charity Fund</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cost of loan for repairs &amp; improvements</td>
<td>Possibility of using equity release/loan and claiming help with interest through Pension Credit</td>
<td>Pension Service/In some areas there may be a local authority loan scheme</td>
</tr>
<tr>
<td><strong>General</strong></td>
<td>Private tenant</td>
<td>Rent &amp; Council Tax (1)</td>
<td>Housing Benefit/Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Repairs</td>
<td></td>
<td>Landlord’s responsibility</td>
</tr>
<tr>
<td><strong>General</strong></td>
<td>Social tenant</td>
<td>Rent &amp; Council Tax (1)</td>
<td>Housing Benefit/Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Repairs</td>
<td></td>
<td>Landlord’s responsibility</td>
</tr>
<tr>
<td><strong>General</strong></td>
<td>Leaseholder</td>
<td>Council Tax (1)</td>
<td>Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mortgage interest</td>
<td>Pension Credit in specific circumstances</td>
<td>Pension Service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Service Charges</td>
<td>Pension Credit in some circumstances</td>
<td>Pension Service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Loan/mortgage taken out to meet cost of repairs</td>
<td>Pension Credit meets interest in limited circumstances</td>
<td>In some areas there may be a local authority subsidised loan scheme</td>
</tr>
<tr>
<td><strong>Sheltered or retirement or extra care</strong></td>
<td>Rented</td>
<td>Rent</td>
<td>Housing Benefit/Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Council Tax (1)</td>
<td></td>
<td>Local housing authority</td>
</tr>
<tr>
<td><strong>Sheltered or retirement or extra care</strong></td>
<td>Leasehold/Shared ownership (i.e. part buy/part rent)</td>
<td>Council Tax (1)</td>
<td>Council Tax Reduction</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rent (on shared ownership)</td>
<td>Housing Benefit</td>
<td>Local housing authority</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Service charges, property management charges)</td>
<td>Pension Credit in very limited circumstances</td>
<td>Pension Service</td>
</tr>
<tr>
<td><strong>Residential care</strong></td>
<td>n/a</td>
<td>Total accommodation and support package</td>
<td>Social Services (2)</td>
<td>Social Services</td>
</tr>
<tr>
<td><strong>All housing types</strong></td>
<td>all</td>
<td>Care and support services that are not housing related</td>
<td>Social Services (2)</td>
<td>Social Services</td>
</tr>
</tbody>
</table>
Money, money, money: An overview of who pays for which housing costs

Key to the table on page 19

(1) **Council Tax** – non-means tested rebates, (eg. single householder) exemptions and disregards may also available for council tax (all tenures).

(2) **Social Services** – how much Social Services will pay towards a care package or residential care costs will depend upon a needs assessment, a means test plus local policy and practice. Most people have to pay something towards their social care support costs. In the case of residential care, if a person has savings/assets amounting to more than £23,250 they will have to meet the cost of care until their resources come down to that level. Where the person has a medical need for nursing care the cost of this may be met by the NHS (non-means tested).

Social Care funding systems are undergoing a series of major changes with the new Care Act changes being implemented during 2015 and 2016.
Task 3

Write down all of the main housing options which may be available to and meet the requirements of the people described.

Note - the reality will be dependent upon local availability, but the aim of the task is to start to think what might be possible.

Mrs Green is 78 years old and a widow who lives alone in a 3 bedroom, semi-detached house, which she owns outright. She has savings totalling £3,000 and she thinks the house is probably only worth about £125,000 because of the location and condition.

Her only income is state retirement pension and pension credit and she claims help with her council tax.

Due to arthritis she is finding the house increasingly difficult to get around – the stairs are especially hard as is getting in and out of the bath. She is worried about not being able to look after the garden too, but other than the mobility problem is quite well and capable of looking after herself, though she does sometimes feel quite lonely as her only daughter lives in France now.

Mr Brown is 84 years old and a private tenant. He has lived in the same 2 up/2 down terraced property for over 40 years but it is cold, damp and in a poor state of repair. This is making his respiratory problems worse and last year he had a mild stroke.

