Sheltered housing and extra care housing

Sheltered housing and extra care housing are types of specialist housing designed with older people in mind. They allow you to keep your independence while making sure help is available when you need it. This factsheet looks at their main features, the differences between them and how to find them.
About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That’s why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we’re independent so you can be.

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 12 44 222, agescotland.org.uk).

In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).
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1. Introduction to sheltered housing and extra care housing

Sheltered housing and extra care housing are both designed specifically for older people – usually over-60s. They combine housing with some support and shared facilities. They allow you to live independently, but with the reassurance of knowing help is available when you need it.

The support offered by sheltered housing is relatively low-level. Most schemes have an emergency alarm system. There will probably also be a scheme manager or warden to ensure residents are safe and well, but they won’t necessarily be based on site.

Extra care housing offers a higher level of support than this, with care workers available on site up to 24 hours a day for those who need them. This means it’s often suitable for people with higher care needs than those living in sheltered housing. It may not offer as much care as would be available in a residential care home.

For both sheltered housing and extra care housing, you’ll usually have to meet some eligibility criteria to live there and there may be a waiting list.

To do

Think about your options carefully before moving. There are a number of housing options that could be suitable, or you might find you can stay in your current home with the help of some extra adaptations or equipment. For more information, see our guide Choosing where to live (0800 319 6789, independentage.org).
2. Sheltered housing

Sheltered housing generally consists of self-contained one- or two-bedroom flats or bungalows grouped together in a small complex. There will usually be some communal areas, such as a garden, lounge, guest flat or laundry room. Schemes often offer organised social activities, such as film nights, coffee mornings or a gardening club.

There will usually be a scheme manager who is responsible for looking after the building and ensuring residents are safe and well, for example by responding to emergency alarm calls. They might be full- or part-time and won’t necessarily live on site. The level of support available varies from scheme to scheme, so check what your chosen scheme is offering. 24-hour emergency help may also be available through an alarm system.

Sheltered housing will often have features specially designed for older people, such as good levels of heating, lifts, or some adaptations for people who use wheelchairs. Again, check what your chosen scheme is offering.

Depending on availability in your area, you may be able to buy or rent a sheltered housing property. A few schemes offer homes that can be part-bought and part-rented through shared ownership.

Who can get sheltered housing?

Sheltered housing might be suitable for you if you can live relatively independently, but would like a more manageable home and the peace of mind that help is available in an emergency.

Decisions about who gets sheltered housing will vary from area to area and depending on whether you are applying for social housing, or buying or renting privately. There may be fewer
eligibility criteria for private sheltered housing, but most housing will have some requirements – for example, you might have to be over 60 to live there.

Social housing is low-rent housing for people who need it most. It might be provided by a council, or a non-profit organisation such as a housing association.

An example: Kornelia

Kornelia is 73. After her husband died, she became depressed and isolated and was finding it hard to manage her two-bedroom house. She managed to get a flat in a sheltered housing scheme near where her niece lives. The scheme offers social activities, including bingo and afternoon teas, which have helped her to make new friends, and her niece visits regularly. Although she misses her house, she is much happier now.

Advantages of sheltered housing

- You’ll have 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 other accommodation and have adaptations suitable for your needs.
- If you rent a property, the housing provider is responsible for any repairs.
- You’ll usually have access to communal facilities and social activities.
- You’ll have neighbours around you, while also keeping your own privacy.
Disadvantages of sheltered housing

- Moving to a smaller property means you’ll have less space for personal possessions.
- 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 – covering things like building repairs and the emergency alarm system – are often higher than in a privately-rented flat. This is because they are usually covering more, or more specialist, services.
- Some schemes might not accept new residents if they have dementia or higher care needs.
- If you buy a property, you may have to pay an exit fee if you want to sell it in the future.
- If you buy a property, it may be difficult to sell on in the future.

Also bear in mind that you’ll only be living with people of a similar age, which may or may not appeal to you.
3. Extra care housing

Extra care housing provides similar facilities and accommodation to sheltered housing but also offers help with personal care and household chores. This is usually provided by on-site care workers.

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 help with eating, washing or dressing, but not nursing care. The level of support you receive can be increased as your needs change.

As with sheltered housing, the accommodation consists of self-contained flats and bungalows. It may have adaptations for older and disabled people – for example, handrails in hallways or a bathroom with a level-access shower. Extra care housing may also offer more communal facilities than sheltered housing – for example, a dining room providing hot meals, or health and fitness facilities. Check with the scheme to see what’s available.

