

Housing Options for Older People in Scotland



**This guide
is an introduction
to the different types
of accommodation and
support services available
for older people
across Scotland**

FirstStop provides advice and information about housing and care options for older people, their families and carers.

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Introduction

EAC FirstStop Advice and Housing Options Scotland (HOS) are working together to provide advice and information about the housing and care options available for older people, their families and carers.

This guide is an introduction to the different types of accommodation and support services available for older people across Scotland.

There may be a range of options available to you depending on your circumstances and your current tenure. Each section in the guide makes suggestions that you may like to think about, before deciding what is best for you. The guide also provides information about what is available and from whom.

After having read this booklet, you can contact HOS directly to discuss your needs and we can offer you advice specific to your own situation.

At the end of the guide are contact details for all the organisations mentioned in the text.

For information on housing options in England, Wales or Northern Ireland, visit the www.housingcare.org website.

Help to stay put

If you are finding it difficult to cope with daily tasks or think you need home care, support or special equipment, your local council's Adult Social Care team can help you to explore your options.

There are also a range of other services and steps that you can take yourself, to ensure that you continue to live independently in your own home. You may wish to consider:

Condition or layout of your home

Care & Repair: Care & Repair Scotland have offices across the country. These local services can help older or disabled home owners and private tenants arrange and pay for repairs, improvements and adaptations to their homes. Housing association tenants can also sometimes benefit from these services.

If you are arranging repairs yourself, you may want to use the **Trusted Trader** website to find a reputable builder. Trusted Trader is a scheme supported by Police Scotland and Trading Standards to help you find reliable trustworthy tradespeople. If you are a tenant, you should report the repair to your landlord. If you have difficulty getting your landlord to carry out repairs you should contact the Environmental Health department of your local council.

Adaptations and equipment: Equipment or adaptations to your home can sometimes make a real difference to your ability to live independently. If you are having difficulty using the bathroom or getting to the toilet, your council's Adult Social Care team or GP may help to arrange grab rails, bath seats or other equipment to help meet your needs.

If these do not solve the difficulty, changes to the bathroom or the installation of a stair lift or downstairs toilet may be possibilities. Each local council will have their own 'Scheme of Assistance', for home owners and private renters. Under this scheme the local council has a duty to carry out an assessment by an Occupational Therapist (OT). The OT may then recommend the provision and installation of certain aids/equipment, or may suggest other home improvements.

Private landlords are not allowed to discriminate against disabled people, so if you rent your home you should contact your landlord to ensure they are working with the council to look at reasonable adaptations for you.

If you rent from a social landlord, such as a council or housing association, you can contact your housing provider to see if adaptations could be carried out without involving an OT. If this is not possible, the local council should be contacted and an OT assessment requested. Details of the work will be provided to the housing provider, who may be able to carry out the works.

Heating: If you are living in a property that is not energy efficient, you may benefit from one of the Scottish Government's Home Energy Efficiency Programmes (HEEP). Call Home Energy Scotland (0808 808 2282) for more information.

Safety and Security

Community alarm services: A community alarm is a pendant or wrist alarm that you wear which, when pressed, contacts a response centre to notify the service that you need help. A community alarm service will firstly try to contact your named key holder/next of kin; if they do not respond then the emergency services will be contacted. Some providers also offer a Key Safe so that trusted people can access your home in an emergency.

Assistive Technology: provides a range of technological devices, such as alarms and detectors, to support people and their carers in everyday living and alerting people to dangers such as fires.

Having access to the right technology can greatly increase your feeling of independence and help you to remain safely at home for longer.

Home safety check: The Scottish Fire & Rescue Service provides free home visits and can offer help and guidance in a variety of areas. This includes advice on fire safety in the home and the provision of free smoke detectors.

Call Fire Scotland on 0800 0731 999 for more information and to arrange a visit.

Security: The Crime Prevention Officer (CPO) at your local police station can give advice on security if you feel unsafe in your home. There are schemes all over Scotland providing and fitting home security equipment, such as locks, chains and spyholes. Your CPO will have information on what is available in your area.