The new neighbours are also very noisy and he is increasingly depressed by the run down state of the area.

His income is state retirement pension plus pension credit and he gets housing benefit and council tax reduction.
National sources of independent housing information and advice for older people

FirstStop Advice
www.firststopcareadvice.org.uk
Telephone Advice Line: 0800 377 7070
Email: info@firststopadvice.org.uk

FirstStop Advice is an independent, free service providing advice and information for older people, their families and carers about care and housing choices in later life. FirstStop also offers useful information for carers looking for support and advice. FirstStop’s Advisors are experts in all aspects of accommodation, care and support for older people. They offer over the phone in depth advice for individuals. The comprehensive website includes a search facility to locate local specialist housing for older people plus a wide range of information downloads and links.

Elderly Accommodation Counsel
www.housingcare.org.uk
Telephone Advice Line: 0800 377 7070
Email: info@firststopadvice.org.uk

Elderly Accommodation Counsel is a charity run site providing free advice on elderly care, including specialist directories & information on nursing homes and residential care homes, as well as sheltered housing, extra care housing and retirement villages, across the UK. Also providing over 2,000 sales and lettings vacancies every week.

AgeUK (national)
www.ageuk.org.uk
Freephone Information Line: 0800 169 6565

AgeUK offer a range of information sheets, fact sheets and publications on a variety of subjects that are freely downloadable or available in a number of formats. The website offers a wide range of information. AgeUK operate an information line for older people, their relatives, friends and carers plus for professionals. Local AgeUK also offer advice and services.

Independent Age
www.independentage.org.uk
Telephone Advice Line: 0800 319 6789
Email: advice@independentage.org

Independent Age offer advice and information over the phone, on the website and via factsheets on social care, benefits, befriending and social support.
National sources of general housing related information

Citizens Advice  
www.citizensadvice.org.uk  
On-line Advice Guide: www.adviceguide.org.uk/  
Local Citizens Advice Bureaux provide free, confidential and independent advice via local bureaux. Local offices offer face to face and telephone advice – many offer home visits in certain circumstances and some provide advice by email. Areas covered include debt, benefits, housing, legal, discrimination, employment, immigration, consumer and other problems. The comprehensive, online advice guide covers all of these areas and is a useful source of information re: legal housing issues.

Shelter  
www.shelter.org.uk  
Shelter provide on-line housing information, plus one to one advice through a network of local links to Centres. The on-line information guide covers key areas of housing legislation such as tenant’s rights.

Information for carers

Carers UK  
www.carersuk.org  
Adviceline: 0808 808 7777  
Carers UK offer extensive information on the website covering benefits, employment, assessment rights and services for carers.

Carers Direct  
www.nhs.uk/carersdirect  
Telephone Helpline (seven days a week) 0300 123 1053  
Carers Direct offer a wide ranging information on all aspects of carers’ lives – money, employment, training, health, care & support.

Information about home adaptations, repairs and help to live independently

Foundations  
www.foundations.uk.com  
Telephone: 0845 864 5210  
Foundations offer information about finding a local home improvement agency.

Disabled Living Foundation  
www.dlf.org.uk  
Helpline: 0300 999 0004  
Email: helpline@dlf.org.uk  
Disabled Living Foundation Provide advice about all types of daily living equipment for adults with disabilities and disabled children, older people, their carers and families, plus information on where to buy or hire disabled equipment or details of local organisations that can help.

Rica  
www.rica.org.uk  
RICA is an independent consumer research charity providing free, practical and unbiased reports for older and disabled people about products and services.

Disability Rights UK  
www.disabilityrightsuk.org  
On-line information about disabled people’s rights to benefits and services.
Money information and advice for older people

Many of the above organisations also offer general money advice, but there are also a number of specialists.

**Money Advice Service**
www.moneyadviseservice.org.uk
Telephone: 0300 500 5000
Government backed free, impartial information and advice service about all aspects of money and personal finance.

