



advice and support for older age

**Independent
Age**

Factsheet

Housing options in later life

This factsheet describes the main housing options open to older people when deciding where to live in later life.

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Independent Age provides advice to help people claim benefits, access social care and stay independent at home. Our local volunteers provide friendship visits and calls for lonely older people. To find out how Independent Age can help you, call us FREE on **0800 319 6789** or visit www.independentage.org. Our free wise guides and factsheets can be download from the website and ordered by phone or via our online order form.



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1. Reasons why you might want to move

There are many reasons why you might consider moving in your retirement years. For example:

- Changing needs – Are you finding it difficult to safely use your stairs, or get in and out of the bath? Are there rooms you can no longer access or use? Is your garden harder to maintain?
- Changing social situation – are you recently bereaved or separated? Have friends and family moved away? Are you no longer able to drive, or finding it difficult to use public transport? Have transport links reduced in your area, making it harder to get out and about?
- Changing environment – Has your street become noisier, or does it no longer feel safe?
- Changing finances – Are you finding it difficult to afford your energy and water bills? Are the maintenance and repair costs too expensive? Would you like to use some of the capital in your home to spend on other things?

If so, moving to a new home may be right for you. Moving can be stressful and expensive but finding the right home can make life a lot easier. This factsheet can help you decide what to do next.

2. Staying in your own home

As we change, our home environment needs to change with us. If you're finding it difficult to move safely around your home or use the kitchen or bathroom, consider whether some aids or adaptations may help. A stairlift, walk-in shower or simply some grab rails could prevent you from having to move.

Start by asking for a free assessment from your local council social services. They can make recommendations to help you stay independent at home. You may even be eligible for financial help to fund larger adaptations.

For information see our factsheet *Adapting your home to stay independent* and *Assessment and services from your local council in England* (0800 319 6789, independentage.org).

Your assessment will also look at whether you're eligible for help at home. It may be that some extra support will mean you can stay living at home. If your needs are high enough, the council must provide you with help (which is means-tested, so you may need to contribute). If you're not eligible for help, the council must give you some information about places to go for support.

The sort of help the council may provide includes help with personal care; meals-on-wheels; or telecare services (a range of technological support using alarms and sensors). See our factsheets *Assessment and services from your local council in England* and *Help at home: what may be available in your local area* (0800 319 6789, independentage.org).

Help to keep your home warm

Some energy suppliers offer reduced cost or free services to help with home insulation. Contact your energy provider for details of what may be available. Alternatively, for advice on energy efficient improvements for your home contact the Energy Saving Advice Service (ESAS) on 0300 123 1234 energysavingtrust.org.uk. See our factsheet Winter Wise for more information (0800 319 6789, independentage.org).

3. Using equity release

Equity release can let you access the cash tied up in your home without having to move. There are two types of equity release: a lifetime mortgage or a home reversion scheme. A lifetime mortgage lets you borrow money against the value of your home which is paid back when the property is sold, when you die or move into long-term care. Home reversion schemes buy a share of your home, for a cash payment, while you continue to live there rent-free.

You could use this money to pay for essential repairs, home improvements, adaptations or support services.

Alternatively it could supplement your income, giving you more to live on. However, consider the options carefully as equity release isn't suitable for everyone. Disadvantages include:

- you will get less than the full value of your home with a home reversion scheme
- the interest on a lifetime mortgage can quickly grow, so compare the rates offered by different schemes
- the extra money may affect your entitlement to means tested benefits. It may also increase the amount you need to pay towards any services provided by your council.

To do...



It's important to get advice from an Independent Financial Advisor (IFA) who specialises in equity release. IFAs are listed in local directories or search the database

at www.unbiased.co.uk.

4. Moving in with family

Moving in with family can be a good option, but make sure it's right for you. You may have more time to spend with your children and grandchildren, but there may be other practical aspects to consider.

If your relatives work, will you spend a lot of time alone? Will you be able to get out and about independently or will you have to rely on family for transport?

Will you have space for some privacy and room to entertain your friends? If you needed support or adaptations at home in the future, would that be possible?

Be clear about financial arrangements. Will you pay rent or help towards the mortgage or bills? If you don't feel the arrangement is working out, how would you end it? Would this affect your relationship with loved ones?

