

Sheltered housing and extra care housing



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Date of publication:
August 2019

Next review date:
February 2021

About this guide

Sheltered housing and extra care housing – also called retirement housing – is designed specifically 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 if you need it.

This guide is intended to give you the information and confidence to make a decision that's right for you. 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.

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**.

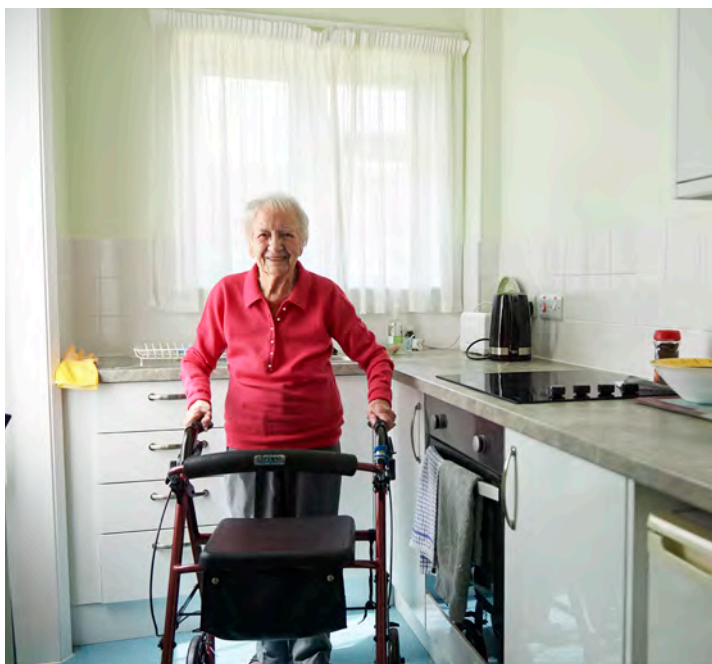
What is retirement housing?

Retirement housing is specialist housing designed to help older people live independently. It comes with some support, and is generally designed with your needs in mind. There are two main types – sheltered housing and extra care housing. Both types are usually self-contained flats or houses, generally with one or two bedrooms and arranged into complexes or retirement villages. Retirement villages tend to offer more amenities and are usually more expensive.

Retirement housing can come with:

- varying levels of support
- alarm systems
- on-site or on-call staff
- some shared facilities, eg 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 designed to make it easier for you to live independently, such as lifts, ramps for wheelchairs and grab rails.

There'll usually be a scheme manager or warden who'll take care of the buildings and make 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 want a more manageable home with help available in an emergency, and you're able to live independently. If you need more support or care, you might be better off looking at extra care 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 reassurance that there are staff on site or on call 24 hours a day. You can also get visits from external care workers.

You don't have to receive 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.

Should I move into retirement housing?

There are a few things you might want to consider before you decide you want to move into retirement housing.

Do you want or need to move?

Could your current home meet your needs, perhaps with some extra support or home adaptations? You might prefer to stay in your current home.

If you have care needs, ask your local council for a free care needs assessment – this will look at support or adaptations that could help make your daily life easier. 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 make your daily life easier. See our factsheet **Adapting your home to stay independent** for more information.

Is retirement housing right for me?

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

- smaller and more manageable than non-retirement housing
- support is available if you need it, which can help you feel safe and secure
- 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 if you have different needs.

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 – make sure to ask 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.

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

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.

If you're not sure what would be best for you, a good first step is to ask for a free care needs assessment from your local council (see page 6).

You may live in an area with more than one council (eg county and district), in which case different councils will deal with housing and care. If you're not sure which one to contact, check [gov.uk/find-local-council](https://www.gov.uk/find-local-council) or the phonebook.

Council or housing association providers

One way of getting retirement housing is through a local council or housing association. This is called 'social housing'. Most retirement housing is provided this way. 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.

To apply, you'll usually need to join the council's housing register. This is the waiting list for social housing, and you may have to wait a few months to a few years depending on your circumstances. Councils often have multiple retirement housing schemes, so your wait could be shorter if you're willing to consider different options, rather than waiting for a specific scheme.

To get on the housing register for retirement housing, you'll have to meet certain criteria. 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
- **whether you own your home** – some councils might only consider people who don't own their home, though 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, or you need to move to a new area to receive 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.

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 – eg 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 ([shelter.org.uk/get_advice/advice_services_directory](https://www.shelter.org.uk/get_advice/advice_services_directory)) or contact Citizens Advice (03444 111 444, [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).

Social retirement housing is generally only available to rent. If you'd prefer to buy, or don't want to join a waiting list, you could consider looking at private providers.

