

## Extra care housing

Extra care housing is a specialist type of housing designed with older people in mind. It allows people to live independently while getting the care and support they need. This factsheet explains what extra care housing is, how to access it and how to pay for it.

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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](http://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](http://agecymru.org.uk)) for information and advice. In Scotland, contact Age Scotland (0800 470 8090, [agescotland.org.uk](http://agescotland.org.uk)). In Northern Ireland, contact Age NI (0808 808 7575, [ageni.org](http://ageni.org)).

# **1. What is extra care housing?**

Extra care housing is designed for people who need some extra help to look after themselves, but not at the level provided by residential care homes. People living in extra care housing enjoy the freedom and independence of having their own front door, while having the reassurance that care staff are available when needed.

The type of care and housing offered will vary from scheme to scheme. Care staff will usually be on call 24 hours a day, to provide personal care as and when you need it. Personal care includes things like washing and dressing, but not medical care that would need to be provided by a qualified nurse.

Extra care accommodation can be provided by a local council, a housing association or a private company. You can rent, buy, or part-own it, either by yourself or as a couple.

You may hear extra care housing referred to by other names, such as assisted living, housing with care, or very sheltered housing.

## **Key features of extra care housing**

- Residents are usually aged 55 or over and are able to live safely on their own with some support.
- The accommodation consists of self-contained adapted flats or bungalows.
- Care and support staff are available up to 24 hours a day, often based on site, and provide personal care and domestic support such as cleaning and laundry services.
- Emergency alarms are placed throughout the properties and site so residents can call for help, day or night.
- There are some communal facilities and shared services, such as a lounge, dining area and garden.

## **2. The accommodation**

Housing usually consists of self-contained flats and bungalows, with their own kitchen, bathroom, bedroom and living room.

The accommodation is designed to be safe and accessible for older and disabled people. For example, the bathroom may have a level access shower or the kitchen may have lower worktops

for a wheelchair user. Hallways will usually have handrails. There should be alarms throughout so you can call for help if you fall. Some accommodation will have storage areas where you can store and charge an electric wheelchair or scooter.

## **Facilities**

Some extra care housing schemes may provide hot meals you can take in the communal dining area or in your own flat. Some will have cafe or bar facilities. Some schemes will offer organised activities, such as group outings, hobby groups or film nights, for residents to socialise and to encourage a community feel within the scheme.

Some larger extra care housing schemes may have facilities such as a hairdresser, shop, GP practice, restaurant or gym on site. In some areas, these may be shared with the local community.

### **3. Care and support services**

Care and support will be provided to residents in extra care housing. The type of help you get will depend on your needs. Some residents will be fairly independent, while others will need more regular help. If your condition changes, or you tend to have good days and bad days, the care you receive should be tailored to this.

The care provided might include help with washing, getting dressed and using the toilet, or reminders to take medication. You may also be able to get help with shopping, laundry or other domestic tasks. The care staff may be employed by the local council social services department, the housing provider or private home care agencies.

Nursing care, such as having wounds dressed, catheter care or being given medication, will not be provided by the care staff in the scheme. If you need nursing care, this may be provided by a community NHS service, such as district nurses.

## 4. Who can get extra care housing?

There are a limited number of extra care housing schemes, so you'll normally need to meet certain eligibility criteria. Privately-run schemes are likely to have fewer criteria than council-run schemes. You might need to consider:

- Are you the right age? Most schemes accept residents who are aged 55 and over.
- Do they give priority to people who already live in the area?
- Do you need to have had a care needs assessment from your local council before you apply? This is a free assessment that looks at your needs and the sort of help you could benefit from. See our factsheet **Assessment and services from your local council** (0800 319 6789, [independentage.org](http://independentage.org)) for more information.
- Do residents need to have a minimum level of care needs? For example, some schemes will only accept residents who need more than 10 hours of care each week.
- Is there a maximum level of support the scheme can provide?

- Will you have to move to alternative accommodation – for example, a care home – if your care and support needs pass a certain level?
- Can couples or friends – including those with different types or care needs – move into the scheme together?
- Can the scheme support you if you have, or develop, dementia?

Some schemes take a mixture of people with different levels of ability. This is known as a mixed model scheme. This could be a good choice for a couple who have different care needs.

## 5. Advantages of extra care housing

Extra care housing schemes can be very popular and can offer many advantages. For example:

- A smaller, more manageable property – with your own front door and personal space
- You can maintain your independence for longer. Moving to extra care housing may prevent or delay a move to a care home.
- You can feel reassured that help is available in an emergency. Having staff on site can help you feel especially safe and secure.
- Communal facilities and organised activities give you opportunities to socialise with other residents.
- If you buy, you will remain a property owner and have an asset to sell or pass on in your will.
- If you rent, you will have rights as a tenant under housing law. You should have a tenancy agreement, and have the right to live in a property that is safe and kept in a good state of repair by the owner.
- If you're on a low income, you may be eligible for Housing Benefit and Council Tax Support.

- If you're part of a couple and one of you has increasing care needs, you can stay living together while getting appropriate support

## 6. Disadvantages of extra care housing

While extra care housing has many advantages, it won't be the right option for everyone.

- The eligibility criteria for a scheme may be difficult for you to meet.
- There are often waiting lists.
- Schemes can vary in terms of the support they provide. Some may offer 24-hour care but others may only offer an hour a day, for example, and be aimed at more independent residents.
- Service charges can be more expensive than non-specialist housing. Ask about this when considering a property.
- If you have higher care and support needs than other residents, you may feel isolated
- Living in housing aimed at an older age group doesn't suit everyone. If your current area has a mixture of age groups, how would you cope with the change?
- If you buy a property, it may be difficult to sell on if you need to move in future.
- You will still have to cover food, energy and water bills, as well as the monthly service charge. You may also have to contribute towards your care costs.

