



**Independent
Age**

Trusted
Information
Creator



Patient Information Forum

Retirement Housing

**Advice on sheltered housing
and extra care housing**



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.

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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

Sheltered housing and extra care housing – also called retirement housing – is designed with the needs of older people in mind. It can let you keep your independence while making sure help is available when you need it. You might move there if you want a smaller or adapted home, have health or mobility difficulties or are looking for somewhere you can get help more easily.

Whether you just want to find out what retirement housing offers or you're seriously considering a move, this guide can help you understand what to look for and what questions to ask. It aims to give you the information and confidence you need to make a decision that's right for you.



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



1. What is retirement housing?

Retirement housing is specialist housing that helps older people keep living independently. It comes with some support, and is generally designed with your needs in mind.

1. What is retirement housing?

There are two main types of retirement housing – sheltered housing and extra care housing. Both types are usually self-contained flats or houses, generally with one or two bedrooms. They're often arranged into complexes or retirement villages. Retirement villages tend to offer more amenities and are usually more expensive.

Retirement housing can come with:

- alarm systems
- on-site or on-call staff
- some shared facilities – for example, laundry services and communal dining rooms.

Extra care housing offers more support than sheltered housing. With both types, individual schemes will offer different levels of support and amenities.

Sheltered housing

Your home will have features to make it easier for you to live independently, such as lifts, ramps for wheelchairs and grab rails.

There will usually be a scheme manager or warden who takes care of the buildings and makes sure you're safe. They might not always be on site, but there could be 24-hour emergency help available through an alarm system. You'll also be able to have visits from external care workers if you need them.

Sheltered housing is best if you're able to live independently, but want an easier-to-manage home where you can get help in an emergency. If you need more support or care, you might be better off looking at extra care housing.

“ I am not getting any younger and my disabilities are catching up with me. I don't want to give up my independence but I will need someone to help me in my daily life.

1. What is retirement housing?

Extra care housing

Extra care housing is similar to sheltered housing, but you'll also be able to get help with your personal care from care workers based at the scheme. This could include washing, dressing, eating and some household chores. You can still live independently, but with the peace of mind that staff are on site or on call 24 hours a day. You can also get visits from external care workers.

You don't have to get care and support from the start – you can often increase and decrease the support you receive as and when your needs change.

There's usually a limit to the amount of care you can receive. You might need to consider a care home if extra care housing can't meet your needs.



See our guide **How to find the right care home** for more information.



2. Should I move into retirement housing?

There are a few things to consider before deciding on a move into retirement housing.

2. Should I move into retirement housing?

Do you want or need to move?

It's important to consider your reasons for moving. Would you stay in your current home if it could meet your needs? There may be ways to make your daily life easier at home, such as getting some extra support or adaptations.

Ask your local council for a free care needs assessment. This looks at what your care needs are and whether you can get support. Even if you don't qualify for council support, knowing your needs can help you work out which types of support suit you best.



Our factsheet **First steps in getting help with your care needs** has more information on this process.



Perhaps some equipment or adaptations – such as grab rails or a stairlift – might help you in your current home. See our factsheet **Adapting your home to stay independent** for more information.

Is retirement housing right for you?

Retirement housing may be right for you if you're able to live independently, but want to know there's help if you need it. Key features of retirement housing:

- smaller and easier to manage than non-retirement housing
- you can press an alarm to call for help in an emergency
- you'll have neighbours around you, while keeping your own privacy
- communal facilities and organised activities give you opportunities to socialise
- flexible levels of care and support
- you might be able to keep living with your partner even if you have different needs.



My mother is now very happily settled in an appropriate place which meets her needs for safety and help in an emergency but maintains her independence. I am much less anxious about her now too.

2. Should I move into retirement housing?

Moving to retirement housing can delay or prevent a move to a care home because you can get help with personal care. If you do expect to need to move to a care home in the future, think about whether you'd be happy to move again.

