



Housing choices in later life:

A self training guide

Commissioned by



Written by



FirstStop part funded by



Department for
Communities and
Local Government

About this training guide

This self training guide is for people of all ages who, through paid or voluntary work, regularly meet older people who may be thinking about their housing and care options. It may also be useful if you are thinking about your own later life housing and care.

Its aim is to enable you to understand the housing options for people as they get older and the factors to take into consideration when making such life choices.

It covers knowing where to look for information and who to turn to for expert help and advice so that older people can make well 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, professionals and carers about care and housing choices in later life.

EAC FirstStop is delivered by the national charity, Elderly Accommodation Counsel (EAC) & 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 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

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Updated 2015.

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How to go about using the training guide



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

You can work at your own pace, dipping in and out of tasks to fit in with the time that you have available. 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 sections.

It is also possible to print off the guide 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 29 to find out whether you were right or not.

Remember – this is not a test!

Why not try it out on your friends and family, or maybe use as a basis for a discussion about the housing in later life with a group of older people?

- 1** 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 ☐
- 2** The majority of older people rent their homes.
True ☐ False ☐
- 3** Most people live in a care home at the end of their life.
True ☐ False ☐
- 4** When an older person moves into a care home the council usually pays.
True ☐ False ☐

Part 1

Housing information

This Section describes the possible housing choices that people may have in later life. These are not all available to everyone in all parts of the country.

Whether someone rents or owns their current home, what their financial resources are and what their particular situation is, particularly with regard to their health and care needs, will all affect their options.



Housing information

The main types of housing available to older people

General housing

Only a small proportion of older people (ie people over 60yrs), live in housing that has been built specially for older people. The majority (90%) live in 'ordinary' housing where anyone of any age might live. Just over 5% live in sheltered or retirement housing and just under 5% live in residential care or 'other'.

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 property might be worth considering.

Some local authorities operate a register of adapted housing, though more often this is for homes that people rent from a housing association or the council (called 'social housing').

If a person is looking at moving to a general needs property it is worth thinking carefully about its design, layout and location. Features such as a downstairs toilet, level threshold, wider doorways, straight staircases (in case at some point a stairlift is needed) and a level shower can all make homes easier to live in, whatever your age.

If you are interested in what makes a home well designed for people who are older and have some disability have a look at the set of features that make up 'Lifetime Homes Standards' <http://www.lifetimehomes.org.uk/>

There is growing pressure for all new homes to be built to Lifetime Homes Standards but it is not yet compulsory. In fact many newer homes can be difficult to adapt as they tend to be smaller and many are constructed in such a way that fixing adaptations securely eg. grabrails and hoists, may not be possible.

