

Housing Options



**A guide for older people
in Scotland**

Who we are

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.

Our vision is a Scotland which is the best place in the world to grow older.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

We have three strategic aims:



We help older people to be as well as they can be



We promote a positive view of ageing and later life



We tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



Call us free on: 0800 12 44 222
(Monday – Friday, 9am – 5pm)



Visit agescotland.org.uk
to find out more.

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Introduction

The home you have in later life affects your wellbeing and your ability to be independent. Even if you are happy living where you are now, it is wise to think about what you might need from your home in the future.

Planning ahead for your future housing needs is best done alongside other planning such as making a Will, setting up Power of Attorney and financial planning.

What you want and need from your home will be personal to you. Your options will depend on your financial situation, what is available where you want to live, the support you need now or may need in future and the cost of keeping your home warm.

This guide provides information about the options available, whether you want to move soon or are planning ahead.



Support to stay where you are

There are obvious benefits to staying where you are. You are surrounded by your belongings, know the area and may have friends and family nearby. Living somewhere familiar is particularly helpful if you have problems with your sight or memory. However, as you get older, you may need some help or support to continue living safely and comfortably where you are. This section provides more information about the options available.

Getting care and support at home

Support from your local council

If you need help with tasks of daily living or getting around your home, you can ask your local council for a **care needs assessment**. You will get a care plan detailing the support they feel you need. If personal or nursing care are included in your care plan, you will not need to pay for these. This type of care could include help with washing, dressing, preparing and eating meals and taking medications. You may need to pay for other services, such as help getting groceries or doing household chores.

Under the rules of Self-Directed Support, you can choose whether you or the council arranges the care and support listed in your care plan. If you choose to make the arrangements yourself, you will be given a budget for any parts of your care and support the council is able to fund.

Support from local services

Some organisations and services provide practical support to older people, to help them live independently at home.



Food Train operates in many areas of Scotland. Services vary depending on location, but they often provide help with grocery shopping, befriending, meal sharing and support at home. There are charges for some of their services.

Call **01387 270 800** or visit **www.thefoodtrain.co.uk**.



The British Red Cross can provide short-term practical support at home, for example if you are being discharged from hospital. They also have wheelchairs available to hire or sometimes borrow, also on a short-term basis. To find out what is available in your area, call **0344 871 11 11** or visit **www.redcross.org.uk**.

Aids and adaptations

As well as care and support, a care needs assessment may recommend aids or adaptations for your home. Aids could include things like pill boxes, walking frames, specialised kitchen equipment or devices to help you put on clothing. Adaptations could include things like ramps, grab rails or equipment such as shower chairs or raised toilet seats. How these are paid for and provided will depend on your living situation and the type of aid or adaptation you need.



Pages 7 - 9 provide information on adaptations for sight loss, hearing loss and dementia. Information about many types of aids and adaptations is available at www.livingmadeeasy.org.uk.

Adaptations to common areas

Private tenants or homeowners: you must ask the other property owners before making any changes to common areas. Changes might include putting extra rails on shared stairs or adding a ramp outside a shared doorway.

If more people agree than disagree, you can go ahead. If this does not happen and you feel the objections are unreasonable, you have the right to appeal to the Sheriff court. For advice on this, you can contact your local **Citizens Advice Bureau** on **0800 028 1456**.

Owners of tenement flats can also get free and impartial information about maintenance, repairs and improvements from **Under One Roof**. Visit <https://underoneroof.scot>.

Council or housing association tenants: ask your local council for a care needs assessment. The assessment will work out your needs. The council or housing association will then decide how they can best meet them.

Adaptations within your home: homeowners

You may be able to get help from your council's **Scheme of Assistance**. An occupational therapist will assess your needs and work out if you qualify for the Scheme.

Scheme of Assistance grants are usually only for essential adaptations for accessibility. Changes might include widening door frames, fitting ramps for wheelchair access, installing a wet room or lowering kitchen work surfaces.



Care and Repair Scotland can provide help with some adaptations to homeowners on a low income who are over 60 or live with a disability. Call the **Age Scotland helpline** on **0800 12 44 222** for details of your local service or visit **www.careandrepairsotland.co.uk**.