**Turn2Us**
www.turn2us.org.uk
This is an independent charity that helps people access the money available to them – through welfare benefits, grants and other help. The website offers an income-related benefits checker, a grants search allowing advisers to identify grant-giving charities and make online enquiries and applications on behalf of individuals plus information and resources on a broad range of money matters to help people manage their finances.

**Pensions Information**
www.gov.uk/browse/working/state-pension
This is the Government website providing information about pensions and pensioner benefits for those planning for the future, about to retire or already retired. Includes links on how to claim.

**The Pensions Advisory Service**
www.pensionadvisoryservice.org.uk
Telephone: 0300 123 1047
This is a government grant funded independent service offering free, impartial information and guidance about pensions and retirement plans.

**National Debtline**
www.nationaldebtline.co.uk/
Telephone helpline: 0808 808 4000
Provides free confidential and independent advice on how to deal with debt problems.

1. Help to live independently

- What practical support services are available locally for older people to help them to live independently at home?
- Which agencies provide what and who can be helped?
- What private support services are available?
- What criteria are used by the local Social Services to determine eligibility for care services?
- What is Social Services’ charging policy for services to help older people remain living in their own homes?
- Is there a local Home Improvement Agency and what services do they offer?
- What is the local system for obtaining help with adaptations, both small and large?
- Is there a local community alarm system? If so, how do people obtain this?
- Is there a local Homeshare scheme?
- Where can local older people get help with more complex welfare benefits and money advice problems?
2. Moving home options

- What private retirement/sheltered housing to buy schemes exist in your area?
- Do you have a list of all the local providers of retirement/sheltered housing for rent in your area?
- How would someone go about applying for social rented housing in your area?
- Is there a local Disability Housing Register or local housing exchange scheme?
- What sheltered/retirement housing is available for specific groups of older people including black and ethnic minority elders, people with dementia, other special needs groups?
- Do you have information about local Extra Care housing schemes?
- Are there any local Almshouses/Abbeyfield Homes and if so do you know how people can apply to them?
- How difficult is it for people to get a place in a residential care home locally?
The aim of Part 2 of the training module is to increase advisers’ understanding of the factors that influence older people’s housing decisions. It also considers approaches that can be helpful in enabling older people to make an informed choice about their future housing, care and support.
Some of the most frequently reported reasons that older people give when they start to think about moving home are:

- Health decline
- Access or mobility problems
- Home maintenance worries
- Financial concerns
- Feeling lonely, isolated or unsafe
- Living in a home too large to manage
- Bereavement
- Other people’s views eg. family and friends who express concerns about the older person’s welfare and safety, pressure to ‘downsize.

Understanding the main reasons why an older person is thinking about moving home is an important first step for the adviser.

Whilst moving home can be one way to solve the difficulties listed above, it may be possible to address them in other ways in the existing home if ‘staying put’ is really the person’s preferred option.

If moving is the preferred option it is important for people to be clear about what they hope to gain from the new living arrangement in order to ensure that their expectations will be met.

Case Study:

Mrs Smith was happy in her ground floor, 2 bedroom flat with a nice garden in a general, mixed age, leasehold housing scheme. However, after another older person in the block died at home alone she became very worried about the same thing happening to her because ‘it wasn’t very nice for the younger people to have to deal with that’. Encouraged by her sister, she decided to move to a sheltered housing scheme with an onsite warden. Within a week of moving the live in warden arrangement ended, leaving residents with the alarm call system and floating support. When she realised that she could have had a similar alarm system and floating support in her previous home she was very sorry that she had moved.
Note down any factors that come to mind that are important for an older person to take into account when thinking about moving to retirement or sheltered housing.

ACTIVITY:

Compare your ideas with the list on the following pages and also with the HOOP Tool.
Some of the main factors for older people to consider when thinking about moving to retirement, sheltered or other special housing:

- **Location** – Is there public transport nearby? Is the scheme within walking distance of shops, leisure/social/health facilities? How far away will the person be from existing social networks and activities?

