



**Independent
Age**

Trusted
Information
Creator



Patient Information Forum

Choosing where to live

How to find the right
option for you



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.

What do you think?

We welcome your feedback on our publications. We use your comments to plan future changes.

If you'd like to help us develop our information products, you can join our Readers' Panel. To find out more, call **020 7050 6560** or visit **independentage.org/readers-panel**.

Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **independentage.org/publications**.

If you would like this information in a different format – such as large print or audio CD – call us on **0800 319 6789** or email **helpline@independentage.org**.

While we make every reasonable effort to ensure that our information is accurate at the time of publication, we do not accept any liability arising from its use. Our information should not be used as a substitute for professional advice. The inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request.

© Independent Age 2023

Author: Independent Age

Production: Independent Age

Design: Maria Brosnan

Photography: Leanne Benson cover, p14, 30, 49, 51; Centre for Ageing Better p3, 6, 10, 20, 41; Maria Brosnan p39, 52; Alan Fletcher p46

Contents

About this guide	2
1. Is your home right for you?	3
2. Deciding your priorities	10
3. Staying where you are	14
4. Moving	20
5. Getting help with the move	46
Mo's story	52
Summary	53

Date of publication: October 2023

Next review date: October 2025

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

There are many reasons why you might be considering your housing options as you get older. You might be thinking ahead, or your circumstances or needs may already have changed.

Health and mobility difficulties, changes to your household size and a wish to be closer to family and friends, or to shops and services, are a few examples of why you might consider a move. A home that suited you 30 years ago may no longer meet your needs.

This guide can help you think about your priorities and the practical considerations, so that you can weigh up the pros and cons of the different housing options available and make the best choice for you. Although you may not always get your first choice, planning ahead will help to give you more options.



In this guide, you'll find references to our other free publications. You can order them by calling **0800 319 6789** or by visiting **independentage.org/publications**.



1. Is your home right for you?

The key to deciding where to live is to match your housing with the way you want to live, your health and care needs, and your financial resources.

1. Is your home right for you?

It's important to consider what you may need in the future as well as now. Moving can be a big upheaval, but the earlier you consider your options, the more choice and control you will have. You might also find that your current home can meet your needs, perhaps with adaptations or support.

Look at where you're living now and think about:

Size

Is your home the right size, or would somewhere smaller be better? Think about whether you use all of the rooms, any problems with maintaining it, the cost of energy bills and Council Tax, and whether you want space for family and friends to stay.

Getting around your home

Consider whether you can get around your home, and whether you can get in and out safely. If you have stairs, can you still use them comfortably? Are there other ways in which the layout could be better – for example, would you prefer a downstairs bathroom? Does your home have easy access, or are steep drives, kerbs or steps making it hard to get in and out?

The local area

Areas, services and transport routes can change over time, so consider whether the area still has everything you want. Is there easily accessible public transport and can you get to the shops?

If you drive, how would you cope if you had to give up in the future?

Do you live near friends and family or do you have a good network of neighbours? Do you have a good local GP?

Who you live with

If you live with someone who has different needs, what would work best for both of you? If you're living alone, think about whether help would be available if you needed it.

1. Is your home right for you?

Your health

Are you in good health, or do you have a health condition that means you need to be relatively close to urgent care? Is your home meeting your current needs and is it likely to meet your future needs? If you live with anyone else, is their health good?



Good to know

If you're partially sighted, the Thomas Pocklington Trust has an online guide to housing options for people with sight loss (pocklington-trust.org.uk/housing-guide-for-people-with-sight-loss).



Cost

Can you afford where you're living now, including bills and running costs? If you're thinking of moving to a new area, you'll need to consider rent costs or the price of homes there. You will also need to factor in the cost of moving. Different types of housing also carry different costs, such as charges for services like cleaning communal areas, so look into this carefully.

If you're thinking of adapting your home, consider the cost of this and what help you could get to pay for it – see **chapter 3**.

“ I would like to have a bungalow with everything on the same level. I've got four bedrooms and the bills are high, especially the winter bills.

1. Is your home right for you?

How you're managing

Are you currently able to look after yourself? Could you do with some help with everyday tasks like washing, dressing and cooking, or with household chores like laundry and shopping?

Also think about how easy you're finding it to keep your home and garden in a good condition. Are repairs and decorating still manageable?

