

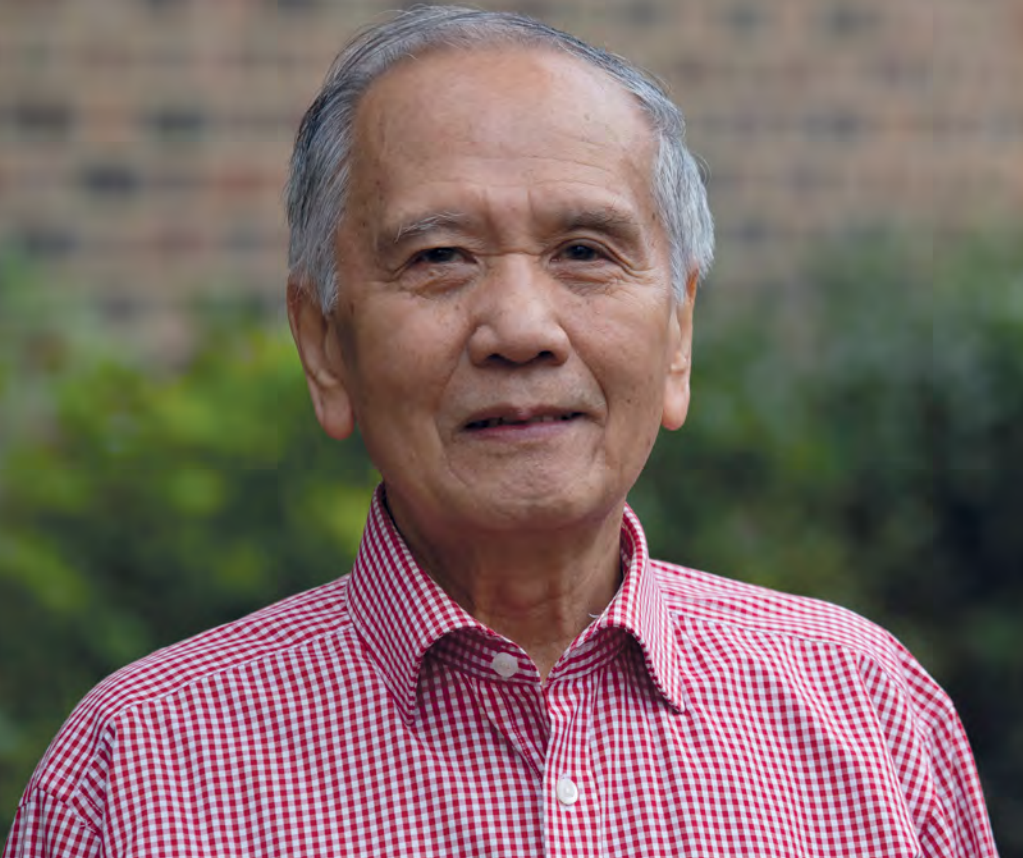


**Independent
Age**



Home security

**Protecting your home
and possessions**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us. Our special thanks go to the Metropolitan Police and the Crime Prevention team of West End Police Station for their support and expert advice during this review.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

We all want to feel that our home is secure from intruders. While burglary isn't very common, it's only sensible to take precautions. It doesn't take long to check for security risks.

This guide looks at simple and effective ways you can improve your home security to avoid burglary and other crimes around the home. It also outlines where you can get help to keep your property safe and what to do if your home is broken into.

Burglars look for easy opportunities to enter a home, so having security measures in place can often deter them. Just a few changes can make a big difference and give you peace of mind.