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

Who can get extra care housing?

Extra care housing is usually 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. It can also be a good option if you want to move as a couple but have different care needs, as it can provide more flexible care and support. Extra care housing is a popular choice as it can delay the need for residential care, offering an option where you can retain more independence.
There are a limited number of extra care housing schemes in most areas, so you’ll normally have to meet certain eligibility criteria. For example, there will normally be a minimum age requirement of around 55–60, and you may need to have a minimum level of care needs. Privately-run schemes are likely to have fewer eligibility criteria than social housing schemes.

An example: Paul and Yasmin

Yasmin had problems with her knees and was prone to falls, so the couple were considering moving from their two-storey flat to somewhere more accessible. Then a year ago, Yasmin was diagnosed with dementia. They knew that Yasmin would need more care in the future, although she was managing well at the time and wanted to make sure they could stay living together, so they looked at extra care housing. They found a flat through their council – although Paul didn’t need any care, Yasmin’s needs meant that extra care housing was suitable for her, so the couple were able to move in together.

Advantages of extra care housing

- You’ll have a smaller, more manageable property.
- It can help you to keep your independence for longer and prevent or delay the need for a care home.
- It provides reassurance that help is available if you need it. Having staff on site can help you feel especially safe and secure.
- You’ll have neighbours around you, while also keeping your own privacy.
- 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 – in many schemes you can increase or decrease the amount of care you receive as and when needed.

• The accommodation is designed with older people in mind – for example, it may have emergency alarms, adapted bathrooms and wheelchair-accessible flats.

**Disadvantages of extra care housing**

• 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, particularly if the provider is a council or housing association – your needs may be too low or too high.

• You may have to move somewhere else, such as a care home, if your care needs require more intensive monitoring and support than can be provided by on-site staff.

• Service charges can be high. Make sure you ask about these when considering a property. Whether you rent or buy, there will be fixed service charges to pay for the standard services the scheme provides. This could include a basic charge for care, even if you don’t need it yet.

• Schemes vary in terms of the amount of care they provide. For example, some may offer 24-hour care but others may only offer an hour a day and be aimed at more independent residents.

• If you buy a property, you may have to pay an exit fee if you want to sell it in the future.

• If you buy a property, it may be difficult to sell on in the future.
Also bear in mind that you’ll only be living with people of a similar age, which may or may not appeal to you.
4. How to get sheltered housing or extra care housing

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

Contact your council's adult social services department for details of sheltered or extra care housing schemes in your local area or search the Elderly Accommodation Counsel’s online directory (0800 377 7070, housingcare.org). You can contact private companies directly to find out if they run schemes in your area.

Renting sheltered and extra care housing from your local council or housing association

Most sheltered and extra care housing to rent is provided by councils and housing associations. Housing associations are not-for-profit organisations that provide affordable housing, including sheltered and extra care housing. There often isn’t enough housing of this type to meet demand, so there may be a waiting list and you’ll probably have to meet certain criteria before you apply – for example, you might need to be over 60 and show that sheltered housing would help you to maintain your independence.

Each local council will have its own allocation scheme for social housing. You can ask to see your council’s scheme – they should have it on their website or you can ring their housing department for information. Councils have to give certain groups of people higher priority in their scheme, also called ‘reasonable preference’. This includes:
• people who are homeless or threatened with homelessness
• people living in unsanitary, overcrowded or otherwise unsatisfactory housing
• people who have to move on medical or welfare grounds
• people who need to move to a specific location and who would suffer hardship if they didn’t move there – eg, if they need specialist medical facilities in that area.

Councils can then set their own qualifying criteria, which often includes a requirement for people to have lived in their area for a certain period of time before they can apply to join the council’s waiting list. Homeowners and those able to buy are often given a lower priority.

You may need to join the council’s housing register (waiting list) before you can be considered for sheltered housing.

Housing associations usually have to follow the council’s housing allocation scheme and will only offer housing to people on the council’s waiting list. However, some housing associations will accept direct applications and may also have their own eligibility criteria for residents.