Considering these points can help you decide whether your home is meeting your needs.

“ My mother always said she would like sheltered accommodation, but then left it too late till illness and frailty ruled it out. She was supported at home with carers and a close friend, but sadly things deteriorated suddenly and she had to move to a residential home during a crisis period.

Getting help to decide

If you're starting to find it difficult to manage in your current home, it's a good idea to ask your local council for a care needs assessment. The assessment is a chance for you to explain any problems you have in your home. You'll get an expert opinion on what might help you, such as help at home from a care worker or a move to more suitable accommodation.

An occupational therapist may look at what daily tasks you have trouble with and whether equipment or adaptations could help you with them.

Your opinions and wishes about where you live should be taken into account, as well as your needs.

Start by contacting your local council ([gov.uk/apply-needs-assessment-social-services](https://www.gov.uk/apply-needs-assessment-social-services)) or look in the phone book.



For more information about care needs assessments, see our factsheet **First steps in getting help with your care needs**.

There is a separate version of this factsheet if you live in Scotland.



2. Deciding your priorities

Think about the things that make a place a home for you. You may have an idea of your dream home but it's also important to think realistically.

Retiring to the countryside or even abroad may seem like attractive options while you are still fit and mobile, but think about what would happen if you fell ill or your needs changed. Would you have the same access to health and care services? How would you cope in an area with limited public transport?

Use this table to work out what is most important to you. Consider the questions in **chapter 1** and make your own wish list.

My housing wish list	Priority
I need to live closer to a bus stop	High
I want to stay with my current GP	Medium
I don't want to live with other people	High
It would be nice to have a garden	Low
I want to keep my dog	High
I want extra space for my wheelchair	Medium

2. Deciding your priorities

Your budget

Your decision about whether to move or not will partly be based on what you can afford. It's a good idea to work out your current outgoings and income, as well as the value of your assets. This way you can compare costs when you start looking at other options. Some properties may sound reasonable but when you factor in ongoing costs, like charges for communal services or repairs, they could be beyond your means.

On the other hand, you may be spending more on your current home than you realise. The rent or service charges for a flat in a retirement complex might seem high, but check what this includes. You may be getting extras like a personal alarm, support from a scheme manager and all repairs and maintenance included.

If you rent, or are planning to start renting, it's also worth finding out if you qualify for Housing Benefit and Council Tax Support. You can use our online benefits calculator (**independentage.org/benefits-calculator**) or call our Helpline on **0800 319 6789** if you need advice about how to make a claim.

If you have mortgage debt or an interest-only mortgage and are worried about how to pay, contact National Debtline (**0808 808 4000**, **nationaldebtline.org**) or StepChange (**0800 138 1111**, **stepchange.org**). These are debt charities offering free advice.



Good to know

MoneyHelper has information about the cost of moving if you're buying (**moneyhelper.org.uk/en/homes/buying-a-home/estimate-your-overall-buying-and-moving-costs**).



3. Staying where you are

You don't necessarily have to move. It might be that a few changes to your current home or a bit of extra support is all you need.

Home adaptations

Home adaptations can include:

- big changes, like installing a stairlift or downstairs bathroom, or widening doorways for a wheelchair
- small changes, like getting grab rails fitted next to a toilet or getting a second banister installed on the staircase.

Contact your local council and ask for a free care needs assessment to look at what changes or equipment could help you. You may also qualify for financial help.



Our factsheet **Adapting your home to stay independent** has more information.

If you're renting, you can ask your landlord to make reasonable changes or get their permission to make them yourself. See **page 38** for more on private renting.

If you're a leaseholder, you should check your lease to see if you need the freeholder's permission for home alterations.

3. Staying where you are

For information about your rights, visit the Housing section of the Citizens Advice website (**citizensadvice.org.uk**). You can also call for more information:

- England – **0800 144 8848**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**.

“ If you live in England or Wales, you may be able to get help with the cost of making larger adaptations to your home through a Disabled Facilities Grant from your local council.

In Scotland, you may be able to get help through the Scheme of Assistance for house repairs and adaptations.

Speak to your council for more information.

Dominic, Independent Age adviser

Extra help at home

If you want to stay where you are but you're having difficulty managing your personal care like getting washed or dressed, you should ask for a care needs assessment from your local council. After the assessment, the council can consider how to meet your needs and decide if you qualify for any help with costs.