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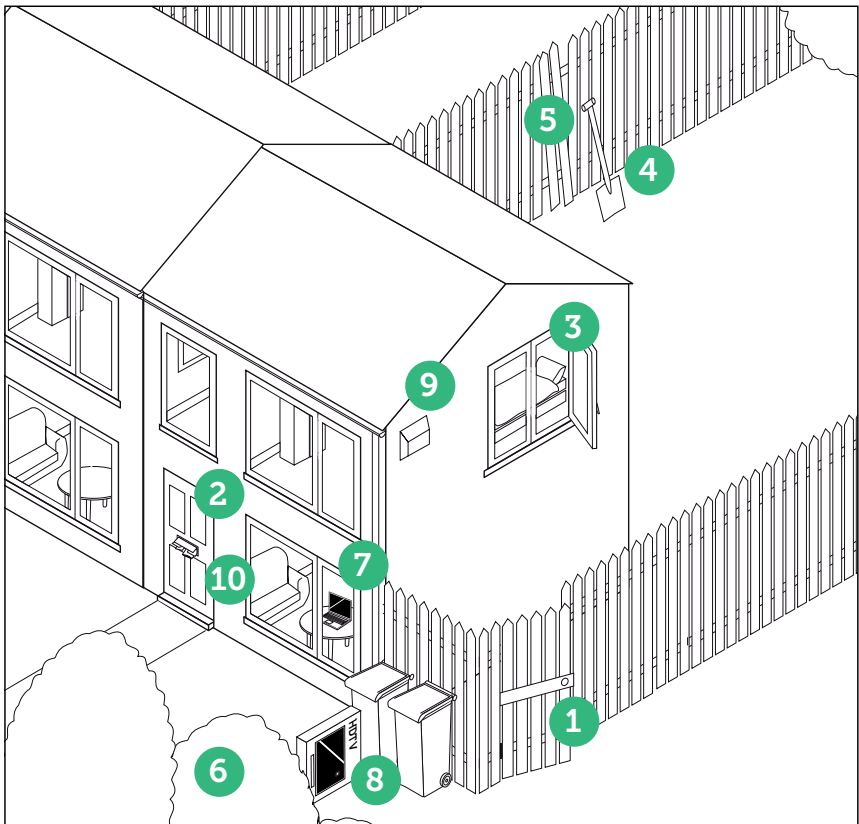


1. Think like a burglar

A little knowledge can help you stay one step ahead of potential intruders.

1. Think like a burglar

Take a look at this picture and see if you can identify the security risks. Your home might look different to this, but think about how there might be similar risks relevant to you.



Many burglaries are not pre-planned and may be over in minutes. A burglar looks for easy access and quick results.

Burglars will look for:

1. an open gate – if you're careless about this, the chances are the rest of your security is weak
2. flimsy doors and inadequate locks
3. open windows or other openings – even a small gap can be made bigger with an arm or a tool
4. ways to get inside – ladders left out, garden furniture, tools that can be used to break in
5. broken fences
6. hiding places – overgrown hedges, poorly lit areas
7. valuables that can be seen through the windows
8. packaging for expensive items and wheelie bins left outside
9. inactive alarms – burglars may test them by breaking a window or throwing something through a letterbox
10. signs that nobody is home – a stuffed letterbox, mail on the doormat, closed curtains during the day, no lights on at night.

1. Think like a burglar

Burglars are put off by:

- lights
- strong locks
- double glazing or glass that's difficult to break
- Neighbourhood Watch – see **chapters 2 and 6**
- good, working alarms.

You can make life difficult for burglars. There are many simple but effective solutions to improve your home security.

If you need financial help to make your home safe, you could get:

- a grant – visit Turn2Us to see which grants you could qualify for (**grants-search.turn2us.org.uk**, **0808 802 2000**)
- a budgeting loan or advance from your benefits – see our factsheet **Extra help with essential costs if you're on a low income**
- help from your local council – visit **gov.uk/find-local-council**, or call **020 7664 3000** to find the phone number for your local council.



Good to know

If you rent your home, your landlord may be responsible for certain things to keep your home safe – for example, repairing the locks on your windows.

Check your tenancy agreement to find out what your landlord is responsible for. In Wales, a tenancy agreement is known as an occupation contract.





2. Checklist of things to think about

What would a burglar see if they looked at your home?

Take some time to walk round your home. Use the checklist on **page 10** to think about how secure the doors and windows are and to identify any other potential issues. Any box you tick could be a security risk. If you need help with this, ask your family or friends, or see our suggestions at the end of this chapter.

If you're renting and spot any risks, it may be your landlord's responsibility to make your home safer – check your tenancy agreement (or occupation contract in Wales) or speak with your landlord. If you're not sure, call our Helpline for more advice (**0800 319 6789**).



2. Checklist of things to think about

Take a good look at your home from the street or outside your building

Are there bushes, shrubs or walls that could hide someone trying to get in?

Is it hard to see the front door and the windows?

Would an intruder be able to stay hidden?

Does your home look like it's not been looked after?

Do you lack any outside lighting that's triggered by movement or comes on automatically?

