

Choosing where to live

How to find the right
option for you



Thank you

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

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About this guide

There are many reasons why you might be considering your housing options as you get older. 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. A house that suited you 30 years ago may no longer meet your needs. You might be thinking ahead, or your circumstances or needs may already have changed.

This guide aims to 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 earlier on 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 visiting independentage.org/publications.

We spoke to older people about their experiences. Their quotes appear throughout.

Is your home right for you?

The key to deciding where you might live in the future is to match your housing with the way you want to live, your health and care needs, and your financial resources. It's important to consider what you may need in the future as well as your needs now. Moving can be a big upheaval but the earlier you consider your options, the more choice and control you will have. You might 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.

Your health

Are you in good health, or do you have a health condition that's likely to get worse? 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? 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).

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.

Affordability

Can you afford where you're living now, including bills and running costs? If you're thinking of moving to a new area, you might need to consider how expensive houses are there. 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 meet the costs – see chapter 3.

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. It was possible but difficult. If we'd been able to do a planned move, it would have been less stressful for both of us.

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 for a care needs assessment from your local council's social services department. 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.

They might involve an occupational therapist, who will look at what daily tasks you have trouble with at home 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/find-local-council](https://www.gov.uk/find-local-council)) or look in the phone book. For more information, see our factsheet **First steps in getting help with your care needs**.



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. For example, you might be thinking of retiring to the countryside or even abroad. This may seem an attractive option 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 as someone living in a city? How would you cope in an area with limited public transport?

Use the table on the next page 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

eg 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
- I like my privacy

High

It would be nice to have a garden

Low

I want to keep my dog

High

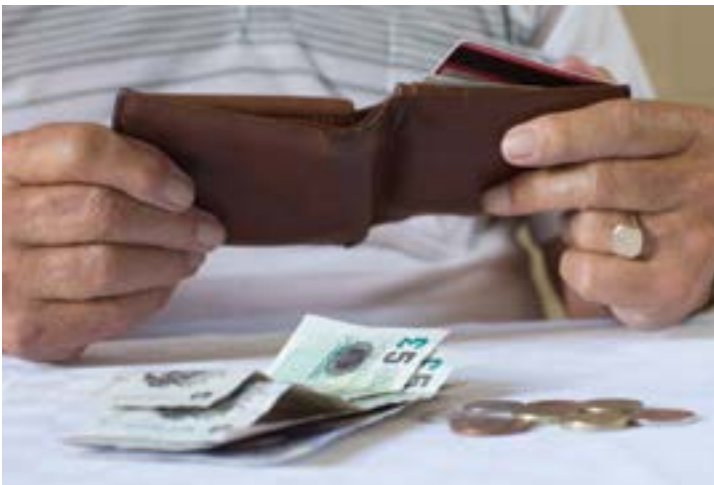
I want extra space for my wheelchair

Medium

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, so 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 property than you realise. The rent or service charges for a flat in a retirement complex might seem high, but check what is included in this cost. 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're eligible for Housing Benefit and Council Tax Support. You can use our online benefits calculator (independentage.org/benefit-calculator) or call our Helpline on **0800 319 6789** if you need advice about how to make a claim.

The Money Advice Service has information about the cost of moving if you're buying (moneyadviceservice.org.uk/en/articles/estimate-your-overall-buying-and-moving-costs).

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.

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 substantial changes like installing a stairlift or downstairs bathroom, or widening doorways for a wheelchair. You might only need small changes, like grab rails next to a toilet or a second banister on the staircase. Contact your local council and request a free care needs assessment involving an occupational therapist, 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 own your own home, make sure you get any necessary planning permission before making any adaptations. If you're renting privately, you can ask your landlord to make reasonable adjustments or get their permission to make them yourself. See page 31 for more on private renting. If you're a leaseholder, you should check your lease to see if the freeholder's permission is needed for home alterations.

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.

Michael, Independent Age Helpline adviser

Extra help at home

If you want to stay where you are, but need help to look after yourself or with household tasks, it's worth checking what's available. For your personal care needs, like getting washed or dressed, you might benefit from visits from a care worker, or a live-in carer. Make sure you get a care needs assessment from your local council to check whether this would be a good option and if you are entitled to any financial help with care costs.

If you need help with household chores, like gardening, laundry and ironing, you might be able to employ someone to assist you or there may be help available from local charities. Alternatively, you could consider a live-in companion – see page 34. For more information, see our guide **Getting help at home**.