You may need to get planning permission for some changes. For advice about planning permission, call **Planning Aid Scotland** on **0300 323 7602** or visit **www.pas.org.uk**.

Adaptations within your home: tenants

Tenants have the right to install heating or energy efficiency measures that fall under a Scottish Government scheme. If you have a disability, you also have the right to have reasonable adaptations made within your home to make it suitable for you to live in.

Your landlord is usually responsible for supplying and fitting any **auxiliary aids** you need to enable you to make full use of the property. These might include raised toilet seats or adapted fittings such as taps and door handles. Your council's social work department may provide these instead if a care needs assessment finds you need them.

Other reasonable adaptations could be changing a no-pets rule if you have an assistance dog, or having door frames widened to allow space for a wheelchair. You must get consent from your landlord before making these changes.

Getting landlord consent

The process of getting landlord consent is slightly different depending on whether you are a private tenant or a council or housing association tenant:

Private tenants can make requests **verbally or in writing**. It is generally a good idea to make a request in writing to have a record of it. If your landlord **does not respond** within one month, this is considered a **refusal**.

You can appeal the decision within 6 months by applying to the **Housing and Property Chamber First-tier Tribunal**. Visit **www.housingandpropertychamber.scot** or call **0141 302 5900**. You can also contact the **Equality Advisory & Support Service** for help coming to an agreement with your landlord. Call **0808 800 0082** or visit **www.equalityadvisoryservice.com/app/ask**.

Council or housing association tenants must make all requests **in writing**. If your landlord **does not respond** within one month, you automatically have **consent**. They may respond to give their consent along with certain conditions about how you make the changes.

If your landlord refuses your request, they must give a reason. If you disagree with their decision, you can get advice from the **Equality Advisory and Support Service**. Call **0808 800 0082** or visit **www.equalityadvisoryservice.com/app/ask**.



Shelter Scotland provides more information about getting adaptations made to your home, including tenant rights. Visit **scotland.shelter.org.uk/housing_advice/repairs/adaptations**.

Once you have consent

If you are a council or housing association tenant, your landlord may organise the adaptations if there is funding available. In some situations, you may need to arrange and pay for all or some of the work yourself.

If you are a private tenant, your landlord can apply for help from the council's **Scheme of Assistance** for homeowners. If the application is refused, you may need to pay for the work.

Charitable grants may be available for some types of work.



Contact **Citizens Advice Bureau** on **0800 028 1456** or visit **grants-search.turn2us.org.uk** to search for grants online.



Care and Repair Scotland can provide help with some adaptations for private tenants on a low income who are over 60 or live with a disability. Call the **Age Scotland helpline** on **0800 12 44 222** for details of your local service or visit **www.careandrepairsotland.co.uk**.

Aids and adaptations for hearing loss

A care needs assessment may recommend, for example:

- flashing doorbells
- hearing loops (also known as induction loops) that can be fitted to entry phone systems
- heat and smoke alarms that flash or link to vibrating pads you can put under your pillow at night

If you think you have hearing loss, your GP can refer you to an NHS specialist. They may prescribe hearing aids through the NHS, including free batteries and maintenance.

The **RNID** can also provide expert advice on managing hearing loss, including devices that can be used at home. Call **0808 808 0123**, text **07360 268 988** or visit **www.rnid.org.uk/scotland**.

Aids and adaptations for sight loss

A care needs assessment may recommend, for example:

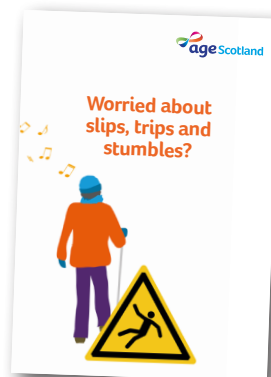
- handrails next to steps
- non-slip flooring in bathrooms and kitchens
- devices to help you safely use a kettle and pour hot drinks
- talking watches or clocks
- magnifiers

Having the right lighting in your home is important if you are living with sight loss. Keep curtains pulled back during the day, avoid net curtains, and make sure you have appropriate light fittings and bulbs.

