





# 1 Recent developments

## Sheltered housing

Sheltered housing is the best known and most common form of specialist housing. It is a type of *housing-with-support*. It is available to rent or buy, with the different options covered in section 5.

Sheltered schemes typically have 20 to 50 flats or bungalows, with a basic range of shared facilities. You have your own front door and receive some level of support on-site. There is usually an emergency support on

Other residents may be at different stages of their lives and may be more, or less, active than you. Charges for support and other services can be costly and vary over time, although financial help may be available (see section 8).

Instead of moving into specialist housing, you may want to arrange a package of care and support in your current home. Contact your local authority, who assess your needs and decide whether you are eligible for services. If you are eligible, you may have to pay some of the cost of care services, depending on your financial circumstances.

If you are not eligible for financial help, ask the authority to advise on what services might help you. You can arrange for a private company to provide these. Services include specialist equipment, home adaptations, support with domestic tasks and meals, as well as personal care.

For more information in **England**, see factsheet 6, *Finding help at home*, and factsheet 67, *Home improvements and repairs*. In **Wales**, see Age Cymru factsheet 6w, *Finding help at home in Wales* and fs67w, *Home improvements and repairs for older people in Wales*.

## **Support from Elderly Accommodation Counsel**



## 4.5 Scheme manager or warden service

Is there a scheme manager service and what level of support is provided? In the past, most sheltered schemes had a dedicated warden who lived on-site or visited every day. They typically provided individual support for residents, organised social activities and carried out some housing management tasks like dealing with repairs. Individual support means things like help in an emergency, emotional support and help with welfare benefits and social care.

instead. What this means in practice varies. You may get:

regular face-to-*floating*  
or different members of a management team. They are unlikely to live on site and may support more than one scheme. Their duties may be similar to a warden; or

support mainly by phone or via the emergency alarm system; or

support only if you are assessed as needing it.

Find out about the arrangements at the scheme you are interested in. Is there a warden or scheme manager living on-site or visiting daily? If not, how often does someone visit the scheme? Is there a dedicated scheme manager or a management team? What are their duties, do all residents receive the service, and how is it paid for? Can you opt out if you do not feel the service offers value for money?

## 4.6 Disability-related adaptations

A landlord does not have to remove or alter a

changes that must be made if requested. This includes changing a term of your tenancy or lease agreement preventing you from making necessary alterations yourself.

If your agreement says you need to obtain your

be withheld unreasonably. Your landlord does not have to make any major alterations to *common* the building in which your property is situated, such as the communal stairs, but may have a duty to improve the accessibility of facilities like a laundry room or swimming pool.

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## 4.9 Location

Is the area easy to access? Is it familiar? How do you feel about moving away from friends and surroundings you know well? Are there hills to climb to and from the scheme? Is it sufficiently distant from noisy businesses, factories, or main roads? Is it on a busy flight path?

## 4.10 Local communal facilities

Is there easy access to shops, post offices, banks, chemists, and medical services?

Is the scheme within reasonably easy reach of facilities like parks, libraries, places of worship, pubs, clubs and day centres?

Are local services aimed at tourists and therefore not available all year round?

## 4.11 Transport

Is the scheme on a public transport route? What is the frequency of local bus or train services?

Whether renting or buying is the best option for you depends to a large extent on your current housing situation and financial resources. In some areas, there may be schemes available for people who cannot afford the full market price of a retirement property, such as shared ownership.

## Buying

If you are buying, most retirement housing is sold on a leasehold basis. This means you have a landlord (the *freeholder* who retains some control over your property and how you use it.

Seek independent advice about your rights and responsibilities before you commit to buying. Consider how easy it will be to sell on and whether it will hold its value - ask about the potential re-sale value before you commit. If you die, there may be restrictions on what your beneficiaries can do with the property and they may be required to pay service and other charges until the property is sold.

See factsheet 2, *Buying retirement housing*, for more information.

## Renting

Renting is an option if you do not want, or cannot afford, to buy. There are benefits to renting, for example it may be easier to move if your needs change and your landlord is responsible for repairs in your home.

You may be considering renting for the first time to free up equity in your home for your retirement. Think carefully about whether this money is enough to meet your on-going rental costs and other needs for a long period of time. Seek advice about the impact of releasing capital on entitlement to benefits and social care funded by the local authority.

Some local authorities do not allow you to join their sheltered housing waiting list if you own a property, although they may make an exception if your current home does not meet your needs.

If you are considering renting privately, make sure you understand the terms of your tenancy and how easily you can be evicted. Most private tenancies provide very little security of tenure, however some landlords may offer sheltered housing tenancies on more secure terms. See factsheet 68, *Preventing evictions*. In Wales, see Age Cymru factsheet 68w, *Renting your home in Wales – rights if you are threatened with eviction*.

## **5.2 Renting from a council or housing association**

Most rented sheltered housing is provided by local authorities (councils) and housing associations and demand for accommodation may be high in some parts of the country.

### **Who to approach**

If you are a local authority or housing association tenant, ask your landlord whether you can transfer to one of its sheltered properties.