Good to know

You may qualify for Attendance Allowance if you have personal care needs – contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to arrange to speak to an adviser.

Our Helpline advisers may also be able to help you if you don't qualify for council support, or you just need help to find a local organisation that can support you with household chores, such as gardening, laundry and ironing.



For more information, see our guide **Getting help at home.**

3. Staying where you are

Help with home maintenance and repairs

For small jobs, see if your council, a local charity or the appropriate home improvement agency can help:

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

These agencies often run handyperson schemes. They might help with things like unblocking sinks, installing door chains or replacing light bulbs. They aren't free, but may be cheaper than employing someone directly.

You can also find a reputable trader through TrustMark (**0333 555 1234**, **trustmark.org.uk**). Make sure you get a written quote and compare several traders before making a decision.

If you're renting, your landlord is responsible for some maintenance and repairs. For more information and advice, contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to arrange to speak to an adviser. Or visit **independentage.org/get-advice/housing/home-maintenance/maintenance-and-repairs-if-youre-a-tenant** for details of what landlords are generally responsible for.



For more information about maintaining your home, see our factsheet
Paying for home maintenance and repairs.

“ I shall stay where I am as the local town has everything I need: a good surgery and pharmacist, a variety of shops and my partner drives me when I need to go further afield.



4. Moving

There are many things to think about when considering a move, including the key features of different types of accommodation.

If you're considering a move, you'll probably want to think about:

- how you'd feel about leaving a home you might have strong emotional ties to
- whether you can move closer to, or stay near, friends and family, or whether a move to a more suitable home might isolate you
- whether the type of property you want is available in the area where you want to live
- whether you'd feel safe in the new area and would be able to easily access amenities, such as a bank, GP surgery and shops
- living costs – for example, the cost of rent in the area.

4. Moving

Downsizing

Moving to a smaller property can have many advantages. Some housing is specially designed for older people and you may be able to find a home that is more suited to your current or future needs. Keep in mind though that moving home can be costly.

Positives

- Lower running costs.
- Less housework and maintenance.
- If you own your current home, you could release capital.
- Ability to choose a more suitable home for your needs – for example, one without stairs.

Things to consider

- Upfront costs – for example, if you are buying a home, you will need to pay Stamp Duty on residential properties that cost more than £250,000 (unless you are a first-time buyer). Other upfront costs might include a deposit or the cost of hiring a removal company.
- A smaller property isn't necessarily cheaper, especially if you move to a more expensive area.
- There may not be enough space for your belongings or for a live-in carer, if you need one.
- Your local area may not have the type of property you would like – for example, if you want to live in a bungalow and there is none available.

“ We moved in our early 80s – from a three-bedroom house in a hamlet with no shops, to a two-bed flat in town. Moving was an upheaval but we never regretted it.

We can walk to the shops, are no longer dependent on the car, and have made lots of new friends.

4. Moving

Social housing

If you live in a council or housing association property and you want to downsize or move, there are various schemes that might be able to help – ask your housing provider about them.

Transfers to a different property

You may be able to apply for a tenancy transfer to move to another home in your area. This process can take a long time so if you think it's right for you, contact your landlord or local council as soon as possible.

Tenant cash incentive schemes

You might be able to get a cash payment in return for moving to a smaller property, because you'll be freeing up your current home for larger households.

Mutual housing exchange schemes

Also known as a tenancy exchange, these allow you to exchange your home with another council or housing association resident. You would need to arrange the exchange with another tenant and get the landlord's permission.

Applying for social housing

If you're looking for a home to rent and you're on a low income or need extra support, you might want to apply to your local council or a housing association. Social housing is cheaper than privately renting and offers greater longer-term security for tenants, but waiting lists can be long.

You should apply through the local council in the area you want to live. When you apply, give as much detail as you can to explain your situation. If your application is accepted, you'll go on a waiting list, but this is not a guarantee that you'll get a home.

Councils set their own priorities and allocate homes according to need. You may be given preference in certain situations – for example, if:

- you're homeless
- you're living in poor conditions
- you have a medical condition made worse by where you live, or a disability that makes it hard for you to move around your home
- you need to live near your carer.

Contact our Helpline to arrange to speak to an adviser (**0800 319 6789**, helpline@independentage.org).