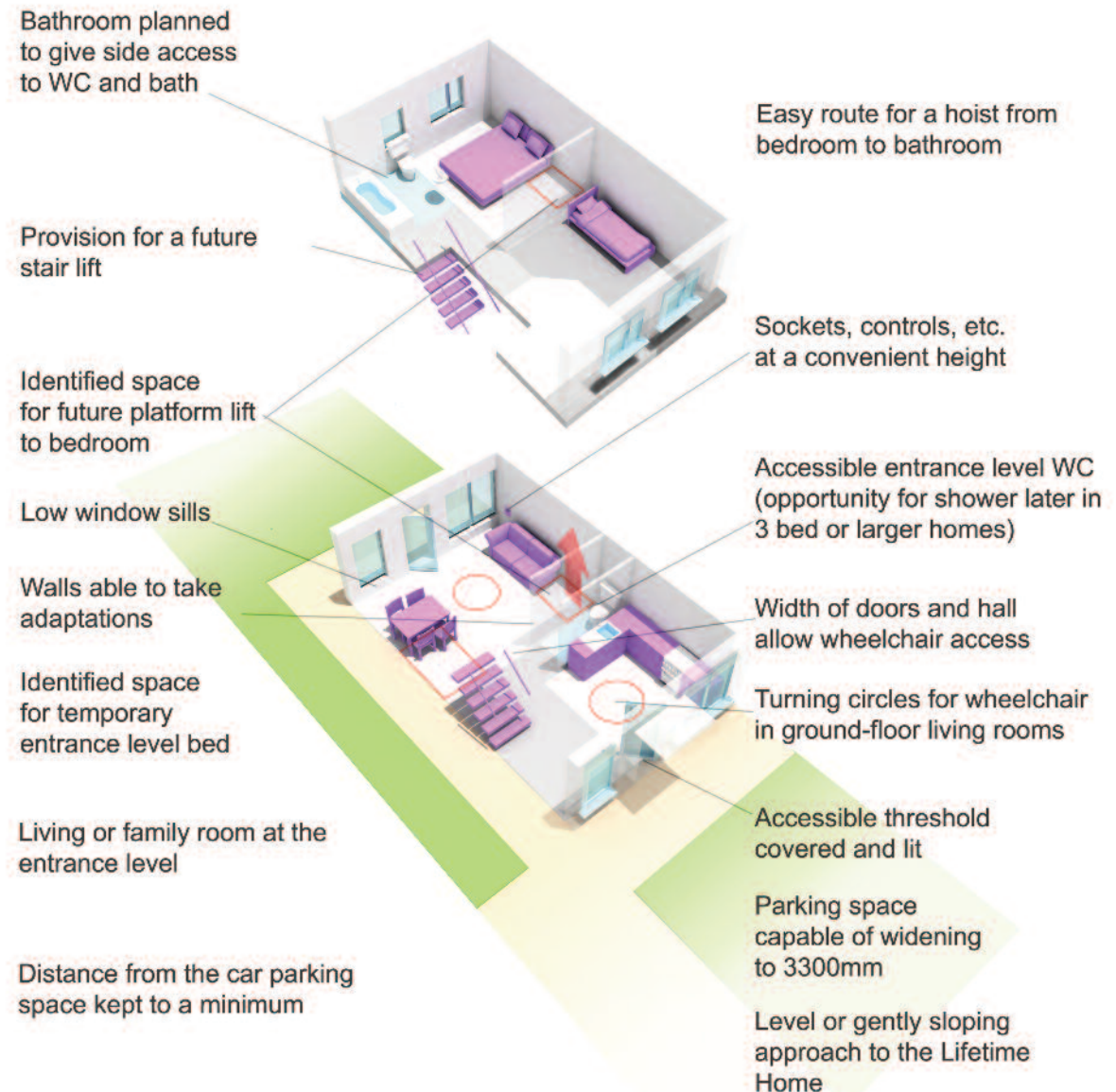
ACTION:

Think about your own home and what might make it a good or not so good place to live in older age.

Housing information

The main types of housing available to older people

Lifetime Homes Diagram



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, 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 (eg. 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.

Housing information

The main types of housing available to older people

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 <http://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?

Housing information

The main types of housing available to older people



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>

ACTION:

Find a care home near you using the FirstStop website
<http://accommodation.firststopcareadvice.org.uk/>
and then have a look through its CQC inspection report.

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 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

Task 2:

Think about the last time you moved home.

Note down all the **feelings and emotions** that come to mind when you think about moving home.

(If you have not moved home for a very long time and so are unable to do this talk to someone you know who has moved home more recently to find out their experience)

For a commentary on this task go to page 30

Housing information

Housing related services that can help older people to live independently in general housing

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 **handyperson** 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 releases

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

Housing information

Housing related services that can help older people to live independently in general housing



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 & housing associations also pay for or contribute to adaptations for their tenants.

The charity Disability Rights UK's factsheet explains about Disabled Facilities Grants (see <http://www.disabilityrightsuk.org/housing-grants>

or see the full list of factsheets at <http://www.disabilityrightsuk.org/how-we-can-help/benefits-information/factsheets/factsheets-alphabetical-order>

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

Housing related services that can help older people to live independently in general housing

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 eg. 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 eg. 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 or doing odd jobs. Many local areas now have handyperson services, often operated by a home improvement agency, local Age UK 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.

Housing information

Housing related services that can help older people to live independently in general housing



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 or through their Individual Budget arrangements.

Supporting People may also be involved in the provision and financing of housing related assistance.

Social services have a duty to assess the care needs of anyone who has been identified as possibly needing care and support services that can be provided by them. The formal assessment of the individual's needs determines whether or not the person is eligible for help based on the 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.

Housing information

Housing related services that can help older people to live independently in general housing

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, or finding volunteer home visiting schemes can be an important part of any support package. As more older people have started to use the internet, this has increased the range of ways of keeping in touch and making new friendships through internet forums, email and Skype, for example. Many local Age UK/Age Concern offer training for older beginners on this and other types of technology.

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).

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.

Housing information

Who to turn to

TASK:

Have a look through at some of these website to get a better idea of what they can offer.

National sources of independent housing information and advice for older people

FirstStop Advice

www.firststopadvice.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.

Independent Age

www.independentage.org.uk

Telephone Advice Line: 0800 319 6789

Email: advice@independentage.org

Independent Age offer information and advice over the phone and on the website plus factsheets about social care, benefits, befriending and social support.