Are any side or rear entrances easy to access?

Are there any climbing aids, such as a ladder, wheelie bins or trees?

Is there anything a burglar could use to break a window?

Now look at the doors and entrances to your home

Do the doors look weak and flimsy?

Are the doorframes flimsy and in poor condition?

Could somebody easily kick in or break the door panels?

Are the door hinges rusty or damaged, or could they be unscrewed?

Is there only one lock on the front door?

Can you see inside the hall through a window and/or the letterbox?

Can you get your hand through the letterbox and reach the door locks?

2. Checklist of things to think about

Now look at the windows, especially ground-floor windows or any that are accessible from a flat roof

Are the frames in poor condition?

Are there any gaps between the frame and the building?

Is the glass poorly fitted?

Is the glass cracked?

Is the putty or sealant in poor condition?

Are your window locks hidden from view?

If you rent

Your landlord may not be responsible for general improvements to your home security, and you may need permission before you can install any additional security measures or change the locks. However, if your home security is at risk because of something that needs fixing, your landlord may be required to carry out repairs.

If you rent your home and you've ticked any of the boxes in this chapter, make sure you know what is your responsibility to fix and what your landlord is responsible for.

Check this in your tenancy agreement (occupation contract in Wales), or speak with your landlord.

For more advice, contact Shelter:

- in England, contact Shelter England
(**0808 800 4444**, **england.shelter.org.uk**)
- in Scotland, contact Shelter Scotland
(**0808 800 4444**, **scotland.shelter.org.uk**)
- in Wales, contact Shelter Cymru (**08000 495 495**,
sheltercymru.org.uk).



To do

If your landlord isn't doing what they're required to do to keep your home safe, call our Helpline to arrange to speak to an adviser (**0800 319 6789**).

2. Checklist of things to think about

If you own your property

If you need home repairs, you can find trading standards-approved businesses through Buy With Confidence (**01392 383430**, **buywithconfidence.gov.uk**) or ask your friends and neighbours for recommendations. Sold Secure has a searchable directory of approved home security products (**01327 264 687**, **soldsecure.com**).

There are organisations that may be able to help you too – for example, by fitting locks, door chains and viewers:

- in England – Home Improvement Agency (**0300 124 0315**, **findmyhia.org.uk**)
- in Scotland – Care and Repair (**0141 221 9879**, **careandrepairsotland.co.uk**)
- in Wales – Care and Repair Cymru (**0300 111 3333**, **careandrepair.org.uk**).

Your local Age UK may also offer a handyman service for a small fee (**ageuk.org.uk/services/in-your-area/handyman-services**).

If your budget is limited, focus on doors, locks and windows. You can find ideas and tips for improving your home security in later chapters.

Getting help

You can get practical crime prevention advice on the **police.uk** website, where you can also find information about your local force and what support you can get:

- in England and Wales, call **101** or visit **police.uk/pu/your-area**
- in Scotland, visit **scotland.police.uk/your-community**.

Your local Neighbourhood Watch can also help:

- in England and Wales, call **0116 402 6111** or visit **ourwatch.org.uk**
- in Scotland, call **01786 463732** or visit **neighbourhoodwatchscotland.co.uk**.



3. Your doors

Whether you live in a house or a flat, protecting your doors can go a long way to increasing your overall security.

Most burglars get in through a door and, even if they don't, they'll try to leave through one. Don't leave your keys in locks or lying around – put them in a safe place out of sight.

Check the door frame to make sure it's sturdy and not rotten. You can fit hinge bolts or security hinges for extra security. Glass panels on doors are vulnerable so it's worth replacing them with laminated glass if you can.

“ If you're going out, even for a short time, lock everything up. If you're at home, consider your safety too. Make sure your front and back doors are locked when you go to bed at night. Always keep door and window keys where everyone in the house can find them – for example, on a bedside table – so you can get out quickly in a fire.

Anna, Independent Age adviser

3. Your doors

Locks

Roughly 70% of burglars enter through a door and around 30% enter through a window, so make sure all your windows and doors are locked. If you have a wooden front door, it should be fitted with a five-lever mortice deadlock and a night latch or rim lock. A wooden back door should also be fitted with a five-lever mortice deadlock and mortice rack bolts to the top and bottom of the door.



Good to know

All locks should display the code BS3621, which is the lock safety standard of the British Standards Institute.