Some retirement housing schemes may allow you to have a live-in carer if you move into a two-bedroom property – speak to the retirement housing provider if you're interested in this. You may be able to rent guest rooms for visitors to stay over – for example, if you have family or friends who live further away or are used to longer visits.

If you have dementia, some dementia-friendly retirement housing schemes may let you live more independently than other housing options. See **chapter 7** for advice on choosing the right scheme.



To do

If you've decided that you do want to move, download our moving home checklist (independentage.org/moving-home-checklist).



3. How to find retirement housing

Retirement housing schemes are run by councils, housing associations, charities or private companies. You can rent, buy or part-own.

3. How to find retirement housing

If you're not sure whether renting or buying would be best for you, a good first step is to ask for a free care needs assessment from your local council (see **page 8**). You can find their contact details online ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)) or in the phonebook.

Council or housing association providers

Most retirement housing is provided by a local council or housing association. This is called 'social housing'. It's generally only available to rent, rather than buy. And you'll have to meet certain criteria and join a waiting list for a place.



Good to know

Housing associations are not-for-profit organisations that provide affordable housing, including sheltered and extra care housing. You can get the details of nearby housing associations from your local council.

How to apply

To apply, you'll usually need to join the council's housing register – their waiting list for social housing. You may have to wait a few months to a few years depending on your circumstances. Councils often have more than one retirement housing scheme, so your wait could be shorter if you're willing to consider different options.



3. How to find retirement housing

Who can get social retirement housing?

You'll have to meet certain criteria to get on the housing register. These vary depending on the council, but common criteria include:

- your age – you usually need to be over a certain age (generally 55)
- your income or assets – these may need to be below a certain level
- where you currently live – many councils will only consider people who've lived in the area for a few years
- your needs – councils won't consider you for retirement housing if they think you don't need it, or if you need something with more support
- if you can rent or buy privately – some councils might only consider people who don't own their own home, or can't afford to rent or buy privately. But they may be able to make exceptions.

Each council has its own rules, so ask yours for details ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)). You could be given priority on the list if you:

- are homeless
- need to move urgently because your current housing isn't meeting your needs
- need to move to a new area to get specialist medical help.

“ Extra care housing schemes usually have more eligibility criteria than sheltered housing schemes. The council may ask you to have a care needs assessment before they consider you for extra care housing. Contact your local council's adult social services department to arrange an assessment.

Michelle, Independent Age Adviser

3. How to find retirement housing

Housing associations usually have to follow the council's rules, and may only offer housing to you if you're on the council's waiting list. You usually have to apply through the council, but some housing associations will accept direct applications. They may also have their own eligibility criteria.

You can challenge a decision about your application if you feel you've been treated unfairly – for example, if you've been turned down, you've had to wait too long, or you feel the level of priority you've been given is too low. Seek specialist housing advice as soon as possible.



Shelter can help you find a housing adviser (**0808 800 4444**, **shelter.org.uk** or **scotland.shelter.org.uk** in Scotland)

Or contact Citizens Advice (**citizensadvice.org.uk**):

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

Private providers

Private schemes may have fewer eligibility criteria and shorter waiting lists than councils or housing associations. You may have to consider private housing if there isn't a social housing scheme you like in the area, or you don't qualify for social retirement housing. You may also consider private providers if you'd prefer to buy or part-own.

If you're considering a private provider, bear in mind:

- the rent may be more expensive than social retirement housing
- there are fewer private schemes
- tenancies can be less secure compared to social retirement housing.

3. How to find retirement housing

Where to find private housing

You can find private providers on the Elderly Accommodation Counsel's Housing Care website (**housingcare.org**). You can also contact the independent regulator for your nation: they regularly inspect care and health facilities across the UK and have searchable databases of extra care housing for sale.



- In England, contact the Care Quality Commission (**03000 61 61 61**, **cdc.org.uk**)
- In Wales, contact Care Inspectorate Wales (**0300 7900 126**, **careinspectorate.wales**)
- In Scotland, contact the Care Inspectorate (**0345 600 9527**, **careinspectorate.com**)

Retirement homes are also often advertised with local estate agents or on property websites.