Social needs

Social activities: The Royal Voluntary Service (RVS) or Scottish Council of Voluntary Services (SCVO) may be able to provide you with information about support services, social activities and befriending services.

Community transport: If you are finding it difficult to get around or get to the shops or local amenities, there may be community transport or a Dial-a-Ride service in your area. Some councils in Scotland also offer a Taxicard scheme providing reduced, fixed price taxi journeys. Community transport services are provided by local councils and others. Services vary in each area and there are often fewer services in rural areas.

Some charities such as The British Red Cross Society or Royal Voluntary Service may offer transport services for medical appointments or other essential journeys.

Shopmobility: Shopmobility schemes hire out or lend manual wheelchairs, powered wheelchairs and powered scooters to anyone who needs help with mobility to access shops. Shopmobility centres are usually located in a town centre or shopping centre, enabling people to go shopping and to visit leisure and commercial facilities. Each scheme varies, so it is important to contact the scheme you wish to use before you go. For example, in some centres you need to book in advance. There is sometimes a charge for using the service, though some centres provide it for free.

Health

Health: Your GP can give advice on managing health conditions, or arrange for you to see a community nurse, health visitor or chiropodist. Some areas have Falls Prevention initiatives. Your health centre should have details.

Finance

Benefits: If you are finding it difficult to manage financially, the Pension Service or your local Citizens Advice may help you check your benefit entitlements.

Your local council may also offer support and assistance with claiming disability benefits and other connected benefits.

Equity release: If you own your own home you may wish to consider releasing some of the equity to pay for adaptations or carry out necessary repairs. This is an option that is not suitable for everyone; there are many pros and cons to weigh up. We recommend speaking with an Independent Financial Adviser (IFA) who is a member of the Society of Later Life Advisers (SOLLA).

Help from your local authority

Your local authority may be able to assist you in finding services to help you around the home. Such services might include:

- Handyperson services to help with adaptations or repairs
- Access to independent information and advice services
- Help around the home with domestic tasks such as cleaning and shopping
- Transport services so that you can continue to be involved in your community

The Adult Social Care department of your local council is the best starting point to explore what help might be available to you.

**Housing Options Scotland:
0131 247 1400**

**Retirement housing:
www.housingcare.org**

Wanting or needing to move on

You may decide that you no longer wish to remain in your present home and that you want to move on. Or it may not be possible to adapt it to meet your needs, or you may need more care and support than can be provided in your present home.

The options might be:

- moving to a home that suits your needs better e.g. with no stairs or near shops, public transport or supportive relatives;
- living with family;
- moving to sheltered or retirement, extra care or assisted living housing;
- moving to a care home.

There are important issues to consider when deciding on whether or not a move is right for you, for example:

- Think about your personality and the things that are important to you. Will you still be able to do the things you enjoy now?
- Are there good public transport links (even if you drive now, you may not be able to in the future)?
- Is there access to local amenities?
- If you decide to move to a different area, would you miss your friends and neighbours?
- If you move in with family, what would happen if the family circumstances changed?
- If you move to sheltered or retirement housing, would you be able to take your pet with you and/or would you be happy in accommodation occupied exclusively by older people?

Moving if you are a tenant

If you are a local authority or housing association tenant you can approach your landlord and ask for a transfer to a more suitable property or ask for details of mutual exchange schemes. You can also use other on-line services, such as HomeSwapper.

Moving if you are a home owner

Consider all the factors that make your present accommodation unsuitable and get a valuation done on your present home. Then, approach estate agents in the area in which you wish to live and ask them for details of properties that match your requirements.

Living with the family

You may think about moving in with family but it is worth considering the following:

- will you still have access to friends and other relatives?
- will you have access to local or social amenities?
- will you be able to maintain your independence?
- what would happen if the family relationship broke down?
- what would happen if the family had to move?
- what are the financial arrangements?
- If you put some of your money into the property will you be able to get your money back if the arrangement does not work, you want to move or you need to go into a care home later?

It would be advisable to take legal and financial advice before moving in with family. Consider having a written agreement about how to address disputes, and how to end the arrangement if necessary.