**Good to know**

You can challenge a council’s decision, for example if you disagree with the level of priority you’ve been given while on the waiting list, or think the housing you’ve been offered is unsuitable. Get advice before you do this: find a local adviser using Shelter’s online directory ([shelter.org.uk/get_advice/advice_services_directory](http://shelter.org.uk/get_advice/advice_services_directory)) or call their helpline on 0808 800 4444.

If you’re applying for council extra care housing, you will probably also need to have a care needs assessment from the council to work out whether extra care housing is suitable for you. The assessment will look at how much care you need and
the best way for you to get it. For more information on care needs assessments, see our factsheet **Assessment and care services from your local council** (0800 319 6789, independentage.org).

**To do**

If you’re already a council or housing association tenant, contact your landlord to ask about opportunities for moving into sheltered or extra care housing.

If not, contact your local council’s housing department for information. They will also be able to tell you about local schemes run by housing associations. Ask them how their housing allocation scheme works and what level of priority you would be given.

**Renting or buying from a private provider**

A small number of sheltered and extra care housing properties are available to rent privately. There will probably be fewer eligibility criteria to meet if you rent this way, and waiting lists may be shorter, but the rent will probably be higher and your tenancy may offer less security. Housing to buy is mainly available through private providers and is usually sold on a leasehold basis. See chapter 5 for more information on weighing up the pros and cons of buying and renting. There is usually still a minimum age requirement for sheltered and extra care housing, even if you’re renting or buying privately.

The Elderly Accommodation Counsel’s Housing Care website has a searchable directory of specialist housing for older people, including properties to buy (0800 377 7070, housingcare.org). Many properties are also advertised with local estate agents or on property websites.
Good to know

Even if you’re planning to rent or buy sheltered or extra care housing privately, it’s still a good idea to contact your local council and ask for a care needs assessment. Councils must carry out a care needs assessment if you appear to need care or support. Bear in mind that it can take a while to get an assessment, although urgent assessments should be carried out where necessary.

Government guidance doesn’t give specific timescales, but says assessments should be carried out within an appropriate and reasonable time. If you think you’ve been waiting too long for an assessment, speak to the manager of adult social care at your council – see our factsheet Assessment and care services from your local council for more information (0800 319 6789,

If your needs are high enough that the council decides it should be supporting you, you’ll be given a financial assessment to work out whether the council should be paying for any of your care.
5. To rent or buy – things to consider

Sheltered and extra care housing can be bought or rented, and a small number of schemes also offer the option of part-buying through shared ownership.

Buying – how it works

Most sheltered and extra care housing is available on a leasehold basis. If you were a homeowner before moving, you were probably a freeholder rather than a leaseholder, as most general housing is available on a freehold basis.

Buying freehold properties

- Whole houses are normally sold as freehold properties.
- You own the building and the land.
- You’re responsible for all repairs and maintenance.
- You can sell the property as and when you wish.

Buying leasehold properties

- Flats may be sold as leasehold properties.
- You have temporary ownership of the property and permission to live in it, but you don’t own the land it’s on. The land is owned by a landlord (freeholder).
- Usually, you’re responsible for internal maintenance and the landlord is responsible for maintenance of the building’s shared parts and structure. However, you’ll have to pay maintenance fees and for repairs, even when the landlord is responsible for getting them done. As well
as paying into a sinking fund to cover small repairs, you may have to contribute your share of the costs of larger jobs.

- You may need permission from the landlord to make any alterations.
- You’ll usually have to pay an annual ground rent (generally around £100–£200) to the landlord.

A lease is a long tenancy – usually 99 to 125 years. The lease doesn’t automatically get extended when the property changes hands, so make sure you check how long your lease has left to run before purchasing. Once you have been living in the property for two years, you will probably have the right to extend the lease. You will have to pay to do this. If you can, it’s a good idea to extend the lease before it drops below 80 years, otherwise you may have to pay additional fees.

If you’re buying through a shared ownership scheme, you’ll purchase 25%–75% of the property as a leaseholder and pay rent on the rest.

**Things to check**

Before buying sheltered or extra care housing, make sure you get a copy of the lease and check:

- how long the lease has left to run
- the cost of ground rent and whether it can be increased
- the cost of service and maintenance charges, and what they include
- whether you will have to pay an exit fee if you want to sell or sub-let the property, and any other restrictions on selling – eg you may have to sell to purchasers over 60.