Sight Scotland can provide advice on many sight-related topics, including the best type of lighting for your home. Call **0800 024 8973** or visit **www.sightscotland.org.uk**.

RNIB Scotland provides information on technology for the home that can help people living with sight loss. Call **0303 123 9999** or visit **www.rnib.org.uk/scotland**.

It is also important to fix hazards such as loose carpets, rugs and dangling cables. Our **Worried about slips, trips and stumbles?** guide provides more information. Call the **Age Scotland helpline** on **0800 12 44 222** or visit **www.age.scot/publications** to order a copy.

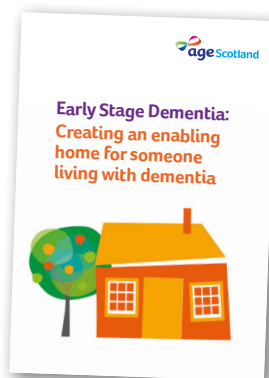


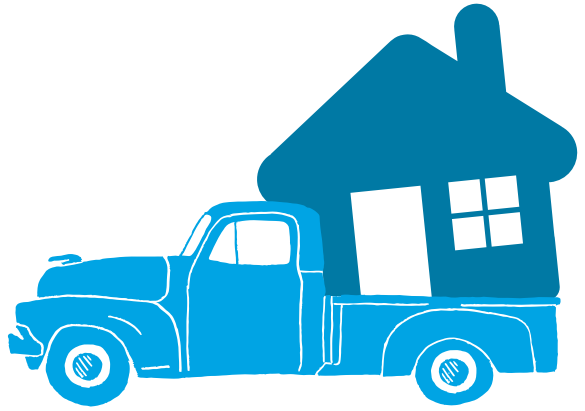
Aids and adaptations for dementia

Staying in familiar surroundings may help someone with early-stage dementia to continue living independently for longer. Small changes can be made around the home to support this. These can include using visual reminders and removing potential hazards.

Our guide **Creating an enabling home for someone living with dementia** explains more. Call the **Age Scotland helpline** on **0800 12 44 222** or visit **www.age.scot/publications** to order a copy.

For specialist advice on living with dementia, you can call **Alzheimer Scotland** on **0808 808 3000** or visit **www.alzscot.org**. You can also visit **www.meetadam.org** to explore technology that can help people living with dementia.





Moving to a more suitable home



Housing Options Scotland supports older and disabled people and veterans who are looking to move to a more suitable home. Call **0131 510 1567** or visit **www.housingoptionsscotland.org.uk**.

What do you need from a future home?

There is a lot to think about when choosing a new place to live. You may want to consider:

Location

- how well do you know the area?
- are your friends and family nearby?
- where would you go nearby for a breath of fresh air?
- is the area noisy during the day or at night?
- is it easy to get to shops, post offices, banks, pharmacies and medical services?
- does the area have groups and activities that interest you?



Transport

- how frequent are local bus or train services?
- is there suitable parking for yourself and your visitors?
- are the roads cleared in bad weather?
- could you install an electric car charging point in future?

Accessibility

As well as your current needs, consider your needs if you became less mobile. Things to think about include:

- if the property is not on the ground floor, is there a lift?
- are there steps to the main door of the property?
- are the doorways wider than 750mm to accommodate a motorised wheelchair?
- are there stairs inside the property?
- do the doors and windows have handles that are easy to reach?
- can you easily reach the light switches and electrical sockets?

Energy efficiency

- what changes does the Energy Performance Certificate recommend?
- how new and efficient is the boiler?
- is the heating system easy to use and well maintained?
- what will your heating options be when gas boilers are no longer available?

Money Matters

- are there any service charges or other additional costs to live there?
- can you afford any essential repairs?



For more information about finding a new home in Scotland, visit **www.scotland.org/live-in-scotland/finding-a-home-to-rent-or-buy**.

Moving to a smaller home

Moving to a smaller home can have practical as well as financial benefits. Choosing a smaller home may mean you can move to a more expensive area. This might allow you to be closer to family or friends, or to settle in an area where there is more to do. A smaller home is also likely to be easier to manage.

Downsizing may not work for everyone though. It is a good idea to ask yourself:

- would you be happy with less space?
- would you mind parting with some of your furniture and possessions?
- will you have room for people to come and stay?