Moving to sheltered or retirement accommodation

If the above options are not suitable, you may wish to consider moving to sheltered or retirement housing. The following sections in this factsheet describe the types of housing available to older people and give information on renting and buying.

Moving to a care home

If you feel that the above options will not meet your care needs, you may wish to consider moving to a care home, or you may have been assessed as needing to move to a care home. This option is discussed later in this Guide.

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**Retirement housing:
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Sheltered and retirement housing

Sheltered housing and retirement housing is designed to meet the needs of older people. Many sheltered/retirement housing developments have a scheme manager (warden) and all have an emergency alarm (careline) service.

These schemes often have communal facilities such as a lounge, laundry, guest flat and garden. Meals are not normally provided but a few schemes include a restaurant or can arrange a hot meal.

In Scotland, properties to rent from social landlords, like your local council or a housing association, are usually referred to as ‘sheltered housing’. Properties to purchase from private companies are often called ‘retirement housing’.

Schemes usually consist of between 15 and 60 self-contained homes which may be studios, flats, bungalows or apartments.

There is a minimum age for residents, usually 60, sometimes 55 and very occasionally 50. This type of housing appeals to people who like living independently but want the reassurance of knowing that assistance is on hand if there is an emergency, or who want the possibility of socialising in a community of people in the same age range.

Over recent years there have been many changes to the way the scheme manager service is delivered, and the role varies considerably between schemes. Generally, the scheme manager is expected to:

- manage the scheme and respond to the emergency alarm when on site;
- get to know the residents and make sure they know about local services;
- encourage residents to ask for additional support from statutory and voluntary organisations when appropriate.

Scheme managers generally do not provide personal care for residents, or carry out tasks like shopping or housework. Some scheme managers live on-site; most do not. Even if they live on-site they are usually only on duty during normal office hours.

However, the availability of a careline alarm service offers reassurance that help is at hand round the clock if needed. By pressing a button on a pendant or pulling a cord, a message is relayed to the scheme manager (if on duty) or to a monitoring centre, staffed 24 hours a day. If help is needed, the scheme manager will attend or the centre will alert relatives or friends, or contact your GP or the emergency services.

Extra care

Extra Care is housing designed with the needs of frailer older people in mind and offers higher levels of care and support on-site. It is also known as assisted living or very sheltered housing.

Housing-with-care properties can be rented, owned or occasionally part owned/part rented. They are fully self-contained homes, usually with one or two bedrooms. The services and facilities provided may vary considerably but typically they may include 24-hour staffing, some personal care, domestic help, an assisted bathroom, a restaurant or dining room and a residents' lounge.

If you are interested in renting a 'housing-with-care' property, you will need to request a social care assessment from the Adult Social Care team. This is to ensure that you have housing and care support needs that would benefit from this type of accommodation.

If you would like to know more about properties that might be available for purchase in your area, you can visit the **housingcare.org** website for more information.

There are also other forms of 'housing-with-care' across Scotland that might help to meet your housing and care needs. These are:

Retirement villages - typically larger complexes and generally offer more leisure and care facilities than mainstream housing-with-care schemes.

Close care schemes - usually comprise a small group of bungalows or flats built on the same site as a care home and whose residents can access some of the home's services.

Choosing retirement housing or housing-with-care

Once you have decided to move to some form of specialist housing, you will want to consider which features are important to you. If possible, visit several schemes and meet the scheme manager and residents.

Location: Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?

Transport: How good are public transport links? Is parking available?

Communal facilities: Are there communal areas for you to meet other residents? Are social events organised?

Are pets allowed?

Facilities: Is there a lift? Are doorways and corridors wide enough for walking frames and wheelchairs? Are doors and windows easy to operate and light switches and electric sockets easy to reach? Is there space and a charging facility for mobility scooters?

How good is the insulation? Is there noise from the lift, communal lounge, laundry or neighbours?

How secure is the main entrance (if there is one) and your own front door? Are there security locks on the windows?

Is there a residents'/tenants' association?