- **Social opportunities** – What is the general ‘feel’ or ethos of the scheme? Does this fit in with what the person is looking for eg. lots of organised activities or limited contact with other residents? Can friends or family visit and/or stay over easily?

- **Unit size and layout** – If a person is moving from ‘ordinary’ housing to sheltered housing the unit will almost certainly be much smaller. Has the person thought through what this means in terms of their furniture and possessions eg. is the bedroom large enough for a double bed if this is their preference? Is there adequate storage?

- **Design** – Is the property well planned out? Is there space for equipment or adaptations that the person may need now or in the near future? One study found that many older sheltered housing schemes were far less adaptable than the normal housing stock. If an older person became more disabled they would not be able to install the most basic of adaptations and would have to move home again.

- **Security and Safety** – is this a major concern for the person? If so does the scheme offer an on-site manager/warden and is this likely to continue? What does the alarm scheme offer in terms of rapid response?

- **Facilities** – What is included? Some newer schemes have extensive facilities – gyms, cafés, guest facilities, laundry rooms. All of these have to be paid for so the person needs to be clear about the financial arrangements.

- **Pets** – Not all schemes allow pets. This can be an important issue for some older people for whom their pet can be an enormously valued companion.

- **Service Charges** – Is the person fully aware of all charges and able to afford them? They can be very high in some private sector schemes and even in the social rented sector there is an increasing debate about who pays for which service. It is important to understand what is included in any quoted costs, what will be extra eg. - ground rent, insurance, council tax, heating, TV licence, repairing obligations etc. and any controls/limits over future increases.

- **Management charges and arrangements** – In some cases a property developer builds the accommodation and after sale the scheme is transferred to a management company. They employ the scheme manager and organise the maintenance and cleaning of external and communal areas, gardens etc. Legal advice may be required to look at the liabilities that a person is taking on when they purchase such properties.

- **Resale arrangements** – In the case of private sector properties the way in which re-sales of properties are handled depends on the terms of the lease. Some management companies offer an estate agency service for which they charge.

- **Limitations** – Some developments have quite strict rules about when a person has to move out eg. if they can no longer look after themselves.

- **Scope of the support services that are on offer** – Has the person thought ahead about what they may need in the future and whether the chosen scheme will be able to provide what they need eg. 24 hour care, on-site meals etc?
Housing advice

HOOP tool

The Housing Options appraisal Online Tool for Older People (HOOP)

Developed by the Elderly Accommodation Council (EAC), HOOP uses a simple question & answer technique to help older people think about different aspects of their home and how they live in it. It then provides the user with a wide selection of resources and materials aimed specifically at any problems they have identified.

HOOP provides an easy starting point for a wide-ranging discussion around an older person’s housing situation and care/support needs. The HOOP questionnaire is also available in printed form from EAC.

There is also an extended version of HOOP, which encourages more detailed discussion about the person’s housing situation, helps them prioritise any problems identified, and teases out their information needs at each stage.

A feature of HOOP online enables users to email their completed questionnaire to an EAC advisor who will then telephone the person to offer additional information or guidance. EAC is keen to work with other information and advice agencies who would like to provide (or pilot) a similar service to HOOP users.

www.housingcare.org/housing-appraisal-tool.aspx

**TASK:** Have a look at the HOOP tool and try it out with a friend or relative
Task 4

Mrs Jones

Mrs. Jones is 84. Since the death of her husband two years ago she has lived alone in the three bedroom terraced house that they bought when they first got married nearly 60 years ago. She has good neighbours who have also lived in the same home for many years and their children grew up together and they keep an eye on each other, especially if one of them isn’t too well.

She has a daughter and son who moved away from the town to opposite ends of the country. However, she does enjoy their visits when they come to stay for the weekend a couple of times a year, and is glad to be able to put them up. The two grown up grandchildren also come to stay with her occasionally.