If you are a council or housing association tenant and you want to downsize, ask your landlord if they have a scheme that could help you move to a smaller home.





Moving to a care home

While there are many housing options that support independent living, some people develop complex care needs that will be best met in a care home.

Age Scotland's care home guides provide information and advice about topics including funding, contracts, choosing a care home and settling in. Call the **Age Scotland helpline** on **0800 12 44 222** to order copies or visit **www.age.scot/publications**.



Managing home expenses



Home energy costs

Wherever you decide to live, it is important to make sure you can manage your energy bills and stay warm and well at home. Having an energy efficient home can help with this.

Energy Performance Certificates

An Energy Performance Certificate rates the energy efficiency of a building and makes recommendations about improvements. They are valid for ten years. You will need one if you are a private landlord, or as part of your Home Report if you are selling your home.

You can check whether your home has an existing certificate at **www.scottishepcregister.org.uk**.

Energy efficiency measures

There may be schemes that can support you to make energy efficiency improvements to your home. Some are means tested and others are based on where you live.



To find out more, call **Home Energy Scotland** on **0808 808 2282** or visit **www.homeenergyscotland.org**.



Staying warm and well

Other ways to make sure you can stay warm and well at home include:

- making small changes to the way you use energy
- getting support with energy bills if you have a low income, from your supplier or the government
- asking to be on your energy supplier's Priority Services Register - this is for people who are vulnerable and may need extra support during a power cut

Our **Warm and Well** guide provides further information. To order a copy or for further advice call the **Age Scotland helpline** on **0800 12 44 222**.



Help with housing costs

If you have a low income, you may be entitled to financial help with your housing costs. This could include:

Housing Benefit - help with rent in certain situations. This benefit is being replaced by Universal Credit. You can only make a new Housing Benefit claim if you have reached State Pension age or are in supported, sheltered or temporary housing.

Universal Credit - if you are eligible for Universal Credit, you may get an additional amount to help with housing costs such as rent and service charges.

Discretionary Housing Payments - a top-up payment if you are already receiving help with your rent but cannot pay the full amount.

Pension Credit - if you are eligible for Pension Credit, you may get additional amounts to help with certain housing-related service charges such as management fees, insurance, minor repairs and the cleaning of common areas.

Support for Mortgage Interest - if you receive a means-tested benefit like Pension Credit, you may be entitled to take out an interest-bearing loan secured on your home to help pay your mortgage interest costs. See our **Pension Credit** guide for details.

The Scottish Welfare Fund - can provide two types of one-off grant. One if you have a low income and are in crisis, and the other if you need help to start or maintain a settled home, or support to stay out of care. Our **Scottish Welfare Fund** guide explains more.

Help with Council Tax - Council Tax Reduction can help if you have a low income. There are also Council Tax discounts that are not means tested, for example the 25% discount if you live alone. Our **Council Tax and Council Tax Reduction** guide provides more information.



For copies of our guides, call the **Age Scotland helpline** on **0800 12 44 222** or visit **www.age.scot/publications**.





Buying a home

Working out a budget

Buying a home and moving house is expensive. To work out what you can afford, you will need make sure you understand all the costs involved. These include:

Legal fees - You will need to use a solicitor. If you can, shop around to see where you can get the best price. You will be charged more if there are problems that need to be sorted out.



To find solicitors in your area, contact the **Law Society of Scotland** on **0131 226 7411** or visit **www.lawscot.org.uk**.

Land and Buildings Transaction Tax (LBTT) - for homes costing up to £145,000 (or £175,000 for first-time buyers) you will not need to pay any LBTT.



For properties costing over these amounts, the LBTT rates are:

£145,001 to £250,000	2%
£250,001 to £325,000	5%
£325,001 to £750,000	10%
Over £750,000	12%

You pay the rates shown above on the amount of the purchase that falls into each band. For example, if you purchase a home costing £160,000, you would pay:

0% LBTT on the first £145,000 = £0

5% LBTT on the remaining £15,000 = £750

Total LBTT = £750

According to the proposed Scottish budget for 2025-2026, these rates are due to stay the same for the 2025-2026 tax year.