What are the rent, service & support charges and what do they cover?

Are any furnishings or appliances provided?

What type of heating system is there and how is it controlled?

What happens if you become frail or develop dementia and begin to need more help than the scheme provides?

Renting sheltered housing

Renting from Local Authorities and Housing Associations

Most sheltered housing and housing-with-care for rent is provided by local authorities, housing associations and local charities.

Landlords generally aim to offer their housing to people in the greatest housing need, at rents which are affordable-perhaps with the help of Housing Benefit. They set criteria describing who qualifies for their housing and which applicants have the highest priority. Often local authorities receive applications from more people than they can assist.

The cost of renting is made up of rent plus a charge to cover the services and support provided. Rents vary significantly between landlords. Many landlords will consider applications from owner-occupiers, depending on their circumstances.

Applying for housing: You may be able to apply for sheltered housing through your local council, or directly with social housing providers, like housing associations.

Some providers will allocate their vacancies through a system called 'Choice-based lettings' where a list of vacant properties is made available weekly and you can place a 'note of interest' on those you are interested in. The provider will then allocate the property to the applicant who is considered to be in the greatest need.

Other providers will ask you to register and join a waiting list. When a property becomes available the provider will contact the applicant in the greatest housing need to offer them the vacancy. The applicant will then be able to accept or reject the offer of accommodation.

Note: *if you reject an offer of accommodation too many times, you may be removed from the waiting list.*

For housing-with-care you may have to apply via Adult Social Care, rather than the housing department. But start with your local council housing department and ask them to explain how the local arrangements work.

You can visit the www.housingcare.org website to identify sheltered housing in your area.

Other options for renting

Abbeyfield Scotland offer supported housing for between 5 and 12 older people. Each house has a paid house manager and provides at least two meals a day, and support from local volunteers. Residents have their own rooms, often with en-suite facilities. Newer Abbeyfield developments provide self-contained flats.

Almshouses are independent local charitable trusts that provide affordable housing. Most almshouses have rules as to who they can house. As an almshouse resident you will be the beneficiary of the trust rather than a tenant and will have less security. If you are offered an almshouse property it is advisable to check the requirements of the trust, and what would happen if your needs or circumstances changed.

Private renting is available for a limited amount of sheltered or retirement housing. Most of the properties are in schemes which accept tenants over the minimum age (55 or 60). You need to check what services are included in the rent and the terms of the tenancy.

Girlings Retirement Rentals offer privately rented retirement accommodation to the over 55's.

Buying retirement housing

Prices and types of property vary enormously. A small second-hand flat can be found for well under £100,000 in some parts of Scotland, but prices for new or larger properties, in more popular areas, are more likely to be in the £200,000 to £300,000 range.

Once all the properties in a new retirement housing scheme have been sold, then a management company is appointed to take over the day to day running of the scheme. The management company employs the scheme manager and organises the maintenance and cleaning of all the facilities.

There is usually a minimum age for people living in retirement housing (55 or 60) but younger people can often buy properties on behalf of someone who has reached the minimum age.

The scheme manager and communal facilities are paid for through service and support charges. These can range from a few pounds a week to £100 or more a week dependent on the services and amenities provided. In addition, you will have to pay ground rent, council tax, contents insurance, and telephone and fuel bills. Optional home care and meal services will normally be charged for separately.

Retirement properties are sold on an Outright Ownership basis, this is sometimes referred to as freehold.

**Housing Options Scotland:
0131 247 1400**

**Retirement housing:
www.housingcare.org**

Other tenure and product options

Most retirement housing is purchased at full price on the open market. However, a few organisations operate special arrangements for older people with limited income and/or insufficient capital to buy at market prices. Typically, these are:

Shared ownership: A small number of housing associations offer the option of buying a part share in a property and paying rent on the balance. The proportion you can buy varies. The rent element may be eligible for Housing Benefit. There will normally also be service and support charges to pay.

Help to Buy for the over-60s

If you want to buy a new build home but can't afford the total cost, you might be able to get help through the Help to Buy schemes.