4. Moving

Moving in with friends or family

Moving in with friends or family can be a good option, but think carefully about how it will work. It might suit you if you're still relatively independent but could do with a bit of extra help or someone around to look out for you. However, be realistic about how much support your friends or family can give you and make plans for what would happen if circumstances change. You might want to stay for a short period to check the arrangements suit everyone.

Be clear about how financial arrangements will work in advance. You should get independent legal advice and consider having a formal agreement drawn up. It might seem awkward to discuss this, but making clear arrangements to start with can make it simpler if things don't work out in the future. Also bear in mind that moving in with family or friends could affect your benefits, or theirs. Contact our Helpline to arrange to speak to an adviser (**0800 319 6789**, **helpline@independentage.org**).



If you're buying a property with friends or family, or investing in their current home, also consider how this will affect any means test for care home fees you might need in the future. You can contact our Helpline for advice.

Positives

- More company and time to spend with children, grandchildren or other relatives or friends.
- People to notice if your health deteriorates and make sure you get the help you need.
- Help with tasks you find difficult.
- Some independence, particularly if you can have a separate flat or area within the house.
- Shared costs, such as home repairs and bills.

Things to consider

- If you move in with relatives who work, you might be alone a lot of the time.
- Living together can increase or create tensions.
- You may have less privacy or space to have friends to visit.
- Some loss of independence – for example, you might have to rely on those you live with to get around if there aren't good transport links.

4. Moving

Sheltered housing

If you're fairly independent but want a smaller or adapted home and the reassurance of extra support in an emergency, sheltered housing – also known as assisted living or retirement housing – may be a good choice. A sheltered housing scheme is a group of self-contained flats or bungalows designed for older people, with access to communal facilities, such as a lounge, laundry room, guest flat or garden.

There's usually a warden or scheme manager who is responsible for looking after the building and making sure you're safe and well. They may not be on site 24/7, so check the details for your scheme.

“My sister has just moved into sheltered housing. It's a flat with a kitchen, sitting room and bedroom. Everything is there, and someone is on duty all the time, night and day. She loves it.

Positives

- A smaller, more manageable property.
- A specialist home designed for older people.
- You can continue to live independently.
- Help is available in an emergency.
- May be more secure than private housing.
- Communal facilities and opportunities to meet people or join social activities.

Things to consider

- Higher service charges than non-specialist housing.
- May be a limited choice in your area, often with a waiting list.
- Rules regarding pets, visitors, noise and so on.
- If you buy sheltered housing, it can be difficult to sell later and there may be an exit fee.
- No on-site support for residents with dementia or higher care needs.
- You would be living in a community with people of a similar age, which may not suit everyone.

4. Moving



Applying for sheltered housing

Sheltered housing is available to rent from councils, housing associations or private providers. If you're renting from a council or housing association, there may be a long waiting list and you'll probably need to meet certain criteria to be considered for it – for example, there's usually a minimum age of around 60. You should ask your local council housing department what their rules are ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

You can also buy sheltered housing. It is usually sold on a leasehold basis in England and Wales (your home will usually be freehold in Scotland). Some schemes offer a shared ownership option where you can buy part of a home and pay rent on the rest.



You might want to get independent legal advice before buying. Make sure you check the contract for details of service charges and your responsibilities for maintenance and repairs. If you live in England or Wales, you can also contact the Leasehold Advisory Service (LEASE) for advice (**020 7832 2500**, [lease-advice.org](https://www.lease-advice.org)).

4. Moving

Extra care housing

Extra care housing – also known as assisted living, very sheltered housing or housing with care – might be suitable if you have higher care needs. It has similar facilities, accommodation and emergency cover to sheltered housing but there are also care workers on site and a 24/7 emergency alarm system. This means it can provide a greater level of support if you have higher or changeable care needs. Other services, such as meals, laundry, domestic help and leisure facilities, may also be available.

The self-contained accommodation allows you to live independently, but with access to support when you need it. The flats or bungalows are purpose-built for older people, with emergency alarms, wheelchair access and adapted bathrooms.

“ People tend to want to put you with people of your own age. I like to have the interaction with younger people too.

Positives

- Flexible and specialised care and support.
- Couples with different care needs can stay together.
- A specialist home designed with older people in mind.
- Help on hand 24/7 in an emergency.
- Opportunities to socialise and there may be arranged social activities.
- May delay or avoid the need to move into a care home.