If you're renting and worried your current locks don't meet the safety standard, speak to your landlord. If they aren't responsible for your home's locks, you could ask a locksmith to check them. The Master Locksmiths Association has a searchable directory (**01327 262 255, locksmiths.co.uk/find-a-locksmith**).

A UPVC or a composite door – one made up from a variety of materials – should be fitted with a multi-point lock with a Europrofile cylinder. If you use a cylinder lock, you may need extra protection such as a security door handle.

French doors, patio doors and conservatories need to be as secure as other external doors. Install additional locks and security blocks to stop lifting or forced entry. It's a good idea to have multi-locking systems or mortice security bolts with removable keys at the top and bottom of both doors. Make sure any new doors you buy meet the PAS 24 standard, which is the minimum standard of security for doors and windows.



Good to know

You may be asked what type of locks you use when you take out or renew your home insurance policy and there may be a minimum requirement. Check with your insurance company.

If you need to have locks fitted or changed, use a professional locksmith. You can find an accredited locksmith through the Master Locksmiths Association (see **page 18**). They can also offer more detailed information and advice about locks.

3. Your doors

Other door security

You might want to consider securing your door in other ways. Remember that, if you're renting, you'll need permission from your landlord before making these changes, especially if it involves screwing or drilling.

- A letterbox draught excluder will make it difficult for intruders to see inside your property.
- Consider putting a cage or restrictor on your letterbox to prevent anyone from reaching inside and trying latches or fishing for keys.
- Get a security chain and use it when you're answering the door. You don't need to leave this on all the time if other key holders, such as carers, need to get in.
- A peephole or viewer can help you safely identify callers – you can get these in different sizes if you have a visual impairment.

“ If you live in a flat or apartment where you need to buzz people in, check that they have some ID. Don't let anyone in you're not sure of. Anyone honest won't mind you checking.



4. Your windows

There are some simple precautions you can take to protect your windows.

4. Your windows

Window locks are important on ground floors and above flat roofs or near a drain pipe. Landlords have a responsibility to make sure homes are safe, so window locks should be included in your tenancy agreement (occupation contract in Wales). You can buy them from DIY and home security stores, and they can be fitted to most types of windows. Check with the installer before you fit them to UPVC or metal windows though, as they may affect your warranty.

Adding adhesive window film to your glazing may protect it from being smashed – just make sure it meets the British Standard number BS EN 356 2000. Window shock alarms are relatively cheap and easy to fit. An alarm will sound if anyone tries to force a window. They may come with an adhesive warning sticker, which can act as an additional deterrent.



Good to know

Remove the keys from locked windows and keep them in a safe place, out of sight, but where you can find them easily.



5. Outside your home

As well as your home itself, there are a number of other things worth considering to make you feel safe.

5. Outside your home

If you have a front garden or outdoor space

If you have a garden or a shared outdoor space, keeping it well maintained can help to deter burglars. Any gates or fences should be kept in good repair.

If you rent

If you rent, check your tenancy agreement (occupation contract in Wales). If it does not say you have to maintain the garden, then it will not be your responsibility. However, keep in mind that if the garden is not mentioned at all, it might not be anyone's responsibility.

“ I have been burgled, and I installed a locked gate to the rear of the house and garden, to stop or at least make it difficult for anyone trying to burgle the house.

If you own your home

At the front, create a boundary with a low wall or fence, or by planting prickly or barbed shrubbery, such as holly, firethorn or hawthorn if you're able to maintain them. You could also plant low-growing thorny shrubs below windows and drainpipes. Keep the view into your front garden clear so any potential intruders are visible. Cut back any overhanging branches or foliage. Boundary fences, walls, shrubs and bushes should be no more than about 1m (3ft) high.

If you have a back garden with an access gate, keep it padlocked and make sure the gate can't just be lifted off its hinges.



Good to know

You may need planning permission to make changes to a fence, wall or gate. Contact your local council's planning department to find out.

5. Outside your home

Lighting

Outdoor lighting that comes on automatically when you approach a building is a powerful deterrent and can also help you find your way if you come back after dark. You can get lighting that's triggered by movement, or lights that come on automatically when it gets dark.

However, this lighting is easily activated by pets and other animals, and so may cause false alarms. If possible, try to use photoelectric-cell lights, which stay on from dusk to dawn and provide a constant, low level of white light.