Seek legal advice when buying property. You can find a solicitor through the Law Society (020 7320 5650,
solicitors.lawsociety.org.uk). The Leasehold Advisory Service (020 7832 2500, lease-advice.org) also provides information on things to consider before buying a leasehold property.

Renting – how it works

If you’re renting sheltered or extra care housing, this will usually be through a council or housing association, but could be through a private landlord. Your tenancy may offer less security if you rent privately. Check your tenancy agreement to find out what type of tenancy you have, as this will affect your rights.

Your right to stay in a property will depend on the type of tenancy you have. Most people who are renting privately will have an assured shorthold tenancy, usually starting with a contract of six or 12 months. If you’re renting from a council for the first time, you may be given a 12-month introductory tenancy before they offer a longer-term secure or flexible tenancy. If you’re renting from a housing association for the first time, you may be offered a 12-month starter tenancy before they offer a longer assured tenancy or assured shorthold tenancy. Shelter has more information about different tenancy types (0808 800 4444, shelter.org.uk/get_advice/downloads_and_tools/tenancy_checker).

Remember

If you’re a homeowner, you might decide to sell your current property and then rent your next home. However, the capital from the sale of your home may affect your entitlement to means-tested benefits and council-funded care. If you have any questions about how the sale of a property could affect your entitlement to benefits or care, call the Independent Age Helpline (0800 319 6789) to arrange to speak to an adviser.
Things to check

Make sure you read the tenancy agreement (contract) carefully. Check:

- how much the rent is, and when and how it should be paid
- the cost of service and maintenance charges, and what they include
- information about bills you’re responsible for paying, eg Council Tax
- information about responsibilities of the landlord and tenant, eg for repairs
- what type of tenancy you have
- when the landlord can increase the rent
- notice periods for the tenant(s) and the landlord, and other rules on ending the tenancy.

Extra charges

Whether you’re buying or renting, there will be charges for additional services. In both sheltered and extra care housing, you will usually have to pay for:

- housing management – eg repairs and maintenance, organising resident involvement meetings
- facilities management – eg cleaning communal areas, gardening
- housing-related support and housekeeping services – eg warden services, community alarms, meals, laundry
- Council Tax, water and energy bills.

In extra care housing, you will also be charged for personal care services you need.
Make sure you check your contract carefully to find out what you will be charged and what the charges cover.
6. Choosing a housing scheme

Checking the quality of a scheme

The Care Quality Commission (CQC) regularly inspects care and health services in England to check whether they meet government standards. This includes housing schemes that provide personal care services. The CQC gives services a rating, ranging from outstanding to inadequate. You can search for extra care housing services on their website, check how they’ve been rated and read the CQC’s latest reports (cqc.org.uk), or ask the scheme what their rating is. The CQC doesn’t regulate sheltered housing.

If you’re buying sheltered or extra care housing privately, check if the scheme follows the Association of Retirement Housing Managers (ARHM) Code of Practice for private managers of leasehold retirement housing. This is designed to encourage good practice and is approved by the government. It’s voluntary, so organisations don’t have to sign up to it, but you could ask if your sheltered or extra care housing scheme follows the Code of Practice or is an ARHM member.

If a scheme provides food, you can take a look at their food hygiene rating from the Food Standards Agency (020 7276 8829, food.gov.uk).

Making your choice

Sheltered housing and extra care housing schemes vary a lot in what they offer. Make sure you ask plenty of questions when you approach a scheme, and be sure to pay a visit.
You might want to consider:

**Services and facilities**

Is there a scheme manager? Are they located on site or nearby?

Is there an emergency alarm system?

Is the building accessible with any adaptations you need, eg grab rails or a walk-in shower?

Does the building have the facilities you need, eg a laundry or communal dining room?

If you’re moving to extra care housing, does it offer the right level of care for you?

How large are the rooms? Would you be able to live there comfortably?

Is there parking space, for residents or visitors?

**Costs**

What are the services charges? (see chapter 7 for information on help to pay service charges)

What is included in them, and what could cost extra?

How much are average bills?

If you’re moving to extra care housing, how much will the care services you need cost? (see chapter 7 for information on help to pay for care)

Would you have to pay an exit fee if you left?

**Leisure and social life**

What communal facilities, opportunities for socialising and other events does the scheme organise?
Are the communal areas pleasant?

How active are the other residents?

Is there good local transport, so you could get out and about if you wanted to?

Is there anywhere for visitors to stay?

Does the scheme accept pets?