Just lately she is finding the stairs difficult to manage as she has problems with her knee. The bathroom is on the ground floor so it can be a nuisance to have to go down to this in the night and she has had a couple of ‘near misses’ on the stairs. With just a gas fire in the living room and electric heaters in the other rooms it is also a bit cold in the winter. Her old sash windows are also getting a bit rotten and are very draughty. The toilet overflow is leaking and the front door keeps sticking, but she is worried about the cost of calling someone out to fix these. Sometimes it all just feels a bit too much.

She does have savings of £2,500 put by but is concerned about using this up as her only income is retirement pension, pension credit and council tax reduction.

The bus stop is just a few yards from her home and this takes her into town to do shopping and go to a club twice a week, though carrying bags is getting harder.

Her daughter has been looking at retirement housing schemes near to where she lives and suggesting that her mother would be better off either there or in sheltered housing in her home town. Mrs Jones is really not sure.

QUESTIONS:

1. What occurs to you about the pros and cons of her current housing situation?
2. What could be done to improve her current housing situation?
3. Are the alternative housing options that she is thinking about realistically available to her?
4. Note any general thoughts or observations about her situation

See Appendix on page 37 for discussion about possible answers.
Part 3
Appendices
Answers Task 1: Quick quiz

Q1. Most people live in a care home at the end of their life.

Answer: False

90% of people over retirement age live in general housing ie. properties not built especially for older people. About 6% live in sheltered or retirement housing and 4% in residential care or other.

The proportions do increase in later life, but most people remain living in mainstream housing as they get older.

- 19% of people who are over 85 years live in sheltered housing
- At the age of 85-89, just under 10% of men and 17% of women live in a care/nursing home
- At the age of 90 and over, 20% of men and 34% of women lived in a care/nursing home

Q2. Of all of the houses and flats in England, how many are lived in by people over retirement age?

Answer: About a third.

Census data shows that c30% of all households are headed by a person over 60 years.

Q3. The majority of older people rent their homes.

Answer: False.

Should read ‘77% of older households in Britain are owner occupied.

20% should read 18% of older households live in social housing, 5% rent privately.

There are more low income home owners than low income tenants.

Q4. Extra care housing is the new name for sheltered housing – there is not much difference.

Answer: False

Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. Extra Care Housing is also sometimes referred to as very sheltered housing, assisted living, or simply as ‘housing with care’. It comes in many built forms, including blocks of flats, bungalow estates and specialist retirement villages. Offering access to 24 hour flexible care, it can sometimes provide an alternative to a care home. Sheltered housing is simply housing for older people and does not offer on-site, round the clock care.

Q5. If you are a disabled older person and you own your home, you can’t get any help with the cost of adaptations.

Answer: False.

Help with smaller pieces of equipment and minor adaptations amounting to a value of under £1,000 is free to older people whatever their tenure under the Community Equipment Services scheme.

For moderate or larger adaptations, disabled older people can apply for a Disabled Facilities Grant. This is a means tested, mandatory grant (ie. people have a legal right to a grant subject to the terms of national legislation). The value of the home does not count in the means test.
Q 6. When an older person moves into a care home the council usually pays.

Answer: True.

This is a trick question! Whether or not the council pays depends on whether they have agreed the person’s assessed needs require a place in a care home, and on the person’s finances. In any case no council pays the full cost of care because the person always contributes something from their income even if they have few or no savings. Just over half of older care home residents are in receipt of some financial support from their local council.

Interested in facts about older people and housing?

Useful reference sources

Census Data, Office for National Statistics – Information about Older People [www.ons.gov.uk](http://www.ons.gov.uk)

1. Does the person own, lease or rent their home?
   – this will help to establish who is responsible for paying for and organising the repair.

2. If the person is responsible for the repair is their main problem paying for the work, finding a builder or both?
   – this will help to establish the best way forward. It may be that they can be referred to the home improvement agency for either problem, but it may be enough to tell them about the self help information and how to find a suitable builder using a traders register.