Position lights at a suitable height so they can't be tampered with and are less likely to be activated by animals, and make sure the light won't annoy your neighbours or distract passing cars.

Lights should be fitted by a qualified electrician. Contact Trustmark to find one (**0333 555 1234**, **trustmark.org.uk/find-a-tradesman**) or ask your friends and neighbours for recommendations.

If you rent, and there was outdoor lighting already in the property when you moved in, the landlord may have a responsibility to repair it. Check your tenancy agreement (occupation contract in Wales).

Keep it tidy

Sheds and outbuildings are often targeted by burglars. Garden tools are valuable and can also be used to break into a property. Keep tools locked in sheds and garages. Use heavy duty locks – look for ones with a Sold Secure rating – and mark valuable items to make them easier to trace (see **chapter 6**).

Don't leave rubbish, ladders or anything else lying around that could be used for burglary or vandalism. Ask your neighbours not to leave tools out either – if your neighbours' behaviour is upsetting you, see **chapter 10**. If you have a wheelie bin, store it out of sight so a burglar can't climb up on it.





6. Other security advice

As the seasons change, you might want to consider different things to keep your home secure.

During the autumn and winter, when it gets dark early, there tend to be more burglaries, especially in the run-up to Christmas. Leave a light on if you go out or use a timer switch so a light comes on when it gets dark.

In spring and summer, you may leave windows and doors open or want to get out and about more. Make sure you lock doors and windows, even if you're right outside. If you're going away, see **chapter 7** for more security tips.



6. Other security advice

Burglar alarms

Burglar alarms can be a very effective deterrent. If you rent and there was already one in your property when you moved in, your landlord may have a responsibility to repair it as mentioned in the tenancy agreement (occupation contract in Wales).

There are many different types of burglar alarms and costs vary, so get advice before you buy. You could speak to your insurance company or contact your local police Safer Neighbourhood Team or Crime Prevention Officer:

- in England and Wales, call **101** or visit **police.uk**
- in Scotland, visit **scotland.police.uk**.

Your local Home Improvement Agency may be able to help you install one:

- in England – Home Improvement Agency (**0300 124 0315**, **findmyhia.org.uk**)
- in Scotland – Care and Repair (**0141 221 9879**, **careandrepairsotland.co.uk**)
- in Wales – Care and Repair Cymru (**0300 111 3333**, **careandrepair.org.uk**).



Remember

Before you buy, consider whether you want a system that just sounds an alarm or one that contacts you, nominated friends or family, or a security company when it's triggered. Don't be tempted to use a dummy alarm – they're easy to spot – and never buy from cold callers or telesales enquirers.

You should get at least three quotes from an accredited company. The National Security Inspectorate (NSI) (**01628 637 512, [nsi.org.uk](https://www.nsi.org.uk)**) and the Security Systems and Alarms Inspection Board (SSAIB) can help you find the right system and installer (**0191 296 3242, [ssaib.org](https://www.ssaib.org)**).

6. Other security advice

Property marking and tracing

Marking your property with a security code makes it easy for police to identify it as stolen and return it to you. There are various ways to do this, such as:

- register your property for free at Immobilise (**immobilise.com**)
- etching or engraving.

A simple way to create your own unique security code is by using your postcode, followed by your house or flat number. For example, if your address is 21 Court Street and your postcode XY3 6DE, your unique security code would be XY36DE21.

If you have a laptop, tablet or mobile phone, you can install tracking software to help trace it if it's stolen. Some software can be downloaded for free.

Take photos of valuable items and make a note of any serial numbers. You can also register them online for free on the national property register (**immobilise.com**). This would make it easier for police to return stolen items to you if they're found.



Ask your local Neighbourhood Watch, Safer Neighbourhood team or Crime Prevention Officer (**page 15**) for more advice.



Good to know

Home CCTV is more affordable these days and it's possible to buy relatively cheap cameras – but you need to be careful to comply with data privacy laws.

You can also get smart doorbells such as Ring (**ring.com**), which help you see who's at the door before you open it.

Distraction burglary

Beware of bogus callers and always ask for ID.

Door-to-door callers sometimes work in pairs – one distracts you while the other carries out the burglary.

If someone is at your door and you're not expecting anyone, don't open the door straightaway. Check through your window or peephole and open your door with its security chain on.