## **7. How do I find an extra care housing scheme?**

There are many different providers of extra care housing. Schemes may be run or owned by councils, housing associations, charities or private companies.

Contact your council's 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 70 70, [housingcare.org](http://housingcare.org)). You can contact private companies directly to find out if they run schemes in your area.

### **Schemes run by councils**

Extra care housing schemes run by councils will normally have eligibility criteria which you need to meet. You will usually need to be:

- over a certain age (usually 55)
- living in the area, or with connections to the area.

You will probably also need to have a free care needs assessment from the council to work out whether extra care housing is suitable for you. The assessment will be carried out by a social

care professional. It will look at how much care you need and what would be the best way for you to get it.

You're more likely to be offered a place in council-run extra care housing if you already live in social housing or other rented accommodation. If you already live in a council-owned property, you may be able to ask to transfer into an extra care housing scheme. If the council doesn't have any available, they may nominate you for extra care housing run by a local housing association.

## **Schemes run by housing associations**

Housing associations are not-for-profit organisations which provide affordable housing, including extra care housing. Each housing association will have its own eligibility criteria, which may be different from the council's. However, most will require you to be over a certain age or to have certain needs or a disability. Some housing associations only offer housing to people on the council housing register, while others can be approached directly.

Housing associations may offer extra care homes for rent, to buy or for shared ownership.

## **Schemes run by private companies**

Some extra care housing schemes are run by private companies. Their schemes may have fewer restrictions on who can move in – you might only need to meet a minimum age to rent or purchase a property.

You may be able to rent the property, buy outright or buy through a shared ownership agreement.

If you need help with personal care, the housing provider may have a contract with a private care agency or you may have to arrange this support yourself. Check the policy of your chosen provider.

### **To do...**

If you move into a private extra care scheme and have support needs, you can still contact social services for a care needs assessment. Social services should provide you with one regardless of your financial situation and may contribute towards your care costs if you qualify for their support.

## 8. Checking the quality of extra care housing schemes

There are a number of ways to check the standard of housing and care provided by a local extra care scheme. The Care Quality Commission monitors and inspects health and social care providers to make sure they meet standards of quality and safety. You can find their inspection reports by visiting [cqc.org.uk](http://cqc.org.uk) or calling 03000 616161.

If you're buying a flat in an extra care housing scheme, ask if the scheme is following the Association of Retirement Home Managers (ARHM) Code of Practice. This code sets out how retirement leasehold properties should be managed. It is approved by the government.

If a scheme provides food, you can take a look at their food hygiene rating provided by the Food Standards Agency (020 7276 8829, [food.gov.uk](http://food.gov.uk)).

## 9. Paying for extra care housing

Extra care housing charges fall into three areas:

- the cost of buying or renting the accommodation
- a service charge for home maintenance and communal facilities
- care costs

### Help with accommodation costs

If you're living on a low income, you may be eligible for Council Tax Support and Housing Benefit. Housing Benefit could help with rent and service charges. You can't get Housing Benefit to pay a mortgage.

To make sure you're receiving everything you're entitled to, contact our Helpline (0800 319 6789, [independentage.org](http://independentage.org)) to arrange a free benefits check. For more information, see our factsheet **Council Tax Support and Housing Benefit** (0800 319 6789, [independentage.org](http://independentage.org)).

### Help with service charges

There may be different types of services covered by your extra care housing scheme's service charge. You might be able to get help with some

of them if you qualify for Housing Benefit. Services such as cleaning and maintaining communal areas or window cleaning can usually be covered by Housing Benefit. Other services – such as meals, laundry services or community alarms – cannot be covered by Housing Benefit. Speak to your local council about whether they can help you pay for these services. If you're eligible for disability benefits, such as Attendance Allowance, this could be used to pay for these additional services.

If you're struggling to afford your service charge, contact our Helpline (0800 319 6789) for more information and advice.

## **Help with personal care costs**

You may qualify for financial help from your local council. After your care needs assessment (see chapter 7), you'll be given a financial assessment if the council decides they should be meeting your care needs. This looks at your income and savings to work out how much you will need to contribute to your care costs, and whether the council will pay anything. For more information, see our factsheet **Assessment and services from your local council** (0800 319 6789, [independentage.org](http://independentage.org))

## **Making sure care charges are reasonable**

If you're making a contribution towards your care costs in extra care housing, the council has to make sure you are left with a minimum income to cover basic living costs, like food, transport and utility bills. This is known as the Minimum Income Guarantee (MIG).

You should be left with the MIG amount after covering housing costs, such as rent and council tax. If you have a disability, the council should also make sure you have enough money left to pay for any disability-related costs not already covered by your care package.

The MIG for 2016–17 is £189 per week if you're single and have reached Pension Credit qualifying age. If you're a member of a couple and one of you has reached the qualifying age for Pension Credit, your minimum income is £144.30 per week. If you're a carer, you may have an extra £43.25 per week added to your minimum income. The council can also choose to leave you with a higher minimum income if they wish.

## **10. Useful contacts**

Call our Helpline to talk about your housing and support options (0800 319 6789).

Your local council should also be able to give you details of extra care housing schemes, especially if you're looking to rent. If you're selling your home and want to buy an extra care property, ask an estate agent about what is available in your area.

You can also search for extra care housing in your area on the Elderly Accommodation Counsel website (0800 377 70 70, [housingcare.org](http://housingcare.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](mailto:advice@independentage.org).

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