Private providers

Private schemes may have fewer eligibility criteria and shorter waiting lists than council or housing association ones. You may have to consider private housing if there isn't a social housing scheme you like in the area, or you're not eligible for social retirement housing.



You can find private providers on the Elderly Accommodation Counsel's Housing Care website ([housingcare.org](https://www.housingcare.org)). The Care Quality Commission (CQC) regularly inspects care and health facilities in England, and they have a searchable database of extra care housing for sale ([03000 616161, cqc.org.uk](https://www.cqc.org.uk)). Retirement homes are also often advertised with local estate agents or on property websites.

Here are some things to bear in mind when considering whether to go with private providers:

- the rent is usually more expensive – this can be the difference of over £100 a week
- there are fewer private schemes
- tenancies can be less secure compared to social retirement housing.

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.

Renting

This is the most popular way to get retirement housing. This will mean either applying to the local council or housing association, or looking 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 moving onto a longer-term tenancy. Contact your local Citizens Advice for information about different types of tenancy ([03444 111 444](tel:03444111444), citizensadvice.org.uk).

Renting from your local council or housing association

You might choose this route because social tenancies can be more secure than private tenancies. They're also usually more affordable than privately-rented retirement housing. 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 eligible for 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 ([03444 111 444](tel:03444111444), [citizensadvice.org.uk](https://www.citizensadvice.org.uk)).



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.

Buying

The two main ways you can buy a home 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 and increases periodically.

You'll have different legal rights as a leaseholder – see chapter 8. Contact the Leasehold Advisory Service (LEASE) for more information ([020 7832 2500](tel:02078322500), 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.

Some providers might let you buy through a shared ownership scheme. This lets you take out a lease on a share of the property (usually between 25% and 75%) and pay rent on the rest. You can't buy 100% of a retirement property this way.

For more advice on how to buy retirement housing, see Age UK's factsheet **Buying retirement housing** ([0800 169 6565](tel:08001696565), ageuk.org.uk).

Key facts

- You'll own your home, meaning 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).
- You may have to purchase extra years on the lease before you sell it on.
- Retirement housing can sometimes be difficult to sell on.



Retirement housing costs

Retirement housing has the same types of costs that come with any other property: rent or mortgage, and bills. In addition, you'll have to pay for extra services.

If you're renting

You'll usually have to pay your rent every month. This should be set out in your tenancy agreement. It should also explain:

- how much the rent is
- how much maintenance and service charges are and what they cover
- bills you're responsible for paying
- the landlord's responsibilities, eg when they need to do repairs
- the type of tenancy you have
- when the rent 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 capital from the sale of your home

may affect your entitlement to means-tested benefits. Call our Helpline on **0800 319 6789** to arrange to speak to an adviser to find out how it could affect you.

If you buy

When you buy retirement housing you'll usually buy leasehold. That means that you'll pay for the lease, and then you'll have to pay annual ground rent (generally starting around £500) to the landlord.

Usually, you're responsible for internal maintenance and the landlord is responsible for maintenance of 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'll probably have to pay into a sinking fund (sometimes called a contingency fund) for smaller repairs, and on top of that contribute towards larger jobs.

Some people choose to keep their previous home after moving into retirement housing, to allow them the option of moving back if they decide it's not for them. This could be a good idea – however, also consider how much having two properties would cost. If you own your

home, deciding not to sell it before buying a retirement home could affect your entitlement to means-tested benefits. 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 a greater number of, services.

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

Other costs

You'll usually have to pay your utility bills, eg water, gas, electricity, and phone and internet charges. Some of these could be included in your rent. If you pay utility costs for communal areas, these may be included in your service charge. Many schemes also require you to get your own contents insurance. Even if they don't, it's probably a good idea. Some schemes may charge a management fee on top of a service charge – this is usually in privately-managed schemes and retirement villages.

If you have to pay Council Tax, you'll still have to pay this if you move into retirement housing. You may be eligible for support to pay your Council Tax – see chapter 6.

Help with costs

If you're worried about the costs of retirement housing, you might be able to get some help with your housing costs and service charges. You may also be entitled to other benefits if you have a disability.

Help paying your rent

You may be eligible for Housing Benefit if your income and assets are low enough. 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 factsheet **Housing Benefit and Council Tax Support** 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 the Money Advice Service for more information ([0800 138 7777, moneyadviceservice.org.uk/en/articles/support-for-mortgage-interest](https://www.moneyadviceservice.org.uk/en/articles/support-for-mortgage-interest)).

Help with Council Tax

You may be eligible for a reduction in your Council Tax bill.