4. Should I rent or buy?

There are lots of factors that could influence whether you want to rent or buy retirement housing, such as availability, cost and personal preference.

4. Should I rent or buy?

Renting

This is the most common way to get retirement housing. You would either apply to the local council or housing association, or look at private providers. Usually you'll start on a short-term tenancy of about six to 12 months to make sure it's a good fit, before you're offered a longer-term tenancy.



Contact your local Citizens Advice for information about different types of tenancy (see **page 16** for contact details).

Renting from your local council or housing association

Social tenancies can be more secure and more affordable than private tenancies. However, there is likely to be a longer wait. See **chapter 3** for more information.

You might be able to apply more easily if you're already living in a social housing property. The council may be able to transfer you into one of their retirement housing schemes. Contact your local council to find out (**[gov.uk/find-local-council](https://www.gov.uk/find-local-council)**).

Renting privately

You might want to rent privately if you want to move more quickly or you're not able to get social retirement housing.

Private tenancies are often less secure than social tenancies, with less protection against eviction. The precise details will vary between schemes. Make sure to check your tenancy agreement thoroughly and understand it.

Citizens Advice can give you support and advice.

Key facts

- You'll have more flexibility than if you buy – it's easier to end a tenancy than to sell a home.
- Tenancies can vary. They won't all be right for you and you'll need to check carefully before agreeing to one.
- If you're renting social housing, there will likely be a waiting list and criteria you need to meet.
- If you're renting privately, your tenancy could be less secure. There are also fewer private schemes.

4. Should I rent or buy?

Buying in England and Wales

The two main ways you can buy a home in England and Wales are freehold and leasehold. If you currently own your own home, you're probably a freeholder, as most houses and bungalows are sold on a freehold basis.

Retirement housing is usually only available to buy leasehold. It's effectively a long tenancy – usually between 99 and 125 years. This means that you'll have a landlord, and will need to get their permission to make any changes.

You'll also have to pay ground rent to the landlord, who owns the land the property is on, and who will own the property once the lease runs out. Ground rent varies, but it usually starts at around £500 a year. It may increase over time.

You'll have different legal rights as a leaseholder – see **chapter 8**. Contact the Leasehold Advisory Service (LEASE) for more information (**020 7832 2500**, **lease-advice.org**).

You may be able to sell the property back to the provider if it's no longer suitable for your needs. Ask if they have a 'buy back' scheme when you're looking at properties. Bear in mind, there may be better options if you want to sell.

Some providers might let you buy through a shared ownership scheme. This lets you buy a share of the property as a leasehold (usually between 25% and 75%) and pay rent on the rest. Once you own 75% and you're 55 or over, you no longer pay rent on the 25% left. You can't buy 100% of a retirement property this way.

Bear in mind you may find it difficult to move if you only own a small share of your home and property prices go up. You may also have to pay service charges in full regardless of how much of the property you own.

For more advice on how to buy retirement housing, see Age UK's factsheet [Buying retirement housing](#) (**0800 169 6565**, [ageuk.org.uk](https://www.ageuk.org.uk)).

4. Should I rent or buy?

Buying in Scotland

While there are a few leasehold properties in Scotland, in general your home will be freehold.

A management company (or factor) will look after the day-to-day running of the development such as repairs, maintenance and cleaning communal areas. You'll have to pay a service charge to cover this. You should have a written statement telling you how often this charge is reviewed (usually once a year).

There are different ways you can buy retirement housing. You may be eligible for the Scottish government's shared equity for older people scheme. You buy a share of the property, usually 60–90%, and the government buys the remainder. You can increase the amount you own over time. The government gets their share back when your property is sold.

Some housing providers offer a shared ownership scheme. You can buy 25%, 50% or 75% of the property, which you can later increase up to 100% if you wish. You pay rent on the part of the property you don't own. The provider gets their share back when your home is sold.

