

Factsheet

Housing options

If you're thinking of moving, the different types of housing on offer can be confusing. This factsheet describes the main housing options open to older people and things to consider before making your choice.

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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 **independentage.org**



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The information in this factsheet applies to England only. If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, agescotland.org.uk). In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

1. Reasons why you might want to move

There are many reasons why you might consider moving or making changes to your home as you get older. For example:

Changing needs

Are you finding it difficult to use your stairs safely, 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

Have you recently been bereaved or separated? Have friends moved away? Would you like to be closer to your family? 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? Do you need to move closer to shops or other facilities?

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 tied up in your home to spend on other things?

Although moving can be stressful and expensive, finding the right home can make your life a lot easier. This factsheet looks at some of the different housing options available if you're considering a move.

2. If you want to stay in your home

If you're finding some everyday tasks difficult in your current home but don't want to move, there may be other options available to help you stay where you are. As our needs change, our home environment needs to change with us. For example, if you're finding it hard to use the bathroom, you could consider adding some grab rails or a walk-in shower. Or if you're finding it hard to use the stairs, installing a stairlift or a downstairs bathroom could help.

Start by asking your local council's adult social services department for a free care needs assessment. This looks at what help you need and how you can get it, including whether your current housing is suitable for you. If your needs are high enough, the council will provide you with the help you need – you might still have to pay for it, as this is means-tested. If you don't qualify for help provided by the council, they still have to give you information about where you can get the help you need.

The assessor may also recommend:

- aids and adaptations that can help you to live independently in your home

- help at home from a professional carer or services like meals on wheels
- telecare – a range of technological support using alarms and sensors
- moving to a different type of accommodation where your needs can be met.

When making their recommendations, the assessor should take into account your views and opinions as well as your needs.

For more information on aids and adaptations to help you at home, including funding you might qualify for, see our factsheet **Adapting your home to stay independent**. For more information on the care needs assessment, see our factsheet **Assessment and services from your local council**. Factsheets can be ordered by calling 0800 319 6789 or downloaded from independenage.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 (0300 123 1234 energysavingtrust.org.uk). See our advice guide

Being winter wise for more information (0800 319 6789, independenage.org).

Help to maintain you home

If you need some help to repair or maintain your home, see our factsheet **Paying for maintenance and repairs in your home** and our advice guide **Extra help at home** (0800 319 6789, independenage.org).

3. Moving in with family

Moving in with family can be a good option, but make sure it's right for you and them. Being able to spend more time with family might be appealing, but there will be practical considerations. Make sure you talk openly about how the arrangements will work before you move.

Advantages

You may have:

- more company and more time to spend with children and grandchildren
- peace of mind for you and your relatives that you're being supported at home
- help with tasks you find difficult
- people to notice if your health deteriorates and make sure you get the help you need
- help with the cost of living, as housing costs and bills could be split between you
- some independence, particularly if a separate flat for you can be accommodated in the house.

Disadvantages

You might find that:

- if your relatives work, you're still alone a lot of the time
- living together can increase or create tensions, particularly if you have different expectations of how things will work
- you lose some independence or don't have as much space as you'd like, for example to entertain friends
- you have to move away from friends and it can be harder to make new ones
- you have less privacy or space to host your friends
- you have to rely on your family to get around if there aren't good transport links.

It's difficult to anticipate how your needs might change in the future, but you might want to think about whether it would be simple to make adaptations to the home if you needed them. For example, if you're likely to need a wheelchair, would there be space for one indoors?

Financial arrangements

Be clear about financial arrangements in advance and consider formalising them. 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?

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, as your share of the property may be taken into account when calculating how much you should pay towards your care. See our factsheet **Paying care home fees** (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 to start with can make it easier if things don't work out in the future.

Getting legal advice can be expensive. If you decide to get legal advice, you may want to contact Civil Legal Advice (0345 345 4 345, gov.uk/civil-legal-advice) to find out whether you would qualify for legal aid. You might be able to get free initial legal advice through a Law Works legal advice clinic (lawworks.org.uk), or from the Disability Law Service (020 7791 9800, dls.org.uk).

Civil Legal Advice can give you details of other organisations or solicitors specialising in housing legal advice. You can also find legal specialists

through the Law Society (020 7320 5650, solicitors.lawsociety.org.uk). Make sure you use a solicitor who specialises in the relevant area of law, e.g. housing, even if there are none very local to you. Most specialist solicitors are experienced at working from a distance.

4. Downsizing – moving to a smaller property

Moving to a smaller property has many advantages – you might be considering it if people you were living with have moved away, a partner has died, or you want a property without stairs.