For detailed information visit the **Revenue Scotland** website **www.revenue.scot** or call them on **03000 200 310**.

Additional costs

You should also consider the costs of:

- moving existing furniture
- storing things that you want to keep but will not have space for
- buying any furniture or fittings you will need
- the cost of decorating, repairing or maintaining the new property.

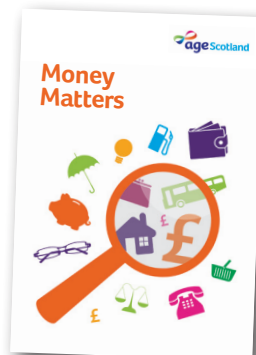


Your income and expenses

You will then need to think about your existing income and expenses. Our **Money Matters** guide can help if you have not looked at your budget for a while. Call the **Age Scotland helpline** on **0800 12 44 222** or visit **www.age.scot/publications** to order a copy.

You will need to consider:

- your income, and whether it is likely to change
- your regular bills and living costs
- possible changes in cost to your Council Tax, energy bills, transport expenses or insurance
- the effect on any savings you have
- whether you would qualify for a mortgage, and how much you could borrow.



For information about mortgages or to find an Independent Financial Adviser, call **MoneyHelper** on **0800 138 7777** or visit **www.moneyhelper.org.uk**.



Different ways of owning your home

Outright ownership

You own 100 percent of your home, either with or without a mortgage.

Shared Ownership

You buy a share of a property (25%, 50% or 75%) and a housing association owns the remaining share. You can buy a larger share of the property after a year if you can afford to do so.

You pay rent (sometimes called an occupancy charge) for the share of the property you do not own.

You are responsible for any costs a homeowner would be expected to pay, such as repairs, maintenance and insurances.

When the property is sold, the housing association's share is repaid with money from the sale.

Shared Equity

You buy a share of the property between 60% and 90% and the Scottish Government buys the remaining share. You can increase the amount that you own over time.

You do not pay rent, but you are responsible for any costs a homeowner would be expected to pay, such as repairs, maintenance and insurances.

When the property is sold, the Scottish Government's share is repaid with money from the sale.



You can find details of current Shared Equity and Shared Ownership schemes on the Scottish Government website, at **www.mygov.scot/help-buying-home**.

Buying specialist retirement housing

Retirement housing is usually a cluster or block of privately-owned or shared-ownership properties for people aged 60 or over. It is usually run by a management company that employs staff and organises maintenance and services.

There is usually a warden or manager, but their duties vary so it is worth checking when they are on duty, what they are responsible for, how cover is provided when they are away and what happens if someone needs help at night.

The **Deed of Conditions** for your home is a legally binding contract between you, the other owners of property in the development, and the management company. It should include information about how much say you have in decisions, details of the services available, details of any service charges, and conditions such as age restrictions. You should get advice from your solicitor if you are unsure about anything in the Deed of Conditions.

The management company will usually be responsible for:

- day-to-day running of the development
- making sure agreed services are provided (such as an alarm system)
- cleaning and maintaining communal areas
- maintaining the outside of the building
- employing a warden or manager
- insuring the building
- managing service charges and telling you what they are for
- collecting payments towards future repairs
- notifying you of any changes to costs (usually annually)

If there are changes to the management company's responsibilities or charges, you should have four weeks' notice of what's changing.



If you want to buy retirement housing, it can be useful to talk to other people who live there, to get a feel for what it is like. Think about:

Services provided

- are there any communal areas, and how often would you want to use them?
- is there an efficient heating system?
- how you would get help during the day or at night?
- is there a laundry service?
- what say do you have in the running of shared services?
- how do you make suggestions or complaints?
- what are your options if you need more care and support later in life?

Your responsibilities as an owner

- do you have to help keep common areas clean and tidy?
- are there any rules about pets?
- what are the costs and restrictions if you wanted to sell your home?



All management companies must be registered with the Scottish Government on the **Scottish Property Factor Register**. You can search for details of a property factor at www.propertyfactorregister.gov.scot.



If the management company is a member of the **Association of Retirement Housing Managers**, they must also follow a government-approved code of practice. You can find out if a company is a member at www.arhm.org or call them on **0797 431 1421**.