To find out more, read Age Scotland's guide Housing options or call their helpline (**0800 12 44 222**, ageuk.org.uk/scotland).

Key facts

- You'll own your home, so it's harder for you to be evicted.
- If you decide to move out, you can sell and release capital.
- Leaseholder rights are different to freeholder rights (see **chapter 8** for more about your rights).
- You may have to buy extra years on the lease before you sell it on.
- Retirement housing can sometimes be difficult to sell on.



5. Retirement housing costs

Whether you rent or buy, you'll need to pay service charges in retirement housing.

Retirement housing has the same types of costs as any other property: rent or mortgage, and bills. You'll also have to pay for extra services.

If you're renting

You should have a written tenancy agreement which sets out:

- how much the rent is and how often you pay it
- how much maintenance and service charges are and what they cover
- bills you're responsible for paying
- the landlord's responsibilities – for example, when they need to do repairs
- the type of tenancy you have
- when rent and service charges can be increased
- how you or the landlord can end the tenancy, and what notice period is needed.



If you've sold your home and rent your next home, the money from the sale may affect your entitlement to means-tested benefits. Call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

5. Retirement housing costs

If you buy

When you buy retirement housing in England and Wales, you'll usually buy it leasehold. That means you'll pay for the lease, and then pay yearly ground rent (which can be hundreds of pounds a year) to the landlord. In Scotland, almost all properties for sale are freehold, meaning you won't have to pay for a lease or ground rent.

Usually, you're responsible for internal maintenance and the landlord is responsible for maintaining the building's shared parts and structure. You'll still have to pay maintenance fees and for repairs, even if the landlord is responsible for doing them. You may pay into a sinking or reserve fund for smaller repairs, as well as contribute towards larger jobs.

Some people keep their previous home after moving into retirement housing, so they have the option of moving back if they decide it's not for them. If you're considering this, remember to factor in how much having two properties would cost.

Owning two homes could also affect your entitlement to means-tested benefits as well as how much you pay towards any care services funded by your local council. Call our Helpline on **0800 319 6789** to arrange to speak to an adviser if you're worried about this.

Service charges

Whether you rent or buy, you'll need to pay service charges in retirement housing. They cover things like:

- emergency alarm systems
- servicing lifts and entry phone systems
- building repairs and maintenance
- upkeep of communal areas and facilities, such as a laundry room or garden area
- building insurance
- meals that are provided
- any other services you receive.

Service charges in retirement housing are often higher than in privately-rented housing. This is because they usually cover more specialist and more types of services.

In extra care housing, you'll also be charged for personal care services you receive.

5. Retirement housing costs

Other costs

You may also have to pay:

- utility bills (such as water, gas, electricity, phone and internet), although some may be included in your rent
- contents insurance – many schemes require you to have this, but even if they don't, it's a good idea to take out a policy
- a management fee in some privately-managed schemes and retirement villages
- Council Tax. You may be able to get support to pay this – see **chapter 6**.

Cost calculator

Name of scheme

Rent or mortgage

Council Tax

Service charges

Ground rent (if you buy leasehold)

Bills and insurance

Repair and maintenance costs

Extra fees

Total



5. Retirement housing costs



To speak to an adviser about your retirement housing options and make sure that you're claiming all the benefits you're entitled to, call our free Helpline on **0800 319 6789**.





6. Help with costs

If you're worried about the costs of retirement housing, you might be able to get help with housing costs and service charges, as well as benefits if you're disabled.

6. Help with costs

Help paying your rent

You may qualify for Housing Benefit to help pay your rent and service charges. You need to be on a low enough income, and there's often a limit to how much you can have in savings and investments.

If you get Housing Benefit and it isn't enough to cover your rent, you can apply to your local council for a Discretionary Housing Payment. See our guide **Help with housing costs** for more information.

Help paying your mortgage

If you're struggling to afford mortgage payments and you're receiving certain benefits, you could apply for a Support for Mortgage Interest (SMI) loan. It's best to get independent financial advice before taking out an SMI loan.