Things to consider

- Service charges.
- Often a waiting list.
- May be a limited number of schemes in your area.
- Eligibility criteria that can be difficult to meet – your needs may be too high or low.
- If you buy extra care housing, it can be difficult to sell and you may have to pay an exit fee.
- You would be living in a community with people of a similar age, which may not suit everyone.

4. Moving

Applying for extra care housing

Schemes are run by councils, housing associations, charities and private companies. You'll have to meet certain criteria to be considered and you'll usually need to have a care needs assessment from your local council's adult social services department. This will ensure that you need the level of support provided by extra care housing.

Schemes vary in the level of care they can provide. You can find out about the quality of housing and care provided by an extra care housing scheme. The care regulator in your area provides ratings of each scheme:

- England – Care Quality Commission
(**03000 616161**, **cqc.org.uk**)
- Scotland – Care Inspectorate (**0345 600 9527**, **careinspectorate.com**)
- Wales – Care Inspectorate Wales (**0300 7900 126**, **careinspectorate.wales**).

You can rent extra care housing, or you may be able to buy. Housing to buy is mainly available through private providers, usually on a leasehold basis in England and Wales. Your home will usually be freehold in Scotland. You can find details of extra care housing schemes on the Elderly Accommodation Counsel's retirement housing directory (**housingcare.org**).



You might want to get independent legal advice before buying. If you live in England or Wales, you can contact LEASE for advice (**020 7832 2500, lease-advice.org**).

Given there may be service charges for communal facilities, extra care housing isn't always cheaper than residential care. It's important to be clear about the contract and what you're paying for.



See our guide **Retirement housing** for more information.

4. Moving

Care homes

A care home may be suitable for you if you need substantial support with your personal care, such as help with washing, dressing and going to the toilet.

There are different types of care home, depending on the type of care you need. Some care homes offer places only for personal care, and others offer places for both personal care and nursing care. These can be a good option if you want to move as a couple, but have different needs, or if your needs are likely to change in future.

You should involve your council if you're thinking of moving to a care home because they may be able to offer financial help. It's likely you'll still need to pay something towards your care home fees – your care needs and financial assessments will determine how much you should contribute.



For more information, read our guides **Paying care home fees in Scotland** and **Paying care home fees in England and Wales**.

Positives

- Trained staff are on hand 24/7.
- A fully accessible home with specialist equipment to meet your needs.
- If you're becoming forgetful, the structured routine of a care home can help.
- Companionship and security.
- Bills, housework and meals will be taken care of for you.

Things to consider

- Care home fees can be high.
- A smaller personal living space means you may have to get rid of some belongings.
- Loss of independence and privacy.
- You might have to make compromises – for example, you might not be able to find a home in your area that allows pets.



If you're considering a move to a care home, see our guide
How to find the right care home.

4. Moving

Private renting

You can find a home to rent privately by searching online, checking local newspapers or asking at local letting agencies. Private sector rents are often high and can increase each year.

You'll probably have to pay a deposit and some rent in advance. You may also need to carry out a right-to-rent check, an affordability check to show proof of income and a reference check.

Your landlord will give you a tenancy agreement. You should check this carefully before you sign. If you're unsure about any part of it, contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to arrange to speak to an adviser.

Most private tenants have an assured shorthold tenancy, which usually begins with a fixed period of six or 12 months. Your landlord cannot ask you to leave before the fixed term has expired, unless you've broken a term in your tenancy agreement – for example, if you have fallen behind on your rent.

See **independentage.org/renting-privately** to find out more about private renting.



4. Moving

Almshouses

Almshouses are a type of affordable housing run by charities. They are mostly for older people who have a low income and they often cater to specific groups of people – for example, people who have worked in a certain trade or who have lived in a certain area for a number of years.

Each scheme has its own eligibility criteria. Residents pay rent, usually called a maintenance contribution, which is often less than the average rent in local privately rented properties.

Positives

- You'll be part of a small community.
- Low weekly maintenance contribution.
- Usually in an area you know.
- Often have a scheme manager or warden.
- Can be very pretty.

Things to consider

- Not suitable for people who can't live independently.
- May be in old buildings without modern adaptations.
- Waiting lists and limited availability.
- Fewer housing rights.
- Limited or no say in the running of the scheme.

The Almshouse Association (**01344 452922**, **almshouses.org**) can provide a list of local almshouses.