Help with home maintenance and repairs

For small jobs, see if your council, a local charity or Home Improvement Agency ([0300 124 0315](tel:03001240315), findmyhia.org.uk) runs a handyperson scheme.

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 in other ways.

If there isn't a local scheme, you can find a reputable trader through TrustMark ([0333 555 1234](tel:03335551234), trustmark.org.uk). Make sure you get a written quote before employing a trader.

If you're renting, your landlord is responsible for some maintenance and repairs. Contact Shelter for details of what landlords are generally responsible for ([0808 800 4444](tel:08088004444), shelter.org.uk).

For more information on 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.

Moving

There are many things to think about when considering a move. In this chapter, we look at some of the key features of different types of accommodation. In addition, 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
- the availability of your chosen property type 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.

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.

Key points

- ✓ 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

- a smaller property isn't necessarily cheaper, especially if you move to a more expensive area
- there may not be enough space for all your possessions or extra room if you need a live-in carer
- 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 are 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. Our garden had become too large plus we were two miles from the shops and I don't drive. If Tom was ill, we were stranded. Moving was an upheaval but the children helped and we never regretted it. We can walk to the shops, are no longer dependent on the car, and have made lots of new friends.



If you're a social housing tenant

If you live in a council or housing association property and you want to downsize or move, there are various schemes that might be available to help you. Ask your housing provider about this. They might offer:

- **Transfers to a different property**

You may be able to apply for a tenancy transfer to move to another home in your area. You can ask your landlord or local council. This process can take a long time.

- **Tenant cash incentive schemes**

You might be able to get a cash payment in return for moving to a smaller property, as 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. The housing provider wouldn't arrange the exchange. You would need to do this with another tenant, but you would need the landlord's permission.

Moving in with friends or family

Moving in with friends or family can sometimes 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 trial 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.

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. See our factsheet **Paying care home fees** for more information.

Key points

- ✓ 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 and they 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 host your friends, for example
- 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.

Sheltered housing

If you're relatively 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 usually 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 – although not necessarily on site 24/7 – who is responsible for looking after the building and making sure you're safe and well.



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.

Key points

- ✓ a smaller, more manageable property
- ✓ a specialist home designed with older people in mind
- ✓ you can continue to live independently
- ✓ help is available in an emergency and there should be an emergency alarm system
- ✓ may be more secure than private housing
- ✓ access to communal facilities
- ✓ opportunities to socialise and there may be arranged social activities

Things to consider

- higher service charges – for example, for communal facilities – than non-specialist housing
- often a waiting list
- may be a limited choice in your area
- 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 provision 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.

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. Most schemes offer their homes as a leasehold property and some offer a shared ownership option. 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. Contact the Leasehold Advisory Service (LEASE) for advice ([020 7832 2500](tel:02078322500), lease-advice.org).



Extra care housing

Extra care housing, also known as 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 also has 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.

Key points

- ✓ flexible and specialised care and support
- ✓ couples with different care needs can stay together
- ✓ a specialist home designed with older people in mind
- ✓ 24/7 help on hand 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
- ✓ more housing rights than in a care home

Things to consider

- high service charges
- often a waiting list
- may be a limited number of schemes in your area
- eligibility criteria can be difficult to meet – see **Applying for extra care housing** on page 28. Your needs may be too high or low
- if you buy extra care housing, it can be difficult to sell
- you would be living in a community with people of a similar age, which may not suit everyone.

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 Quality Commission (CQC) provides ratings of each scheme (**03000 616161, [cqc.org.uk](https://www.cqc.org.uk)**).

You can rent extra care housing, or you may be able to buy. You might want to get independent legal advice before buying. Contact LEASE for advice (**020 7832 2500, [lease-advice.org](https://www.lease-advice.org)**).

As 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 **Sheltered housing and extra care housing** for more information.

Care homes

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

There are various types of care home, depending on the type of care you need:

- residential care homes (personal care)
- nursing homes (personal care with nursing care)
- care homes with dementia care.

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'll pay fees to cover your accommodation costs and care. How much you pay depends on your financial situation. If you need to live in a nursing home, you may qualify for help from the NHS to pay for your care. See our factsheet **Paying care home fees** for more information.

Key points

- ✓ 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 are high
- a smaller personal living space means you'll probably have to get rid of many possessions
- loss of independence and privacy
- you might have to make compromises – for example, you might not be able to find a home that allows pets in your area

Contact your local council or the CQC for details of local care homes ([03000 616161](tel:03000616161), [cqc.org.uk](https://www.cqc.org.uk)).

For more information, see our guide **How to find the right care home**.