Contact Money Helper for more information (**0800 138 7777**, moneyhelper.org.uk/en/benefits/benefits-to-help-with-housing-costs/support-for-mortgage-interest).

Help with Council Tax

You may be able to get a reduction in your Council Tax bill.

- You can get 25% off your bill if you live alone or no-one else in your home has to pay Council Tax.
- If you're on a low income, or receiving Guarantee Pension Credit, you could get Council Tax Support (also called Council Tax Reduction).



Our **Council Tax** guide has more information.



6. Help with costs

Help with service charges

Housing Benefit also covers some service charges. These can include things like maintenance of lifts, upkeep of communal facilities, or utility charges for communal areas if you have to pay them.



Call our Helpline on **0800 319 6789** for more information on what Housing Benefit covers.

“ You can't claim Housing Benefit to pay for your own water, electricity or gas bills. If they're included in your rent, your Housing Benefit won't cover that part of your rent.

Help with care costs

If you're getting care services, you may be able to get help paying for them. You'll be able to find out how much financial support you're entitled to after you have a care needs assessment (see **page 8**).

Help with other costs

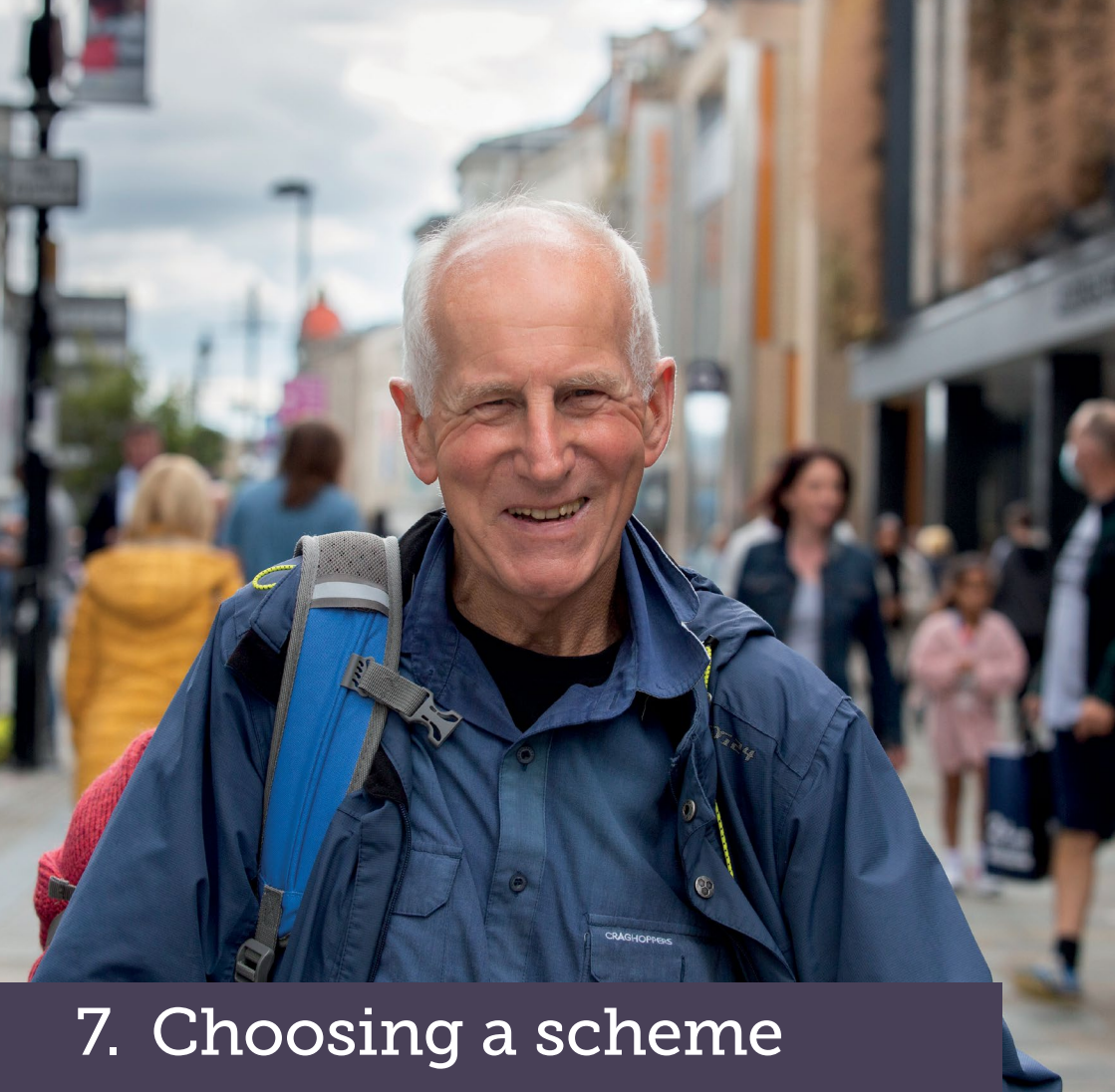
There could be help available for other costs. For example, check if you can claim the Winter Fuel Payment or the Warm Home Discount to help with your energy bills. Your council may have a local welfare assistance scheme offering help with unexpected expenses.