Age UK (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.

Housing information

Who to turn to



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, on-line 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 housing advice, 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

Telephone Advice Line: 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)

Telephone: 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 including, plus information on where to buy or hire disabled equipment or details of local organisations that can help. Also runs the website www.askSARA.org.uk, which contains advice and ideas on gadgets and equipment for all aspects of everyday life.

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

Disability Alliance is an on-line information about disabled people's rights to benefits and services.

Housing information

Who to turn to



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.moneyadviceservice.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

Turn2us 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

National Debtline provides free confidential and independent advice on how to deal with debt problems.

Housing information

Who to turn to

Local information: Optional task

So far we have described the national sources of advice and information.

You may want to find out more about what is available locally. Here are a few suggestions for the information that would be helpful to know more about.

1. Help to live independently

- What practical support services are available locally for older people to help them to live independently at home? Who offers these?
- What is Social Services' policy and services offered for helping older people to remain living in their own homes?
- What help is available from the local housing authority for home repairs and improvements?
- 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?
- Where can local older people get help with more complex welfare benefits and money advice problems?

2. Moving home options

- Are there any private retirement/sheltered housing schemes in your area?
- How would someone go about applying for local social rented housing?
- Are there any 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?

Part 2

Housing decisions

The aim of Part 2 of this self training guide is to increase the reader's understanding of the factors that influence older people's housing and care decisions in later life.

It also considers approaches that can be helpful in enabling people to make an informed choice about their future housing, care and support.



Housing decisions

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.

Whilst moving home can be one way to solve some of the issues 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 chosen 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.



Housing decisions

ACTIVITY:

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.

Compare your ideas with the list on the following pages.

Housing decisions

Moving home decision checklist



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 services. 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 decisions

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.

Part 3

Appendices



Appendices

Answers to Task 1

Answers Task 1: Quick quiz

Q 1. 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 showed that c30% of all households are headed by a person over 60 years.

Q 2. The majority of older people rent their homes.

Answer: False.

77% of older households (over 65yrs) of older households in the UK are owner occupied. 18% rent from a local authority or housing association (social rental) and 5% are private renters.

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

Q 3. 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 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

Q 6. When an older person moves into a care home the council usually pays.

Answer:

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

Survey of English Housing (2014) Communities and Local Government, London

www.gov.uk/government/statistics/english-housing-survey-2012-to-2013-household-report

Appendices

Discussion: Task 2

Many people, of any age, find moving home a stressful experience. It is important to recognise this potential worry, particularly if you have a health problem that might be exacerbated by stress.

If you are an older person making a move after a very long time in the same home and possibly facing a life crisis that is making a home move necessary eg onset of disability or bereavement, this may add to the difficulties.

Our homes are closely linked to our sense of who we are, holding our personal history and many memories. Even just thinking about moving can be upsetting in some instances and can make clear decision making more difficult.

It should of course be added that everyone is not the same and for some people having a 'big clearout' and moving to pastures new can be a liberating and positive experience.

What is important is to recognise what effect the emotions about even contemplating moving home are having, how these might cloud judgement or make people more susceptible to external pressures.

It can be helpful to take the time to really think through pros and cons of alternative housing very carefully and not rush into a decision where this is possible.

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 get help to improve the heating. The local handyman 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 (see: 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.*

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 opposite)
- 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

Appendices

Money, money, money: An overview of who pays for which housing costs



An older person's housing and care 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).

Conversely, a person's decision about their housing can have an effect on their income. For example, downsizing or releasing equity which results in a big rise in a person's savings can affect their entitlement to means tested benefits.

FirstStop can provide information and advice on all aspects of housing and care, including related information about finances. Also see the section on other sources of information and advice.

The following table only summarises the possible sources of help for different types of housing related expenses and does not go into any detail.

The systems are complicated and beyond the scope of this housing training guide. If you are interested in knowing more you could look for local voluntary sector training in welfare benefits or look at some of the websites in the section '*Who to turn to*' eg. the Citizens Advice site.

Please note that significant changes to welfare benefits are taking place with more changes likely to be announced.

Key to the Table on page 34

(1) **Council Tax** – non- means tested rebates, exemptions and disregards may also available for council tax (all tenures). This is a matter for the discretion of local housing authorities.

(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 Services funding systems are undergoing a series of major changes, with a new law expected to be implemented in 2015 and with new financial limits and assessments in 2016.

Quick check summary of potential financial help with housing related costs for older householders

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