People aged 60 or over have priority in the Help to Buy (Scotland) schemes.

While others have to take out a mortgage if they're buying a house through this scheme, over-60s don't have to do this.

Part exchange: Some of the larger retirement housing developers offer part exchange deals, especially on new properties. This is where they agree to buy your property for a fixed price but at a discount from its market value. For some purchasers this can simplify the process by avoiding the need to find a buyer, however you are advised to compare the price offered with the full market value.

Open Market Shared Equity (OMSE): If you want to buy a home that's for sale on the open market but can't afford the total cost, you might be able to get help through the Open Market Shared Equity (OMSE) scheme.

With the OMSE scheme, you'll pay for the biggest share – usually between 60% and 90% of the home's value – and the Scottish Government will hold the remaining share under a shared equity agreement which it will enter into with you.

If you then sell the home, the Scottish Government will get its share of the money back.

If you're over 60 and applying for the OMSE scheme, you have to take the biggest stake possible. This means if you're selling an existing home, you have to contribute the full proceeds from your sale (minus expenses) to your new home.

**Housing Options Scotland:
0131 247 1400**

**Retirement housing:
www.housingcare.org**

Care homes

It is often a sudden crisis that sparks off thinking about whether a move to a care home might be necessary. Decisions may have to be made in a hurry and there can often be strong, and sometimes conflicting, advice offered by family, friends and professionals. It can be difficult for the older person involved and for those who care about them to arrive at the best decisions in these circumstances.

Is a care home right for you?

Before deciding to move to a care home, have you:

- considered whether it is possible for you to stay in your own home, with care, equipment, support and adaptations? Perhaps sheltered, retirement or extra care housing would be able to meet your needs?
- contacted the Adult Social Care team at your local council to ask for an care assessment and advice on services such as meals, equipment, home or respite care.
- contacted your GP to make sure a medical assessment of your needs has been carried out?
- been in touch with organisations such as your local British Red Cross or Royal Voluntary Service (RVS) to see if there is any way they can support you?
- asked your local Care & Repair agency whether repairs or adaptations would make your home more suitable, and explored whether you would be eligible for grant through the Scheme of Assistance or other financial help?
- contacted the Pensions Service, Housing Benefit or organisations such as Citizens Advice to see if you are getting all the benefits to which you are entitled?

Types of care home

Care homes may be owned and operated by private individuals, companies, not for profit organisations and (some) Adult Social Care departments. All care homes in Scotland are registered and inspected by the Care Inspectorate. You can view all of their inspection reports on the www.careinspectorate.com website.

Care homes providing personal care: These are often called residential homes. They vary in size and facilities. All are expected to provide a room, possibly with en-suite facilities, communal areas, meals, help with personal care such as dressing, supervision of medication, companionship and someone on call at night. Care homes providing personal care give care during normal short illnesses but do not provide constant nursing care.

Care homes providing nursing care: These are often called nursing homes. They also vary in size and facilities but all provide personal and nursing care 24 hours a day for people who are bedridden, very frail or have a medical condition or illness that means they need regular attention from a nurse. There is always a qualified nurse on duty.

Care homes for dementia: Older people with dementia may need a care home with an additional category of registration. These were previously known as EMI homes and some people still use this term.

Respite care

A stay in a care home does not have to be permanent. You might want to stay in a care home for a short period to give your carer a break, or to build up your strength after an illness. This is called respite care. Some care homes allocate specific beds for respite care; others accept residents for respite if they have a vacancy. Each Adult Social Care department will have a charging policy for respite care that may differ from the national charging scheme for permanent care. If you think you, or your carer, would benefit from you having some respite care, ask your local Adult Social Care department for a needs assessment.

Paying for care

The Community Care and Health Act (2002) introduced free personal care for older people, regardless of income or whether they live at home or in residential care.

To find out more about the financial support available to meet the cost of care, visit the website for Care Information Scotland or speak to the Adult Social Care team at your local council.

Choosing a care home



If you expect ~~fund~~ funding your care yourself, now and into the future, you are fully free to choose your care home. If you need help with the fees, or expect you might in the future, you still have a right to some choice as to which home you move to, though there will be a limit on what the local authority is willing to pay.