- If you live alone, or with another person who's exempt from paying Council Tax, you can get a 25% reduction on your bill.
- 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.

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 that you're obliged to pay.

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. Call our Helpline on **0800 319 6789** for more information on which service charges are eligible for Housing Benefit.



Help with care costs

If you're receiving care services, you could be eligible for 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 6).

Help with other costs

You could be able to get help with other costs. For example, make sure you're claiming the Winter Fuel Payment if you're eligible, and the Warm Home Discount if your energy provider participates. 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).

Choosing a scheme

You want to feel at home wherever you live, and some retirement housing schemes will feel more like home to you than others. There can be significant differences between schemes, so it's important that you know what your priorities are, find out what the scheme offers and ask plenty of questions. Make sure to pay a visit before you decide to move in.

Check the quality of a scheme

There are organisations that regulate some aspects of sheltered housing and extra care housing. For example, the quality of any care you receive in extra care housing is monitored by the CQC. Contact them for inspection reports and ratings ([03000 616161](tel:03000616161), cqc.org.uk).

The CQC doesn't regulate the housing, only the care, so you'll have to look at each scheme yourself and decide what you think. See page 29 for the sorts of things to ask and look out for.

Schemes that provide food will have a food hygiene rating from the Food Standards Agency ([020 7276 8829](tel:02072768829), food.gov.uk). 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 government-approved guidance is designed to encourage good practice among providers of leasehold retirement housing. You can see it on their website, or contact them for a copy ([020 7463 0660](tel:02074630660), arhm.org/code-of-practice).

Location

You might feel strongly about staying in your current area, or you might want to move away, for example closer to friends and family. It might be easier for you 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 in return for moving to a smaller property. Contact your local Citizens Advice for information about schemes in your area ([03444 111 444](tel:03444111444), citizensadvice.org.uk).

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're

intending 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.

Asking the right questions

Ask plenty of questions when you're considering a scheme. You might want to consider the following.

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, eg 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?



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 – eg 'deferred management charge'?

Leisure and social life

- What opportunities for socialising and events does the scheme organise? 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 – eg libraries, a high street, places of worship?
- Is there anywhere for visitors to stay?
- Does the scheme accept pets?

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.

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

Daisy's story

Daisy, 93, says: "Before I retired I worked for the local council so I knew about sheltered housing. I put my name on a waiting list for the sheltered housing I wanted to move to, as I knew there was a points system in my council area. I would get points for every year I was on the list. I also knew that when I had a medical problem I could ask the doctor to write a letter in support of me moving.

"By the age of 88 I had been widowed for a long time. I was living in my own house and I felt that the garden was too much for me. When I was offered a place here I said to myself that I wouldn't sell my house immediately. I would wait six months to make sure I was happy in my new accommodation. If I didn't like it, I could move back. I would advise anyone that if you are thinking of moving, don't panic. If it doesn't work out, it's not as if there's no going back.

"I had a lot of furniture in my house. I knew I had to let a lot of it go. I took what I needed: a three piece suite, table, television... I now have everything I need at my sheltered

accommodation and I was lucky that my daughter offered to deal with the rest.

"I know a lot of older people don't want to move far because they don't want to leave their friends but you do make new friends, though I know it isn't always easy.

"It's important to find out about different kinds of sheltered housing and whether you might qualify for a place. The rules are different for all of them.

"Some people think sheltered housing is the same as moving into a home but it's not. You look after yourself. You can do your own cooking here. You are living in your own space, and if you want to socialise you can. It has a lovely atmosphere.

"Something that really helps if you're moving is to have family and friends to support you. I have been happy here since the day I moved. It was definitely the right decision for me."



Picture posed by model

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 breached. Some of your rights will be explained in your tenancy agreement or lease. You'll also have some rights regardless of whether they're 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 (england.shelter.org.uk/housing_advice/downloads_and_tools/tenancy_rights_checker) or contact Citizens Advice (03444 111 444, citizensadvice.org.uk).

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 (03444 111 444, citizensadvice.org.uk).

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(0800 022 3444, ageuk.org.uk/cymru)
for information and advice.

In Scotland, contact Age Scotland
(0800 12 44 222, ageuk.org.uk/scotland)

In Northern Ireland, contact Age NI
(0808 808 7575, ageuk.org.uk/northern-ireland)

We want the UK to be the best place to grow older and we have ambitious targets to increase the number of older people we help and the difference we make. We receive no state funding and rely on income from individuals, trusts and other sources to continue providing our services to hundreds of thousands of older people in need.

Visit independentage.org to make a secure online donation and find out about other ways to support us. Alternatively, you can call us on 020 7605 4223 or email supporters@independentage.org



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