### *choice-based lettings*

you bid for properties you like. Bidding means expressing an interest in a property. In general, properties go to the bidder with the highest priority, but some may be earmarked for certain groups like homeless people or social tenants seeking a transfer.

If you think you may have trouble with bidding (for example, you do not have access to a computer), tell the local authority. They should tell you how you can access property listings, for example, at your local library or the housing office, and you may be able to place bids by phone.

If you have a disability covered by the *Equality Act 2010*, the authority should take reasonable steps to ensure you are not disadvantaged by a choice-based lettings system.

### **Applying to a different local authority**

You can apply to a different local authority for housing, but authorities can take your connection to the area into account when determining your level of priority relative to others. Local connection can include family associations and other special circumstances.

In addition in **England**, a local authority has some freedom to decide who *qualifies* to register and who does not. As a result, many authorities operate strict rules that disqualify you if you have not lived in their area for a minimum number of years. They may relax these in certain circumstances, for example if you are looking for a sheltered home nearer family. If they do not, seek advice. It may be unlawful if they will not consider making an exception, particularly if you should be given priority by law.

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Make sure you realistically budget for all charges. Factor in additional costs like telephone bills, internet bills and contents insurance. Will you be able to keep up with payments in the long term and will you have a good quality of life once all charges are paid? Could you manage if charges increased in future?

If you buy retirement housing, for existing leases you usually pay ground rent to the freeholder and

From 1 April 2023, ground *reserve fund* repairs.





Staff are usually available up to 24 hours a day. Residents can get help with washing, dressing, toileting, and taking medication. There is usually an emergency call system, which may be connected to care staff instead of an external response centre. Domestic help, such as shopping and laundry, may be available and meals may be provided in a communal dining room or restaurant or can be delivered to individual flats.

Living in extra care housing means living in a fully self-contained property with your own front door. Extra care housing can be rented or owned, meaning you *interest*

Nursing care, such as having wounds dressed, catheter care, or being given medication, is not generally provided by staff in an extra care scheme. It may be provided by a visiting district nurse instead.

Extra care housing is not the same as a care home, although some schemes are linked to a nearby care home (s *close care* residents are usually licensees with fewer rights than tenants or leaseholders.

### What should I check for?

If you are interested in a specific scheme, make sure services provided match your needs and are affordable to you. Check how often care staff are available and what happens if you require care out of these hours.

Services providing personal care in extra care schemes in **England** are monitored by the Care Quality Commission (CQC) and you can contact them for inspection reports. In **Wales**, contact the Care Inspectorate Wales.

### How do I get it?

Extra care housing is owned and run by a range of providers, including local authorities, housing associations, and private companies. It is not available everywhere.

HousingCare website includes a searchable directory of housing for older people across the UK, including extra care schemes. You can search for housing of your preferred type and tenure in different areas.

Placements in local authority schemes are often allocated following a social services care needs assessment.

Abbeyfield residents are either tenants or licensees. Tenants usually have more rights around security of tenure and repairs than licensees, so check the terms of the agreement before you sign and seek independent advice.

## 11 Almshouses

Almshouses are run by charities and offer low-cost accommodation for older people in housing need. Each charity has its own rules about the categories of people they can house.

For example, some almshouses were set up for retired workers of a particular trade or people living in a specific geographical area.

Not all almshouses employ management or support staff, so they are generally more suited to those who are able to live independently.

As a beneficiary of the charity, the resident is a *licensee* with limited security of tenure. Their rights are outlined in a

## Useful organisations

### **Abbeyfield Society**

[www.abbeyfield.com](http://www.abbeyfield.com)

Telephone 01727 857536

A national charity providing housing for older people with varying levels of support.

### **Almshouse Association (The)**

[www.almshouses.org](http://www.almshouses.org)

Telephone 01344 452922

The National Association of Almshouses that represents over 1600 independent almshouse charities across the UK.

### **Care Quality Commission**

[www.cqc.org.uk](http://www.cqc.org.uk)

Telephone 03000 616161 (free call)

Independent regulator of adult health and social care services in England, covering NHS, local authorities, private companies or voluntary organisations and people detained under the *Mental Health Act*.

### **Care Inspectorate Wales (CIW)**

[www.careinspectorate.wales](http://www.careinspectorate.wales)

Telephone 0300 7900 126

CIW oversees the inspection and regulation of care and social services in Wales.

### **Citizens Advice**

England or Wales go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

### **Elderly Accommodation Counsel (EAC)**

[www.housingcare.org](http://www.housingcare.org)

[www.hoop.eac.org.uk/hooptool/](http://www.hoop.eac.org.uk/hooptool/) (HOOP tool)

EAC hold details of specialist housing for older people across the UK, which can be viewed on their HousingCare website.

The online Housing Options for Older People (HOOP) tool for England can help you to identify the aspects of your home you find most difficult as well as local services and accommodation that may be suitable.

### **Shelter**

[www.shelter.org.uk](http://www.shelter.org.uk)

Telephone 0808 800 4444 (free call)

A national charity providing telephone advice to people with housing problems, including tenancy rights, homelessness, repairs, and Housing Benefit.

### **Shelter Cymru**

[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

Telephone 08000 495 495



## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 44 98

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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