3. If the person is a leaseholder or tenant, find out who is the freeholder or landlord and what are the terms of the lease/tenancy
   – this will tell you who you would have to negotiate with either to make representations on behalf of the person eg. if the landlord is failing in their legal obligations to undertake repairs.
Appendices

Answers to Task 3

Mrs Green

She could adapt her current home and access services that could make living there easier eg. local gardening service, handy-van scheme, telecare etc.

She could move:

- **within the general housing stock to a property which is more suitable and better located (eg. for socialising)** – though at such a moderate level of equity her options may be limited.

- **to shared ownership housing (general stock)** – this could meet her housing needs and also release equity, though the lump sum could affect her welfare benefit entitlements.

- **to purpose built housing for older people** such as a retirement housing scheme, either leasehold or shared ownership, though her low income may mean that the ongoing service charges are not affordable.

- Abbeyfield House, Almshouse, local charitable provider – only if she meets their eligibility criteria.

- **Move to France to be nearer to her daughter!**

Mr Brown

He could stay in his current home and try to get improvements to the property, either through negotiation with the landlord or if very bad, through enforcement action. He may be able to help to improve the heating. The local handyperson scheme might be able to do some small, urgent repair jobs that are outside the landlords responsibility/ could be a temporary solution.

Action could be taken by the landlord/environmental health to address the noisy neighbour problem eg. via a mediator service or noise abatement order.

He could move:

- **Within the general housing stock to another private rented property** which is more suitable and better located. However, as a single person on housing benefit his choices may be limited due to the application of local housing allowance (see: http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018928/) on any new property. He may also have a protected tenancy on the current home and any new private rented property would probably be a less secure assured shorthold tenancy http://england.shelter.org.uk/get_advice/private_renting/private_renting_agreements.

- **To social rented housing** from the local authority or housing association – either general needs or supported housing such as sheltered. This will be subject to local allocations policy and assessment.

- Abbeyfield House, Almshouse, local charitable provider – may be an option if he meets their criteria eg. employment or residence history.
Mrs Jones

There are no absolute right and wrong answers to this situation – real life is more complicated. However, compare your answers with the lists and discussion points below to check whether you have picked up on the key points and issues in the situation described.

Where appropriate these have been set out in the order of the ‘Moving Home Decision’ checklist points.

1. What occurs to you about the pros and cons of her current housing situation?

PROS of her current home

1. Location – well located in terms of public transport and access to shops and services.
2. Social opportunities – has regular social contact with a neighbour, goes out and about, including to a club, family come to stay.
3. Size/layout/design – no mention of home feeling too large to manage. The downstairs bathroom could be seen as a positive as it potentially means that Mrs Jones could live on the ground floor if necessary.
4. Security and safety – neighbours seem to offer sense of security and no mention of worry about this.
5. Money – she has no mortgage or outstanding loans and no ongoing housing costs (though note repair cost issue).

CONS of her current home

1. Location – some distance from family if her need for practical help eg. shopping, cleaning increases eg. mobility declined further because of knee problem.
2. Social opportunities – as above re: possible mobility decline, okay as long as she can get out and about.
3. Size, layout design – stairs and downstairs bathroom could become more of a problem. Cost of maintenance may be a growing issue as savings dwindle and she feels less able to organise repairs and deal with the upheaval. Heating is inadequate.
4. Security and Safety – there is a risk of falling because of the layout, particularly using the stairs at night.