4. Moving

Sharing your home

Finding someone to share your house with can be a way to get some more support and companionship. You can find a short- or longer-term companion through special homeshare schemes if you live in England or Wales (**0151 227 3499**, **homeshareuk.org**). They match an older person with someone who can provide company, reassurance and basic support. There are various schemes across England and Wales, so check if one is available in your area.

Homesharing can't replace help with personal care given by a care worker, but may delay the need for it. If you need a higher level of care but want to stay in your home, you could consider visits from a care worker or a live-in carer.

“ I share my home with an Australian nurse. In return for shopping, some cooking and light housework, she lives rent-free. We share bills. I love the company.

Moving in with someone else – Shared Lives

Shared Lives schemes – also known as adult placements – match you with an approved carer. You live in the carer's home or visit them regularly, allowing you to share family and community life. Carers can only support a limited number of people at a time, so there's more individual attention and the care is more personalised.

Before you can get a placement, you will need to be assessed by the council to find out if you qualify for this type of care.

Ask your local council about schemes in your area or contact Shared Lives Plus (**0151 227 3499**, **sharedlivesplus.org.uk**). Keep in mind that:

- schemes don't exist everywhere, so there may be a lack of availability in your chosen area
- you'll be giving up your own home if you move in with your Shared Lives carer
- you'll have limited housing rights
- this sort of arrangement will be difficult to plan in an emergency, and you may have to try a few placements before you find one that suits you.

4. Moving

Park homes

Park homes are detached bungalow-style homes, also known as mobile homes or static caravans. They're usually installed permanently on sites that are owned privately or by a local authority. You would usually buy the property and rent the land it's built on from the site owner, so be aware of how this affects your rights ([gov.uk/government/collections/park-homes](https://www.gov.uk/government/collections/park-homes)). Park homes are usually grouped in parks or rural locations.

Park homes may seem like a good option because the property itself can be cheaper. However, you will also have to pay rental costs for the land and utility costs. Some older park homes can also be poorly insulated, making them harder and more costly to heat. Think carefully, because there are some disadvantages compared with living in a traditional house.

If you live in England or Wales, contact Park Homes Advice, provided by LEASE, for advice (**020 7832 2525**, parkhomes.lease-advice.org). If you live in Scotland, Citizens Advice Scotland may be able to offer advice (**0800 028 1456**, cas.org.uk).

Moving abroad

Retiring abroad can be a tempting option, whether you are looking to move somewhere with cheaper living costs and a warmer climate, or moving to be closer to family. However, there's a lot to consider before deciding to do this, including:

- how you will manage if you are unable to speak the language – for example, when finding somewhere to live or when using services like public transport or healthcare
- the effect on your income, including your State Pension and other benefits
- how easy it would be for family and friends to visit
- income tax rates in the country you're moving to
- healthcare and social care provision in the country you're moving to – for example, would you need private insurance?
- if you're a couple and one of you died, how the other person would cope in that country.

Given the UK has left the European Union (EU), laws regarding residency and welfare benefits could change. However, as things stand, if you're a UK citizen living in an EU country, your rights are still the same.



5. Getting help with the move

Moving home can be stressful and expensive. Start planning well in advance to help things go as smoothly as possible.

Removal services

If you need to hire a removal company, get quotes from a few different companies before you pick one. Removal companies offer a range of services including packing and unpacking, 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 792 279**, **ngrs.co.uk**).

“ People tend to want to put you with people of your own age. I like to have the interaction with younger people too.
Downsizing

5. Getting help with the move

Getting rid of belongings you're attached to can be difficult, but if you're moving to a smaller property, try to be realistic about what you'll have space for in your new home. You could:

- sell large items, such as a fridge or washing machine, to the person buying your home
- offer items to friends and family or charity shops
- arrange for your council to collect bulky items, for a fee – although this may be free or discounted if you receive certain benefits
- 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
- store items with friends and family, or with a self-storage company (they should offer insurance; otherwise arrange your own).

Pets

If you're not able to take your pets with you, The Cinnamon Trust may be able to provide for them **(01736 757 900, cinnamon.org.uk)**.

If you can take pets with you but need some support to look after them, they can also provide practical help such as dog walking.