Retirement villages

Retirement villages are communities with facilities such as cafés, shops and medical services. There are usually community events and recreational activities for residents. Retirement villages are often quite self-contained and can feel a little removed from surrounding communities. This could be particularly true in remote areas or if you are unable to drive.

Finding suitable housing options

Most properties for sale are advertised online, but it is worth contacting local solicitors and estate agents who will have specialised knowledge of the area.



If you want to move to a home specifically for older people, information about the different options and homes in your area can be found on the **Elderly Accommodation Counsel (EAC) Housing Care** website. Visit **www.housingcare.org**.



A pink silhouette of a house with a chimney and a four-pane window. A white tag with a purple border hangs from the roof. The tag features the text 'FOR SALE' in large, bold, pink letters, a barcode, and the number '17000550000101034001' at the bottom.

The Home Report

Homes for sale in Scotland must have a Home Report before they can be put on the market. A Home Report includes three documents:

The **Single Survey** is a surveyor's assessment of the condition of the home, how accessible it is, any repairs that are needed and a valuation of how much they feel the home is worth.

The **Energy Performance Certificate** is the surveyor's assessment of the energy efficiency of the home, its environmental impact and how its energy efficiency can be improved. These are valid for ten years. You can find out if your property has one at **www.scottishepcregister.org.uk**.

The **Property Questionnaire** is completed by the seller. It contains extra information such as:

- the Council Tax band
- any past problems such as fire or storm damage
- any alterations or extensions
- details of specialist work or guarantees
- any legal notices that might affect the home



Putting your home up for sale

You will need to use a solicitor or qualified conveyancer to deal with the legal side of selling your property. They will usually also deal with marketing your property. Their fees are normally a percentage of the final selling price, with VAT on top of this.

If you are in a hurry, or have problems selling your home, your solicitor can advise you about options for getting a quick sale. They will be able to explain any risks involved. Options might include:

- selling your home to a company that buys houses for less than their value from people who need to sell quickly
- a part-exchange scheme
- a sale and rent back scheme - you sell your home cheaply to a company that rents it back to you; you might still be responsible for repairs etc. while you live there, and may not have the right to live there securely in the long term

Renting a home



Renting from a council or housing association (social housing)

Councils and housing associations provide rented housing, including properties that are particularly suited to older people.

If you are interested in social housing, contact your local council or housing association to ask what is available locally, and how you can apply to join their waiting list. In some areas, councils and housing associations have agreed to share one housing register, so you only need to apply once.

The first step is usually to complete an application form, on paper or online. You will be asked about:

- where you live now
- details of the medical conditions that affect you or your family
- the type of housing you need, for example a ground floor flat because of problems with stairs
- any area you need to live in, to be near family or carers.



Your local **Citizens Advice Bureau** can help you to complete the application if you need assistance. Visit **www.cas.org.uk** or call **0800 028 1456** to find your nearest branch.



If you need to move on priority medical grounds, you will be asked for more information. You may need to have an interview or medical assessment, complete a form or provide your care plan from a care needs assessment.

How housing is allocated

There is often a long wait for housing. The landlord should give you an idea of average waiting times and your likelihood of being offered a home. While on the waiting list, you may need to keep the landlord updated about your circumstances by completing forms on a regular basis.

Each landlord has a policy about how many properties you will be offered. You should be given a reasonable time to decide about an offer, and the opportunity to look at the property before deciding. If you refuse an offer, and the landlord does not feel you have a good reason, you may be taken off the list or not offered another property for some time.

Some council areas use 'Choice-based Letting'. They advertise available properties online and you bid on properties you would like to live in. A property will go to the bidder who has been waiting the longest unless another bidder has higher priority.

Your rights as a social housing tenant

Once you have a council or housing association tenancy (usually a Scottish Secure Tenancy) you should have a tenancy for life unless you break the terms of the tenancy agreement. Your tenancy should explain:

- how much the rent will be
- how many people can live in the property
- the rules about looking after gardens, and any shared areas
- any service charges
- any rules about pets.