Advantages

A smaller home can:

- be easier to maintain
- be cheaper to heat and have a lower Council Tax rate
- require less housekeeping
- release equity from your current home which you can use to supplement your income
- be in a new area, for example, closer to family or friends.

Disadvantages

You may find that:

- there's a lack of suitable housing in the area you want to move to
- a smaller property isn't necessarily cheaper, depending on the type of home and location

- it's hard to find a property close to friends and family, transport links or amenities
- the costs of moving are high, e.g. removal costs
- you wouldn't have room for all your belongings.

Some housing is specially designed for older people, so you might want to consider renting or buying one of these properties – see chapter 6 onwards for more information. This could mean you wouldn't have to move again if your needs changed in the future.

5. 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.

Transferring to a different property

If you would like to move to a new property or to a different part of the area in which you currently live, you can apply to your council or housing association for a tenancy transfer. The whole process may take a long time. If you'd like to move to a new area, you can also ask your local council or housing association to nominate you for a home in this area.

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. Homeswapper (homeswapper.co.uk) is one of these, or Shelter has a list of other places to look (0808 800 4444, [england.shelter.org.uk/get advice/social housing/transfers and exchanges/exchanges](http://england.shelter.org.uk/get_advice/social_housing/transfers_and_exchanges/exchanges)).

Seaside and country homes

This scheme is available to older tenants in London 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 (0845 021 2020, housingmoves.org) or your London council for more information.

6. Renting or buying specialised housing for older people

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

- sheltered housing (also known as retirement housing)
- extra care housing (also known as housing with care)
- 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. The following chapters have some more information about the different types of housing.

How to find details of specialist housing schemes

Contact your council's housing department for advice about the specialist housing schemes in your area. Alternatively, the Elderly Accommodation Counsel provides information on specialist housing schemes for older people

throughout the UK (0800 377 7070,
housingcare.org).

7. Sheltered housing

A sheltered housing scheme (also known as retirement housing) is usually a group of purpose-built one or two bedroom flats or bungalows.

Full- or part-time 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.

Depending on what is available in your local area, you can buy or rent a sheltered housing property. Some schemes offer homes that can be part-bought/part-rented through shared ownership.

Advantages

- a smaller, more manageable property
- you can continue to live independently

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

Disadvantages

- 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 are often higher than a privately rented flat
- 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

Councils

Each local council has its own housing allocation policy, although they have to follow certain rules. You may need to meet certain criteria and join

the council's housing register (waiting list) before you can be considered for sheltered housing. The time that you may have to wait for sheltered housing will vary from area to area and it depends on the amount of social housing and the demand for it. Contact your local council housing department for information about how their local sheltered housing scheme works, how to apply and who will be considered a priority.

Housing associations

Housing associations 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. This means they may have to follow the council's housing allocation policy and they may also have their own criteria for residents. Speak directly to the housing association – or to your local council housing department – about how to apply for a housing association-run sheltered housing property.

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.

Renting or buying private sheltered housing

You can rent or buy privately-run sheltered housing. Most privately-run schemes have some eligibility criteria, for example you may have to be aged over 60 to live there. If you want to buy, most schemes offer their homes as a leasehold property. Some schemes will offer a 'shared ownership' option where you buy part of the property and pay rent on the rest of it. If you buy, the day-to-day running of the scheme will usually be managed by a separate management organisation.

Check what the scheme offers before you buy or rent a property and ask about any additional ongoing charges, such as service charges. If you are buying, check the lease carefully and see who is responsible for maintenance and repairs, and if there is an 'exit fee' should you choose to sell.

Good to know

The Association of Retirement Housing Managers (ARHM) Code of Practice is a voluntary code for the organisations who manage leasehold sheltered housing. If you are buying a sheltered housing scheme, ask if the management organisation follows the Code of Practice or is an ARHM member.

8. Extra care housing

Extra care housing is also known as very sheltered housing or housing with care. It provides similar facilities and accommodation to sheltered housing but also has care workers available on-site for up to 24 hours a day. It's suitable for people with higher 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.

There are a limited number of schemes, so you'll normally need to meet certain criteria to be considered for extra care housing.

Advantages

- a smaller and more manageable property
- can help you to keep your independence for longer and delay the need for a care home
- provides reassurance that help is available if you need it
- communal facilities and organised activities can give you opportunities to socialise
- if you're part of a couple and one of you has different care needs, you can stay living together while getting appropriate support

- flexible care and support – for example, you can increase or decrease the amount of care you receive as and when needed
- accommodation is designed with older people in mind – for example, emergency alarms, adapted bathrooms and wheelchair-accessible flats

Disadvantages

- there may be a limited choice of schemes in your area
- there are often waiting lists
- eligibility criteria may be difficult for you to meet – your needs may be too low or too high
- service charges can be high
- schemes vary in terms of the amount of care they provide
- if you buy a property, it may be difficult to sell on in the future.