For more information on how to deal with this type of situation, see our guide **Scamwise**.

6. Other security advice

Other tips

- Keep car keys somewhere safe and out of sight.
- Consider fitting a small safe for valuable items – you can get information about safes and other security products from Sold Secure (**01327 264 687**, **[soldsecure.com](https://www.soldsecure.com)**).
- Keep important documents somewhere safe and shred any documents that have your personal details on before you throw them away – or burn them in your fireplace.
- Consider joining your local Neighbourhood Watch:
 - in England and Wales, call **0116 402 6111** or visit **[ourwatch.org.uk](https://www.ourwatch.org.uk)**
 - in Scotland, call **01786 463732** or call **[neighbourhoodwatchscotland.co.uk](https://www.neighbourhoodwatchscotland.co.uk)**.
- Try to make sure any adaptations you have made to your home don't compromise your security. For example, if you have rails installed by your front door, think about whether they could make it easier to climb up to first-floor windows. If so, make sure you keep your windows locked.



7. If you're going away

Even if you're only popping out for five minutes or going to a communal area in your building, like a laundry, you should always lock up.

7. If you're going away

Create a habit so that every time you go out, your home is secure.

Leave a visible light on if you go out in the evenings and don't leave a spare key in a hiding place, like under a doormat or fake stone, or in a plant pot. Leave spare keys with a family member, friend or trusted neighbour instead. You could consider fitting a key safe.

A key safe is a secure box fitted to an outside wall, containing a set of house keys and opened by a code. Make sure it's police approved. Sold Secure could help you find one (**01327 264 687, [soldsecure.com](https://www.soldsecure.com)**). Only give the code to trusted people and fit it somewhere out of sight.

If you're going away for longer, don't leave your home looking unoccupied.

“A significant number of burglaries occur because the householder just didn't lock the door correctly. Take your key outside with you, close the door and see if you can walk back in without unlocking it.

**Stephen, Essex Police Crime
Prevention Officer**

Do

- ✓ Cancel newspapers, milk and any other regular deliveries.
- ✓ Create the impression someone is home by using light and radio timers. Don't use a timer switch on lights that can easily be seen through a window.
- ✓ Ask a trusted neighbour to keep an eye on things, close gates and make sure post doesn't pile up. For a fee, you could use the Royal Mail's Keepsafe service (**03457 777 888**, **royalmail.com/personal/receiving-mail/keepsafe**). You'll need to apply five days in advance and let them know when you'll be back. They'll hold back your mail until you get home.
- ✓ Put valuable items out of sight or in a safe. You could leave them with a friend or relative, but check whether your or their insurance would cover the items if they were stolen.

7. If you're going away

Don't

- ✗ Close all your curtains and blinds – this is a giveaway to burglars that no one's at home.
- ✗ Tell anyone other than your family and close friends that you're going away or for how long.
- ✗ Post your holiday photos on Facebook, for example, until you get back – and be careful what you say on social media.

Just before you leave, lock all doors and windows and set your burglar alarm, if you have one.

If you're going away on a longer trip, make sure your home is still covered by your insurance policy. Some insurance policies may not cover a home that's been empty for 30 days or more. If you're planning to be away for a while, you should consider getting unoccupied buildings insurance.



8. Home insurance

Home insurance can give you peace of mind and will help you replace items if you're burgled.

8. Home insurance

Many people stay with the same insurance company for years, but it's worth shopping around. Use price comparison services such as uSwitch (**0800 6888 557**, **uswitch.com**) or ring around for quotes. You should base your decision on the cover provided, not just the price. Visit our website for more information on getting a good deal (**independentage.org/get-advice/money/saving-money/shopping-around-for-insurance**).



Good to know

You may be able to reduce your premiums if you have good security, such as alarms or good-quality locks, or you're in a Neighbourhood Watch scheme. Some companies offer policies tailored to older people, who may be considered lower risk.

When you take out a policy, be honest about the security you have. If your home is broken into and you weren't using the measures you said you had, your insurer may reject all or part of your claim. If you're not sure what level of security your policy requires, check the small print or phone your insurance company to find out.



9. What to do if you've been burgled

If you notice signs of a break-in when you get home, don't go inside or call out – go to a neighbour's house and call the police.

9. What to do if you've been burgled

A burglary is very upsetting, but there are things you need to do to make sure your home is safe after one. If your house has been broken into, use this simple checklist.