See our factsheet **Extra help with essential costs if you're on a low income** for more information.

Get a benefits check

You may be entitled to more money than you currently receive. Call our Helpline on **0800 319 6789** to arrange a free benefits check, or use our online benefits calculator (**independentage.org/benefit-calculator**).



7. Choosing a scheme

There can be significant differences between schemes, so it's important that you know what your priorities are.

You want to feel at home wherever you live, and some retirement housing schemes will feel more like home to you than others. Find out what the scheme offers and ask plenty of questions before you decide to move in.

Check the quality of a scheme

Some aspects of sheltered housing and extra care housing are regulated. For example, independent regulators check the care provided by extra care housing. Contact them for inspection reports and ratings.



- In England: Care Quality Commission
(**03000 61 61 61**, cqc.org.uk)
- In Wales: Care Inspectorate Wales
(**0300 7900 126**, careinspectorate.wales)
- In Scotland: Care Inspectorate
(**0345 600 9527**, careinspectorate.com)

Regulators don't regulate the housing, only the care. You'll have to look at each scheme yourself to decide what you think – you can find some things to ask later in this chapter.

7. Choosing a scheme

Schemes that provide food will have a food hygiene rating from the Food Standards Agency (**0330 332 7149, [food.gov.uk](https://www.food.gov.uk)**) or Food Standards Scotland (**01224 285100, [foodstandards.gov.scot](https://www.foodstandards.gov.scot)**). They'll tell you when it was last inspected, and its rating out of five.

If you're buying retirement housing, make sure the scheme follows the Association of Retirement Housing Managers' Code of Practice. This is government-approved guidance designed to encourage good practice among providers of leasehold retirement housing. You can see it on their website, or contact them for a copy (**07974 311421, [arhm.org/publication-category/code-of-practice](https://www.arhm.org/publication-category/code-of-practice)**).



Location

You might feel strongly about staying in your current area, or you might want to move away, for example so you're closer to friends and family. It might be easier to stay in the same area if you want to be considered for council-provided schemes.

Some social housing 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 for moving to a smaller property.



Contact Citizens Advice for information about schemes in your area (see **page 16** for contact details).

If you're getting any care services provided by your council and you're moving to a new area, make sure you tell the new council that you want 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 our Helpline (**0800 319 6789**) to arrange to speak to an adviser.

7. Choosing a scheme

Asking the right questions

Make sure you visit and ask plenty of questions when you're considering a scheme. Some things to consider include:

Services and facilities

- Is there a scheme manager? Do you think they'll run the scheme in a way you'll like?
- Is there an emergency alarm system?
- Is the building accessible, with any adaptations you need?
- Does the building have the facilities you need?
- Are staff trained in meeting your needs, for example if you have dementia?
- If your needs increase, will you still be able to live there?
- How large are the rooms? Would you be able to live there comfortably?
- Is there parking space, and who can use it? Do you have to pay extra for it?