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*My advice is, go and visit and ask questions. Try to talk to people who aren’t sitting in the lounge, as well as those who are. This will help to give you an accurate impression of the place.*

Susan

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Make sure you also check the contract carefully. It will have details about things like notice periods and the type of tenancy you have.

**Location**

You might want to move out of the area you’re currently in, for example to move closer to friends and family. If you’re already a social housing tenant and want to move, there are various schemes that might be available to help you to do this. For example, a tenancy exchange or mutual exchange allows you to swap homes with another council or housing association tenant. You would arrange this exchange but would need the landlord’s permission.

Some landlords offer tenancy transfer schemes, where you move to another one of their homes in your area, or tenant cash incentive schemes, where you receive a cash payment in return for moving to a smaller property.

If you’re getting any care services provided by your council, make sure you tell the new council that you’re intending to
move into their area. They should then work with your current council to make sure you receive the care you need when you move. For more information, call the Independent Age Helpline (0800 319 6789).
7. Getting help to pay for sheltered and extra care housing

You might be able to get help with accommodation costs, service charges, and care costs.

Help with accommodation costs

If you’re on a low income, or getting Guarantee Pension Credit or certain other benefits, you might qualify for Council Tax Support. If you do, you’ll get a reduction of your Council Tax bill. You can apply for this whether you rent or own your house. If you don’t qualify, you may still be able to get other discounts from your Council Tax bill. For example, a full Council Tax bill is based on at least two adults living in a home, so if you live alone, you’re entitled to a 25% discount.

If you’re renting and are on a low income, you may be able to claim Housing Benefit to help pay your rent, and certain service charges (see below). You can apply for this whether you’re renting social housing or renting from a private landlord.

If you’re renting from a private landlord, how much you will get depends on the Local Housing Allowance rate for your area, for the size of property you need. Proposed changes from April 2019 will mean that all social housing tenants will also be affected by the Local Housing Allowance and this will restrict the maximum amount of Housing Benefit you may get. If your tenancy started before April 2016, you may not be affected by this change. Call the Independent Age Helpline (0800 319 6789) for more information and advice.

To find out more about who qualifies for these benefits and how to apply, see our factsheet Council Tax Support and Housing Benefit (0800 319 6789, independentage.org).
Help with service charges

If you rent your home, you can also apply for Housing Benefit to cover certain service charges, such as the upkeep of communal facilities like a laundry or garden, or charges for lifts or entry phones. You can’t claim Housing Benefit towards heating, hot water or energy bills, unless they’re for a communal area and you’re obliged to pay them.

Help with care charges

If you need help to look after yourself, you should get a free care needs assessment from your local council. This will establish what care you need and how you might be able to get it.

There’s a national eligibility threshold for getting help. If your needs are high enough to meet this threshold, the council will give you help and advice to find the care you need. You’ll then be given a financial assessment. This looks at whether you qualify for financial help from the council to pay for the care you need.

If your needs don’t meet the threshold, you must still be given information about other local services that could help you.

For more information, see our factsheet Assessment and care services from your local council (0800 319 6789, independentage.org).

If you’re contributing to your care costs but not in a care home, and you’re over Pension Credit qualifying age, the council has to make sure you’re left with a minimum income of £189 a week, or £144.30 a week each if you’re part of a couple. The council can also use its discretion to leave you with a higher amount. For more information, see our factsheet Getting care services at home (0800 319 6789, independentage.org).
Other ways to boost your income

Make sure you’re claiming all the benefits you’re entitled to. Try our online benefits calculator (independentage.org/benefit-calculator) or call our Helpline on 0800 319 6789 to arrange a benefits check. For example, you might qualify for:

**Pension Credit**

If you’re on a low income, this can top it up to £159.35 a week if you’re single, or £243.25 a week for a couple. This amount could be higher if you’re a carer, severely disabled, or have certain housing costs – eg mortgage interest payments.

**Attendance Allowance**

You may qualify for this if you’re 65 or over and need help with personal care – eg washing and dressing – because of an illness or disability. You could get:

- **£55.65** a week if you need frequent help or continual supervision during the day or supervision at night
- **£83.10** a week if you need help or supervision throughout both day and night.
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The sources used to create this publication are available on request. Contact us using the details below.

Thank you

Independent Age would like to thank those who shared their experiences as this information was being developed, and those who reviewed the information for us

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