5. Getting help with the move

Help with the costs of moving

If you have a low income and receive Pension Credit, you may be able to apply to the Department for Work and Pensions for a Budgeting Loan (**0800 169 0140**, gov.uk/budgeting-help-benefits/how-to-apply), or to your local council for financial help with removal costs. You may also be able to get a discount on Royal Mail redirections – find out more at royalmail.com/receiving/redirection/concessions.

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 **Extra help with essential costs if you're on a low income** and **Housing Benefit** for more information.

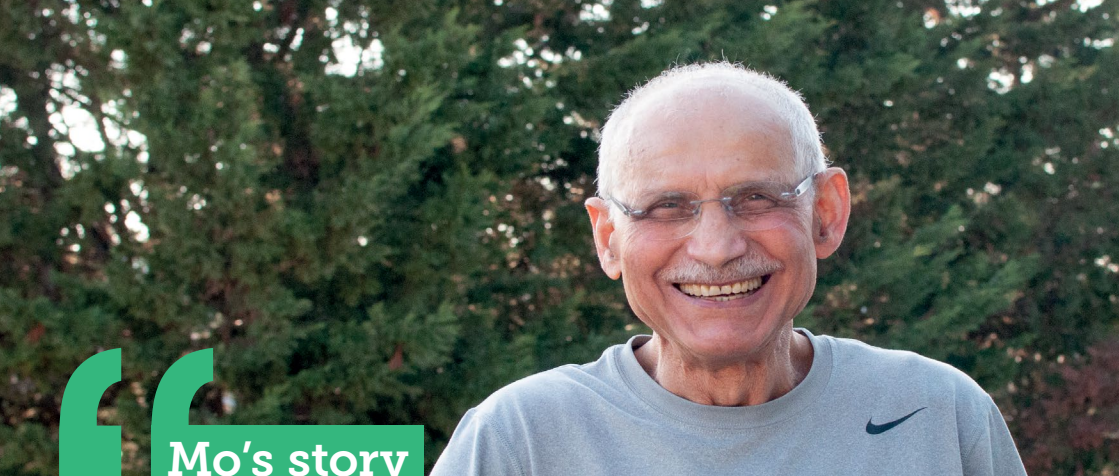


MoneyHelper has a useful guide to planning for the cost of moving (moneyhelper.org.uk/en/homes/buying-a-home/estimate-your-overall-buying-and-moving-costs).

Planning the move

There's a lot to do when you're moving. It's a good idea to make a checklist to make sure you don't miss anything or have too much to do at the last minute. Download our online checklist to get you started (**independentage.org/moving-home-checklist**) or contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to get the checklist sent to you.





Mo's story

We live in a private retirement community for the over-65s. It was my wife's idea to move here. Given the choice, I would have stayed in the house, because physically I am more able. But she found looking after a four-bed house a bit of a chore.

The old house was built in the 1930s, it was draughty and cold, not convenient for modern living. When you get older, you don't necessarily have the energy to take care of a large house with a staircase and all that.

The flat we're in [now] has quadruple insulation walls, underfloor heating and the design is so convenient, so life is a lot easier. It is very easy because everything is taken care of. We have 24-hour emergency panic buttons, we have a house manager who sees to any problems we have and we live among a community so we don't feel lonely. If one of us happened to go, God forbid, then we have people around.

“ It is very easy because everything is taken care of.”

Summary

- Think about whether your current home will be suitable for you in the future. Is it the right size, does the area have everything you need and will it still suit you if you have any health issues? Can you afford the bills and keep it in good condition?
- If you're starting to find it difficult to manage, ask your local council for a care needs assessment.
- Decide what your priorities are – for example, do you want to be near a local shop, or be able to keep pets?
- You might want to stay in your current home. Making changes to give you extra support, like adding a downstairs bathroom or grab rails next to the toilet, could help.
- If you decide that it would be better to move home, start planning well in advance to help things go smoothly.
- There are lots of options to consider. You might want to move to a smaller home that's easier to manage. Or, moving into sheltered housing or a care home, or living with relatives, might make things easier for you in the future.
- Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to arrange to speak to an adviser.

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to arrange to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



Independent Age
18 Avonmore Road
London
W14 8RR

independentage.org

charity@independentage.org
Helpline 0800 319 6789
Head office 020 7605 4200



© Independent Age 2023

Independent Age is the operating name of the Royal United Kingdom Beneficent Association.
Registered charity number 210729 (England and Wales) SC047184 (Scotland).