If you're renting privately

You can find a home to rent privately by searching online, checking local newspapers or using a letting agency (although they may charge a fee). Private sector rents are often high and can increase each year.

When you find somewhere, you'll probably have to pay a deposit and some rent in advance. Your landlord must place your deposit in a government-approved deposit protection scheme. You'll be given a tenancy agreement, which you should check carefully to find out your rights and responsibilities before you sign. If you're unsure about any part of your tenancy agreement, ask your local Citizens Advice for a second opinion ([03444 111 444](tel:03444111444), citizensadvice.org.uk).

Most private tenants have an assured shorthold tenancy which usually begins with a fixed period of six or 12 months. Your landlord must usually wait for any fixed term to expire before asking you to leave, unless you've broken a term in your tenancy agreement, for example if you're in rent arrears.

Visit our website at independentage.org/renting-privately to find out more about private renting.

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 for particular categories of people, for example, if you've worked for a certain trade or you've been living in the 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.

Key points

- ✓ 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 picturesque



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.

Details of current vacancies are available from your local council or The Almshouse Association ([01344 452922](tel:01344452922), almshouses.org).

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 (**0151 227 3499, homeshareuk.org**). They match an older person with someone who can provide company, reassurance and some simple support. There are various schemes around the country, so check if one is available in your area.

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.

Homesharing can't replace help with personal care given by a care worker, but may delay the need for it by giving you someone on hand to keep an eye on you. 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.

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're eligible for this type of care and support.

Ask your local council about schemes in your area or contact Shared Lives Plus (**0151 227 3499**, **[sharedlivesplus.org.uk](https://www.sharedlivesplus.org.uk)**). Bear 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 arrange in an emergency and you may have to try a few placements before you find one that suits you.

Park homes

Park homes are detached bungalow-style homes, also referred to 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. Contact Park Homes Advice, provided by LEASE, for advice ([020 7832 2525](tel:02078322525), [parkhomes.lease-advice.org](https://www.parkhomes.lease-advice.org)).

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 cope with 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
- 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.

If you're considering this option, see our factsheet **Moving abroad** for more information.

As 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. Any future arrangements will depend on government negotiations and agreements.

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.

I have had quite a lot of experience and have always found it extremely stressful and expensive. It's fine if you have family who help to pack, organise and move you, but it's hard if you're a single person with no one to help.

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).

Downsizing

Getting rid of possessions 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. 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](tel:01736757900), 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.

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](tel:08001690140), gov.uk/budgeting-help-benefits/how-to-apply), or to your local council for financial help with removal costs.

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 **Council Tax Support and Housing Benefit** for more information.

The Money Advice Service has a useful guide to planning for the cost of moving (moneyadviceservice.org.uk/en/articles/planning-for-the-cost-of-moving-day). For information on moving home, see citizensadvice.org.uk/housing/moving-and-improving-your-home.

Planning the move

There's a lot to do when you're moving house. 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).

Deborah's story

Deborah, 86, lives in a one-bedroom sheltered housing scheme in Hertfordshire.

"After my sister died, I moved from East Sussex to be nearer my daughter and her family. I wanted to give up driving so I focused on places in the centre of town. I was really looking for a two-bedroom flat but the prices were too high.

"My son-in-law found my flat after a friend recommended it. It's in an ideal location – near town and next to the shops – and I'm only a short walk from my daughter's house. The flats in the scheme get gobbled up quickly, so after I visited with my family, I put in an offer straight away.

"I found the moving process ghastly. I had to give a lot away as my new flat was much smaller. I had so many books, it was very difficult to keep all the ones I wanted. But you have to be philosophical and not fret about it.

"I'm quite a sociable type and I could see the housing scheme would be good for me.

"There are two coffee mornings a week so I've met quite a few people that I have things in common with. One even worked at Westminster Hospital at the same time I was a student nurse there! Some people are more difficult to get on with – but part of community living is not to be judgemental.

"The service charges are about £240 per month, which is quite a lot, but my heating bills are very reasonable now. They do all the gardening – the garden in my old home was the bane of my life! The alarm system is also reassuring. A friend who lives in my block had a spectacular fall in her bathroom but she just pressed the button and the scheme manager was there straight away.

"The scheme manager is wonderful. She keeps things running smoothly and also deals with our complaints. She's leaving soon and the residents have been invited to interview the new scheme manager.

"I do wish I had a second bedroom so I could have kept a few more things. But it's swings and roundabouts – I'm grateful to have the flat and it's good to be nearer my family."

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