As a social housing tenant, you will also have the right to:

- **succession** - a member of your household taking on the tenancy when you die, and
- **assignment** - passing on the tenancy to someone else, if your landlord agrees

Moving to a smaller home

If you already have a tenancy with a council or housing association and want to downsize, they may have a scheme that can help you. If your landlord agrees you may also be able to exchange properties with another Scottish Secure Tenant, or a social tenant elsewhere in the UK. This can be done through websites such as **www.homeswapper.co.uk** or **www.houseexchange.org.uk**.

If you do not have access to the internet, the council or a local advice agency may be able to help you get online.



If you are not happy with a decision about your application or tenancy, you can get advice from a specialist housing adviser to help you argue your case. Contact:

Citizens Advice Bureau: **www.cas.org.uk** / **0808 028 1456**

Shelter Scotland: **scotland.shelter.org.uk** / **0808 800 4444**



Renting specialist sheltered housing for older people

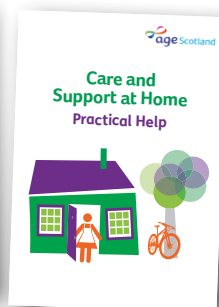
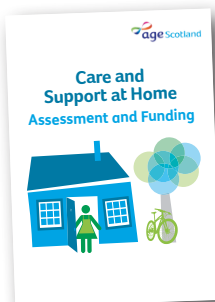
Sheltered housing is designed for older people or people who have disabilities; it is usually provided by councils and housing associations.

There is no standard definition of sheltered housing, but many properties include a community alarm service and controlled-entry system. There may be a warden who provides daily checks and emergency assistance, but services and costs vary greatly. Sheltered housing does not include help with personal care.

Properties referred to as **very sheltered housing** or **housing with care** offer more support but allow for more independence than a care home would. People live in self-contained properties, but meals may be provided, either delivered to your home or in a shared dining room. Staff may also be available to provide personal care.

You will need to ask your council or housing association about their process for applying for sheltered or very sheltered accommodation. This usually begins with the council's social work department assessing your care needs.

See our **Care and support at home** guides for more information about getting a care needs assessment.





Renting privately

You can find private housing to rent using local newspapers, websites or letting agencies.

A new private tenancy will be a Private Residential Tenancy. This is open-ended, so you cannot be asked to leave simply because you have reached the end of a fixed period. You cannot be evicted without a court order.

Renting privately is more expensive than renting from a council or housing association, but you will usually be able to find a suitable property much faster. You will normally have to pay a deposit and a month's rent in advance. The deposit must be put into a government-approved scheme that will keep it safe.

It is a good idea to check how the landlord wants the rent to be paid and for any specific rules about decorating, keeping a garden tidy or pets. Private landlords must carry out any necessary repairs by law, but some tenants face difficulties getting their landlord to do this.



All private landlords in Scotland must be registered with the **Scottish Landlord Register**. You can check if a landlord is registered at **www.landlordregistrationscotland.gov.uk**.

Letting agents in Scotland must comply with a **Letting Agent Code** of Practice and join the **Scottish Letting Agent Register**. You can check the agent's registration at **<https://lettingagentregistration.gov.scot>**.



Other housing options

Residential caravans

Residential caravans, also known as park homes, are single-storey properties that must be transportable, although in practice they usually stay where they are. You buy the caravan and pay to rent a pitch on a residential caravan site. They are a more affordable option than regular homes. However, you should check:

- the cost of insurance for your caravan
- the rent and service charges
- the site license - can you live there all year round?
- how much the energy costs will be
- could the caravan be adapted if you develop mobility problems?
- what are the site rules?
- are there age restrictions?
- does the site allow pets?
- what do people who live there say about the pros and cons?

Your solicitor can advise you about your responsibilities and any risks.



For further information about mobile homes, including the rights and responsibilities of residents, visit

www.gov.scot/policies/homeowners/mobile-homes.

Moving in with family

Moving in with family works well for some people. You are with people you know well, and someone is on hand in case of an emergency. However, it is important to be realistic and make sure you all have the same expectations. It may be useful to talk about arrangements in advance, for example:

- will you need care, and who will provide this for you?
- how much space will you have for yourself?
- what will the arrangements be for cooking, washing and other chores?
- will the home need to be adapted?
- will you pay rent, or help with the bills?
- if your family members are claiming benefits, will these be affected?
- where will you go if the arrangement doesn't work out as planned?