How to apply for extra care housing

Extra care housing can be run by councils, housing associations, charities or private companies. The schemes often have eligibility criteria – for example a resident will usually be over a minimum age, and have some care needs but not need residential care.

Many schemes will require residents to be assessed as needing extra care housing through the local council care needs assessment process. For more information about this, see our factsheet **Assessment and care services from your local council** (0800 319 6789, independenage.org).

If the landlord is a housing association or council, the resident may also need to meet local housing allocation criteria and join the housing register (waiting list).

Contact your council's adult social services department for details of extra care housing schemes in your local area or search the Elderly Accommodation Counsel's online directory (0800 377 7070, housingcare.org).

For more information, see our factsheet **Extra care housing** (0800 319 6789, independenage.org).

9. Care homes

Care homes provide residential care for people who need substantial help and support with their personal care. Trained staff care for residents 24 hours a day.

Care homes fall into various types, depending on the type of care you need:

- Residential care homes (personal care)
- Care homes with nursing care (personal care with nursing care)
- Care homes offering personal care, or personal care with nursing care (formerly known as dual-registered care homes).

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 advice guide **How to find the right care home** and our factsheet **Paying care home fees** (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).

10. Almshouses

An almshouse is a type of affordable sheltered housing for older people. Almshouses are run by charities and 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 who have lived in the area for a certain number of years.

Advantages

- there are generally a small number of houses grouped together, so you would be part of a small community
- the weekly maintenance contribution (the charge you pay instead of rent) is usually low
- they may enable you to stay living in an area you know
- there is often a scheme manager or warden, although they may only work part-time.

Disadvantages

- they wouldn't usually be suitable for people who aren't able to live independently
- many of them are in old buildings so may not have modern adaptations for older people
- limited availability and there may be a waiting list

- by law, residents are licensees rather than tenants, which means they have fewer housing rights.

How to apply for an almshouse

Your local council or the Almshouse Association will have details of current almshouse vacancies (01344 452922, almshouses.org).

11. Shared Lives

Shared Lives schemes provide an alternative way for people who find it hard to live independently to get the support they need. The scheme will match you with a Shared Lives carer, who you will either move in with or visit regularly. The idea is for you to share family and community life.

Advantages

- more personal support than you might get in extra care housing or a care home
- sense of belonging to family or community life
- can be much cheaper than a care home
- care from one carer with whom you can build a relationship.

Disadvantages

- lack of availability and availability varies from area to area
- you may need to try a few placements before you find one that suits you
- difficult to arrange a placement if a decision needs to be made quickly
- limited housing rights.

To find out about Shared Lives schemes in your area, contact Shared Lives Plus (0151 227 3499, sharedlivesplus.org.uk). You will usually need to have a care needs assessment from your local council in order to be eligible for a Shared Lives placement.

12. Help with the move

Moving home can be stressful and expensive. Make sure you start planning and clearing well in advance to make your move as smooth as possible.

Removal companies

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 that offers insurance as part of the service. Make sure that the company belongs to a professional body, such as the National Guild of Removers and Storers (01494 350 143, ngrs.co.uk).

Downsizing

If you're moving to a smaller property, be realistic about what you'll have space for in your new home. Depending on what you need to get rid of, you might be able to:

- sell large items, like white goods, to the person buying your home
- offer items to friends and family
- offer items to charity shops
- arrange for your council to collect bulky items, for a fee
- arrange for items to be taken to a local recycling centre
- get a house clearance or rubbish removal company to take away anything you don't need or can't give away

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 financial help with removal costs. If you qualify for Housing Benefit, you might be able to apply for a Discretionary Housing Payment from your local council to cover things like removal costs or a deposit. See our factsheets **Local welfare assistance schemes and the Social Fund** and **Council Tax Support and Housing Benefit** for more information (0800 319 6789, independantage.org).

13. 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).
- Call us to get a copy of our factsheet **Adapting your home to stay independent** (0800 319 6789) or download it from our website (independantage.org).

If you want to move to specialist housing for older people:

- If you have any questions after reading this factsheet, speak to one of our advisers at Independent Age (0800 319 6789)
- For information about housing schemes or care homes in the local area, contact Elderly Accommodation Counsel about your options (0800 377 7070, eac.org.uk).

If you're 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 copy of our advice guide **Choosing a care home** (0800 319 6789) or order or download it from our website (independenage.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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- remember Independent Age in your will and benefit from our Free Wills offer to supporters.

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