Contact the police. Call **101** if the situation isn't an emergency. If you think the intruder is still there, call **999**.

Check with the police what you can repair or tidy up – a Crime Scene Investigator may need to examine the scene of the burglary first.

Get a crime number so you can make an insurance claim – the police will give you this.

Look for your spare house and car keys to make sure they haven't been stolen.

Check you've still got important documents such as your passport, driving licence and birth certificate – if not, contact the relevant agency.

Make a list of what's missing.

Change the locks if any keys are missing.

Secure the property – get broken locks and windows fixed, for example.

If you rent, tell your landlord – it's usually their responsibility to fix any burglary damages.

If your bank cards have been stolen, contact the card issuer.

Contact your insurance company – depending on your policy, they may offer support to install security measures.

Take precautions to avoid a repeat.

Being burgled can be distressing even if nothing is taken, and the impact can last a long time. You can get advice and emotional support from Victim Support, a national charity helping victims of crime. They can give you practical help to secure your home, such as getting doors and windows fixed or installing a burglar alarm. They can also help you fill in insurance and compensation forms. You can still get their help even if you didn't report your burglary to the police.



To contact Victim Support, call **08 08 16 89 111** or visit **victimsupport.org.uk/help-and-support**.



10. Dealing with antisocial behaviour

Antisocial behaviour is any form of persistent activity that causes you distress or is a nuisance.

Antisocial behaviour can include:

- harassment
- threatening or drunken behaviour
- verbal abuse
- vandalism and graffiti
- noise from houses and gardens
- problems with rubbish and fly tipping.

It can be very upsetting, especially if the problem is ongoing.



10. Dealing with antisocial behaviour

Taking action

Your local council, neighbourhood police and other community safety agencies, such as social housing landlords, all have a responsibility to tackle antisocial behaviour. If you're affected, it's a good idea to keep a record of what happened and when, so you can give details if you decide to report it.

You can report antisocial behaviour to your local neighbourhood policing team – it doesn't have to be a criminal act. Call **101**, or **999** if it's an emergency and you feel you or your property are at risk.

You can also report it to Crimestoppers if you want to remain anonymous (**0800 555 111**, **crimestoppers-uk.org**), or you can report the behaviour to your local council. Any action they take will depend on the situation and what you want to happen as a result.

If you want to take more action, your local Citizens Advice can give you practical advice:

- in England, call **0800 144 8848**
- in Scotland, call **0800 028 1456**
- in Wales, call **0800 702 2020**.

Your Neighbourhood Watch or residents' association may also be able to help. If you're a tenant, contact your landlord or housing association.

You may want the police, your local council or your landlord to take action. If you want to take legal action – for example, taking civil proceedings if you want a court order – you might be able to get free initial legal advice through a Law Works legal advice clinic (**0345 345 4345**, **lawworks.org.uk**).



Good to know

If the problem involves a dispute with your neighbours that you can't resolve by speaking to them, you can ask your local council for help – for example, if there's a problem with persistent noise, environmental health officers may be able to help. Community mediation schemes can also be very helpful. Ask your council about services in your area.



Val's story

In winter I go up to bed early and watch TV. I felt safe. I thought my big downstairs window was stuck down with paint, but the man who broke in used something to wrench it open.

I didn't have net curtains so it was easy to see inside. I think he must have tried my doorbell, which was broken, and thought no one was in. I heard this crash at 8.30pm and peeked down the stairs. He saw me and ran away empty-handed. I ran back into the bedroom and blocked the door with a chest of drawers. I opened the window and shouted to the girls next door, "Call the police!"

The police arrived and stayed until one of my daughters arrived.

I was terrified for months. This had been my home for 50 years but I put it up for sale.

I was going to move to a retirement home. Then I changed my mind because I want to live privately. I sometimes dreamt that people were breaking in, but I can overcome fear. I am a strong person.

Since then I have had my doorbell mended and an alarm fitted. In the evenings, I keep my blinds down and I make sure I have a light on after dark, even if I'm out.

But break in or no break in, I'm not moving.

“ In the evenings, I keep my blinds down and I make sure I have a light on after dark, even if I'm out.

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email us at **advice@independentage.org**.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your Will.

For more information, visit **independentage.org** or call us on **0800 319 6789**.



**Independent
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