In choosing a care home that will suit you, apart from checking the charges and the contract, you may want to think about:

- **Trial period:** Most homes will be happy to accept potential residents on a trial basis, to see whether they can meet your needs, and for you to see if life in a care home is what you expected.
- **Level of care:** Is the home able to provide the care you need?
- **Personal needs:** Can the home cater for any cultural, spiritual or dietary needs you have? If you are a smoker, what is the smoking policy?
- **What about your personality:** Do you like a routine and a setting where a lot of things are done for you; or would you prefer to be encouraged to be as independent as possible, and expect to be consulted about most decisions?
- **Location:** Is the home near enough to family and friends so you will be able to have visitors?

- **Social activities:** What activities are organised, and how often?
Will you be able to keep up any hobbies you have?
- **Meals:** What are the meals like, can you try one?
How much choice is there?
- **Facilities:** If the communal lounge has a television how/by whom are the programmes chosen? Is there a separate room where there is no television, for those who want to be quiet, or to be able to have conversation with visitors?
- **Pets:** Can you bring your pet if you have one?
Does the home have a pet?
- **Is there** a residents'/relatives' association or committee?
- **What happens** if you become frailer or your needs change?

National variations

The information in this section about Care Homes relates primarily to Scotland. For further advice on choosing and funding care, including the regulations in other parts of the UK contact FirstStop's Advice Line.

Housing Options Scotland:
0131 247 1400

Retirement housing:
www.housingcare.org

Further reading

The following free FirstStop publications can provide you with further information on your housing and care options. All can be ordered by contacting our advice line on 0800 377 7070 or you can view them at www.firststopcareadvice.org.uk/resources/factsheets-guides/

FirstStop factsheets

Benefits for people of retirement age (Factsheet 12)

Equity release (Factsheet 29)

Homesharing (Factsheet 27)

Mutual exchange (Factsheet 31)

Housing Options Scotland factsheets

What is an Occupational Therapist and what happens when I see one? (HOS Leaflet)

Thinking about buying a home (HOS Leaflet)

Useful contacts

Age Scotland

0300 666 9860 www.ageuk.org.uk/scotland/

Attendance Allowance Helpline

0345 605 6055

British Red Cross - Scotland

01463 796 610 www.redcross.org.uk

Care Inspectorate

0345 600 9527 www.careinspectorate.com

Care & Repair Scotland

0141 221 9879 <http://careandrepairsotland.co.uk>

Citizens Advice Scotland

0808 800 9060 www.cas.org.uk

Disabled Living Foundation

0300 999 0004 www.dlf.org.uk

Fire Scotland

0800 0731 999 www.firescotland.gov.uk

Girling Retirement Rentals

0800 525 184 www.girlings.co.uk

Home Energy Scotland

0808 808 2282 www.energysavingtrust.org.uk/scotland

(The) Home Straight

07840 544420 <https://thehomestraight.org.uk>

HomeSwapper

www.homeswapper.co.uk

Pension Service

0845 606 0265

Royal Voluntary Service - Find services
www.royalvoluntaryservice.org.uk/get-help

Shopmobility

01933 229644 <http://nfsuk.org/>

TrustMark

0333 555 1234 www.trustmark.org.uk

Trusted Trader

0333 444 7015 www.trustedtrader.scot

About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

About Housing Options Scotland

HOS supports disabled people, veterans and older people through the complex design, financial and legal processes involved in buying or renting a property

HOOP Scotland project

Elderly Accommodation Counsel (EAC) and Housing Options Scotland (HOS) are working in partnership to provide independent and impartial information and advice to older people across Scotland on their housing options. This project is funded by Nationwide Building Society's Community Grants programme, managed by the Community Foundation.

It would not have been possible for us to have produced this guide without the support of Nationwide.



Contact us

Visit us online: www.housingoptionsscotland.org.uk

View retirement housing: www.housingcare.org

Call our advice line: **0131 247 1400**

The information contained in this booklet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.