In addition, if you buy a property with family or invest in their current home, this could affect any means tests you have for care home fees in future. See our factsheet Care home fees: paying them in England (0800 319 6789, independentage.org).

Take independent legal advice separately from your family and consider having a formal agreement drawn up. It might seem awkward to discuss these things, but making clear arrangements now may make it easier if things don't work out in the future. To find a solicitor, contact the Law Society (020 7320 5650, lawsociety.org.uk).

5. Downsizing to a smaller property

Moving to a smaller property has many advantages. It will be easier to manage and cheaper to heat. It will also release equity from your current home which you can use to supplement your income. Consider the following questions before moving.

- If you're moving to a new area, is there suitable housing available?
- Can you afford the type of property you would like? A smaller property isn't necessarily cheaper, depending on the type of home and location.
- Would your new home still be suitable if your needs changed in the future?
- Is the new property close to friends and family, transport links and amenities?
- Would you have space for your essential belongings?

You may want to rent or buy a property designed specifically for older people (see chapter 7).

6. Schemes to help council or housing tenants move

If you live in a council or housing association property and want to move, ask your housing provider if there are any schemes to help.

Tenant cash incentive scheme

This scheme encourages council tenants to move to smaller properties to free up housing for people on the council's waiting list. You'll be offered a cash payment in return for downsizing to a smaller property. Schemes differ from area to area, so ask your council for further details.

Mutual housing exchange schemes

These schemes help council or housing association tenants exchange their homes. This may be to move to a different area or a different type of property.

Tenants register with the scheme to advertise their home and look at other properties. The council doesn't arrange the exchange, so you would have to contact other tenants until you found someone to exchange with. You need your landlord's permission and must be free of any rent arrears.

Alternatively, there are exchange websites where you can register your details to find someone you can exchange homes with. Websites to have a look at include Under One Roof (underoneroofexchange.co.uk) and House Exchange (houseexchange.org.uk). Some websites charge a small fee.

Seaside and country homes

This scheme is available to older tenants who want to move to the coast or countryside. If you're over 60 and renting a council or housing association property in London, you could be eligible. Contact Seaside and Country Homes (08450 21 2020, seaside.housingmoves.org) or your London council for more information.

7. Renting or buying specialised housing for older people

There are different types of housing schemes specifically designed for older people:

- sheltered housing (also known as retirement housing)
- extra care housing (also known as housing with care)
- close care housing
- a care home.

Many of them have similar features, such as a scheme manager, community alarm system, communal areas, social activities and adaptations to make all areas safe to walk through and use. The type of housing that is right for you will depend on how much care you need.

How to find details of specialist housing schemes

FirstStop Advice provides information on specialist housing schemes for older people throughout the UK (0800 377 7070, housingcare.org). Contact your council's housing department for advice about the specialist housing schemes in your area.

Sheltered housing (also known as retirement housing)

A sheltered housing scheme is usually a group of purpose built one or two bedroom flats or bungalows.

Scheme managers are responsible for looking after the building and ensuring residents are safe and well. There will be an alarm system throughout the accommodation which you can use in an emergency.

Most properties are self-contained but you will also have access to communal areas such as a lounge, laundry room, guest flat or garden. Schemes often offer organised social activities such as film nights, coffee mornings or a gardening club. Meals are not usually provided.

Advantages of sheltered housing:

- in an emergency, you can press an alarm to quickly call for help
- it may be more secure than private accommodation
- if you rent a property, the housing provider is responsible for any repairs
- you can continue to live independently
- you have access to communal facilities/social activities.

Disadvantages of sheltered housing:

- there may be a waiting list
- there may be rules regarding pets or visitors
- some areas have a limited choice of sheltered housing
- service charges can be high
- some schemes might not accept new residents if they have dementia or higher care needs
- if you buy a property, it may be difficult to sell on in the future.

How to apply for rented sheltered housing from your local council or housing association

Each local council has its own allocation policy. This will explain how the local scheme works, how to apply and who will be considered a priority. Contact your local council housing department for information.

Housing associations (HAs) provide affordable social housing. Some housing associations will only offer housing to people on the council housing waiting list, but some will accept direct applications.

If you're already a council or housing association tenant and you want to move into sheltered housing, ask your landlord to make a referral or nominate you.

Buying sheltered housing

Check what the scheme offers before you buy a property and ask about any additional ongoing charges (such as service charges). Sheltered housing that is sold rather than rented is also called retirement housing.