2. What could be done to improve her current housing situation?

1. Repairs
   a. The odd jobs (sticking front door, dripping overflow may be done by the local handyperson service. A local HIA and/or Age UK should know what is available.
   b. There is a outside possibility in a few areas of local authority help with the cost of replacement windows either through a grant, interest free loan or subsidized loan – a matter of local discretion. If none of these is available equity release might be an option – or the family might be able to help. The local HIA should be able to advise.
   c. There may be a local scheme (contact the council). The Energy Saving Trust or Neighbourhood Energy Action could advise on any financial help to improve the heating system.
2. Adaptations
   a. Stairs - It is currently not clear that a stairlift is necessary, although it may become more pressing if there is any further decline in mobility. However, some more minor adaptations could help, such as a second grab-rail or other modifications around the home could reduce the risk of falling. Some fall prevention programmes offer a home safety check with remedial action. It may be worth checking whether Mrs Jones has visited a Doctor or Physiotherapist about the knee problem.
   b. Upstairs WC – Technical advice could be sought about the logistics of installation of this, but funding could be an issue (solutions as above).

3. Safety & security
   a. A community alarm scheme could be suggested eg. pendant/watch alarm to call for help in case of an accident.

4. Other
   a. If the shopping is getting harder there may be a simple solution like a shopping trolley, though this depends upon the type of local bus (ie. steps vs a kneeling bus). There may also be a community transport/ring and ride option volunteer accompanied shopping scheme or internet shopping eg. by family.

3. Are the alternative housing options that she is thinking about realistically available to her?

   1. Purchase of retirement housing near to the daughter
      a. This will be equity dependent and the ongoing costs ie. management and service charges, would have to be considered carefully for someone on a relatively low income. However, there may be shared ownership options, which would release some cash, but good financial advice would be necessary.

   2. Local Sheltered housing
      a. If this is social rented housing, whether a home owner with relatively low care and support needs like Mrs Jones would be a priority for re-housing would be a matter of local policy and practice.
      b. If it is a mixed tenure scheme with a range of options, including shared ownership, this may be an option, but again, subject to local practice.

3. Note any general thoughts or observations about her situation
General discussion points

What we cannot tell from this description, and what the adviser would need to draw out through talking to Mrs Jones, is what the main impetus for thinking about moving home is. The daughter? Other people? A personal sense that the current home is really starting to be problematic and a pre-emptive move would be best?

It may be helpful to Mrs Jones simply to know what her options realistically are. There is no point in deliberating whether or not to move to a private retirement scheme if this is not financially viable. Neither is wondering about whether to move to a social rented sheltered scheme if the reality is that there is no chance of getting a place there (and also understood the cost of this if she sold her home, consequently had high savings and could no longer claim means tested benefits).

There may be other options that she has not thought of – knowing that if things did get harder at home there is a new extra care scheme in the pipeline nearby, or realising that there are services that can be brought into her current home may also help her to make a decision.

KEY LEARNING POINTS:

- The adviser’s role is to enable the person to make their own decision through the provision of information and ‘neutral’ discussion with the person about pros and cons.

- Understanding the overall situation and empathising with the person, acknowledging that it is a difficult choice with no real right or wrong answer and usually a decision which involves losses as well as gains is important.

- A person’s home is more than bricks and mortar. For most it is a place which holds memories, reflects a sense of self and is bound up with identity. Any change is therefore difficult.

- It is crucial that the adviser does not tell the person what they think they should do or influence the decision in any way.
Appendices

Moving home choices: Summary checklist

Home owners
Options are largely equity and location dependent. Could move;
- within the general housing stock to a property which is more suitable/adaptable/better located
- to purpose built housing for older people (see below)
- to more intensively supported housing eg. extra care
- to shared ownership housing (general stock or specialist supported)
- to rented accommodation (social rented or private rented)
- in with family

Social housing tenants
Options are primarily determined by the local authority/housing association policies but could include;
- transfer to smaller/ready adapted/adaptable general property
- mutual exchange
- move to purpose built housing for older people (see below)
- move to sheltered housing
- move to supported housing eg. extra care,
- special needs such as dementia care

Types of purpose built/supported housing options for older people:
- Sheltered (Local Authority/Housing Association/Private).
- Retirement Community (mainly private/some Housing Association)
- Extra Care (mix of social rented and private)
- Specialist (eg. Abbeyfield, Dementia Care, Almshouses)
- Alternative eg.
  - Homeshare
  - Co-housing/co-op model
  - DIY shared