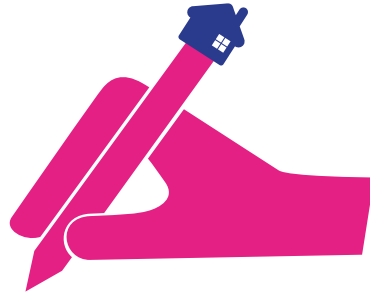
Home sharing

A homeshare arrangement provides low-cost accommodation in someone's home in exchange for providing them with around 10 hours of support a week. A homeshare scheme will assess you and match you with someone suitable, providing support throughout the process. There are only a few schemes at present.



Homeshare UK can advise you about schemes in your area and what is involved. Call **0151 227 3499** or visit <https://homeshareuk.org>.

Giving your home to someone else



Some people consider transferring ownership of their home to someone else, often their children. They may continue to live there, move out of the home or place the home into a trust. You should never do this without discussing all the pros and cons with a solicitor.

Giving away savings or property could affect your entitlement to help with care costs and to means-tested benefits like Pension Credit. If you are found to have 'deliberately deprived' yourself of money or property, you will be assessed as though you still owned it.



Homelessness

Homelessness does not only mean not having a roof over your head. You may be legally homeless or at risk of homelessness if, for example, you are staying with someone but will need to move out in the near future. You may even have a home but be unable to live in it safely because of a health issue.

Contact your council as soon as possible if you are homeless or at risk of homelessness. They will provide help ranging from general housing advice to providing temporary or permanent accommodation.



For expert advice on homelessness,
call **Shelter Scotland** on **0808 800 4444**
or visit **<https://scotland.shelter.org.uk>**.

Useful contacts



Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter, call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us for a copy of our publications list. You can also view or order copies of our guides at **www.age.scot/information**.

Care and Repair Scotland

Provides help to those 60+ or with disabilities to repair, improve or adapt their homes. Most offer handyperson services and help with small adaptations. They can also assist with applying for grants, finding reputable tradespeople and co-ordinating work. You can contact the Age Scotland helpline on **0800 12 44 222** for help finding your local branch.

www.careandrepairsotland.co.uk

Citizens Advice Bureau

Free, confidential and independent advice on a wide range of topics including housing, money, benefits, employment and consumer issues.

0800 028 1456

www.cas.org.uk

Home Energy Scotland

Offers free advice on how to reduce your fuel bills and keep your home warm. They can also provide advice on energy efficiency measures and energy efficiency schemes you may qualify for.

0808 808 2282

www.homeenergyscotland.org

MoneyHelper

Provides free, independent guidance on money matters, including budgeting and mortgages.

0800 138 7777

www.moneyhelper.org.uk

Shelter Scotland

Specialist advice and information about housing and homelessness.

0808 231 3324

<https://scotland.shelter.org.uk>

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Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

How you can help

Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Complete the **donation form** and return by Freepost



Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, your legacy will help us to continue being there for older people for generations to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

Please donate today



Complete the form and return by Freepost to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

Your details

Title:	Forename:	Surname:
Address:		
		City:
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

I WOULD LIKE TO DONATE

£75 ☐ £50 ☐ £25 ☐ Other (£)

I wish to pay by (please tick):

MasterCard ☐ Visa ☐ CAF ☐

CharityCard ☐ Cheque ☐ (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date Security code

Date

I prefer not to receive a thank you acknowledgement for this donation ☐

I would like information about leaving a gift in my Will ☐

I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland** and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland to claim Gift Aid on my donations** ☐

I do not wish you to claim Gift Aid on my donations ☐

Date

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Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on contact@agescotland.org.uk or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

**Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: SC153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland which is the best place in the world to grow older.

Let's keep in touch

Contact us:

Head office
0333 323 2400

Age Scotland helpline
0800 12 44 222

Email
info@agescotland.org.uk

Visit our website
www.agescotland.org.uk



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at **age.scot/roundup**



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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part-funding this publication