Large providers of retirement housing include:

- Anchor Retirement Housing (0808 271 3445, anchorhousing.org.uk)
- Girlings Retirement Rentals (0800 525 184, girlings.co.uk)
- Hanover Housing Association (01480 223179, hanover.org.uk)
- Housing and Care 21 (Lettings: 0345 606 6363 or Sales: 0345 608 4021, housingandcare21.co.uk)
- McCarthy and Stone (0800 201 4811, mccarthyandstone.co.uk).

Almshouses

An almshouse is a type of sheltered housing for older people run by a charity. Each almshouse has its own eligibility criteria. For example, it may only help people on a low income who worked in a particular trade, or people living in certain areas. The Almshouses Association has details of current almshouse vacancies (01344 452922, almshouses.org).

Extra care housing

Extra care housing is also known as very sheltered housing, housing with care or assisted living. It provides similar facilities and accommodation to sheltered housing (see previous section) but also has care workers available on-site for up to 24 hours a day. It's suitable for people with higher level care needs than those living in sheltered housing, but who want to keep their independence or don't need to go into a care home.

Some extra care schemes provide meals which you can take in a communal dining area or you can prepare your own meals in your own flat. See our factsheet: Extra care housing (0800 319 6789, independentage.org).

Abbeyfield

Abbeyfield is a charitable housing provider for older people. It offers a range of housing options, including sheltered, extra care and residential care homes. You can apply directly to an Abbeyfield housing scheme of your choice. However, priority may be given to local residents or those with family living in the area. Contact Abbeyfield (01727

857 536, abbeyfield.com) to see if they have a scheme near you.

Close care housing

Close care housing schemes have sheltered housing on the same site as a care home. The care home workers can provide personal care to the sheltered housing residents. This is often referred to as a 'home for life' as even if your needs increase, you can stay within the same scheme and simply move into the care home. Close care housing can also be suitable for couples where one person needs to be in a care home but the other can live more independently.

Care homes

Care homes are staffed 24 hours a day and provide personal care, while nursing homes also provide nursing support. You will pay fees to cover your accommodation costs and care services. How you pay your fees depends on your financial situation, your local council may contribute depending on your savings and capital. If you need to live in a nursing home, you may be eligible for help from the NHS to pay for the nursing element of your fees. For more information see our Wise Guide: Choosing a care home and factsheet Care home fees: paying them in England (0800 319 6789, independentage.org).

For details of care homes in your area contact:

- your local council
- the Care Quality Commission (CQC), which regulates and inspects care home in England (03000 616161, cqc.org.uk)
- EAC /FirstStop Advice (0800 377 7070, eac.org.uk)

8. Help with the move

Moving home can be stressful and expensive. If you need to hire a removal company, get two or three quotes from different companies before you make a decision. Removal companies offer a range of services including a packing and unpacking service, storage facilities for unused furniture, cleaning services and disposing of unwanted goods. If your house insurance doesn't cover your belongings during a move, choose a removal company who offers insurance as part of the service. Make sure that the company belongs to a professional body such as the Removals Industry Ombudsman Scheme (01525 850054, removalsombudsman.co.uk).

Help with the costs of moving

If you're on a low income and receive Pension Credit, you may be able to apply to your local council for help with removal costs. See our factsheet Local welfare assistance schemes and the Social Fund (0800 319 6789, independentage.org).

10. Useful contacts



If you want to stay in your own home, but need adaptations to help you get around it

- You could contact your local Home Improvement Agency
 - find details through Foundations (0845 864 5210, foundations.uk.com).

If you want to move to specialist housing for older people

- For information about housing schemes or care homes in the local area contact the Elderly Accommodation Counsel / First Stop Advice about your options (0800 377 7070, eac.org.uk).

If you are thinking of moving to a care home

- Speak to one of our advisers at Independent Age (0800 319 6789) about what you need to consider when moving to a care home. Call us to get a free copy of Wise Guide: Choosing a care home (0800 319 6789) or order one on our website (independentage.org).

This factsheet has been put together by Independent Age's expert advisers. It is not a full explanation of the law and is aimed at people aged over 60.

If you need this information in an alternative format (such as large-print or audio cd), call us on 0800 319 6789 or email advice@independentage.org.

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We will use your feedback to help us plan for changes to our publications in the future. Thank you.

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