Costs

- What are the service charges? What's included 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?
- Would you have to pay an exit fee if you moved out?
- Would you still have to pay service charges if you had to move out and couldn't sell?
- Are there any hidden costs – for example, a 'deferred management charge'?

You can record the costs of different schemes using our cost calculator on **page 31**.

“ 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.

7. Choosing a scheme

Leisure and social life

- Does the scheme organise events or opportunities to socialise, or do residents arrange them? Do they cater to your needs?
- How sociable are the other residents?
- Is there good local transport, so you could get out and about if you wanted to?
- Are there any local amenities that you could use, such as libraries, shops, places of worship?
- Is there anywhere for visitors to stay?
- Does the scheme accept pets?



Our guide **Choosing where to live** has a housing wish list to help you prioritise things you want and need from a home. You could use this when considering a retirement housing scheme.



8. Your rights

Whether you're renting or leasing, it's important that you know what your rights are so you can challenge when they may have been broken.

8. Your rights

Some of your rights will be explained in your tenancy agreement or lease. But you'll also have some rights even if they're not mentioned there.

Your rights cover things like:

- when your rent and service charges can be raised
- when you can be evicted
- when the landlord or other scheme staff members can enter your home
- which maintenance and repair work you, the landlord or the scheme management are responsible for.

Your precise rights will depend on the sort of tenancy or lease you have.



Shelter has an online tenancy rights checker:

- In England: england.shelter.org.uk/housing_advice/downloads_and_tools/tenancy_rights_checker
- In Scotland: scotland.shelter.org.uk/housing_advice/downloads_and_tools/online_checkers/what_kind_of_tenancy_do_i_have

You also have the right not to face discrimination. This means landlords can't use your age, race, sex, religion, sexual orientation, gender reassignment, marital status or disability as a reason to:

- refuse to rent or lease to you
- rent or lease a property to you on worse terms than other tenants
- charge you higher rent or ground rent
- evict or harass you
- refuse to carry out repairs or make reasonable changes to the property.



If you think that your landlord has breached your rights, contact Citizens Advice (see **page 16** for contact details).

9. Summary

- Sheltered or extra care housing may be right for you if you can live independently but want to know help is on hand if you need it.
- Your home will have features to make daily life easier, such as lifts, ramps and grab rails. It may also have an alarm system, or on-site or on-call staff.
- Extra care housing also comes with help with personal care from care workers.
- Retirement housing schemes are run by councils, housing associations, charities or private companies. You can rent, own or part-own (most people rent).
- Retirement housing has the same types of costs as any other property: rent or mortgage, and bills. You'll also have to pay service charges to cover things such as emergency alarm systems, building repairs, and any meals provided. In extra care housing, you'll also be charged for personal care services you receive.
- You may qualify for help with housing costs and service charges.
- There can be big differences between schemes, so make sure you find out what the scheme offers, ask plenty of questions and visit before you move in.



Betty's story

When I moved into this sheltered housing complex over 20 years ago, I was apprehensive. I remember taking a deep breath and introducing myself to my neighbours – they immediately welcomed me into the community.

Our complex has 28 flats, each with its own front door, and a communal lounge and laundry room. We can be as private as we want to be or join in as much as we want. I have had some ill health recently and my neighbours made sure I was alright and took my dog for a walk. I do the same if anyone else is poorly.

I rent the flat from the council and there's a management team to look after all the buildings. If anything goes wrong and you can't sort it, you can call someone to fix it. One of these places is a lot smaller than a house, but they're not so expensive to heat or hard to clean, and these are advantages.

After my husband died four years ago, everyone was so supportive. Living here is the right decision for me. Even when I'm alone, I'm not lonely.

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**.



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