

Housing options



Different types
of housing to suit you

Information written with you in mind.

This information guide has been produced with the help of older people and carers as well as expert peer reviewers.

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What this guide is about

They say ‘there’s no place like home’. But sometimes as we get older it becomes a bit more difficult to manage around the house.

Do you want to stay living where you are, but could do with some support to make life easier? Would repairs or adaptations make your home more comfortable? Perhaps you’re thinking about moving somewhere smaller or nearer to family and friends? Or you may be considering living somewhere specifically set up for older people, such as sheltered housing?

“My wife has recently moved to a care home, and I would love to move closer to her as I find the 30 mile round trip to visit her is too much now.”



John, 82

This guide gives you information about your options and explains how and where you can find out more.

As far as possible, the information in this guide applies across England and Wales.



This symbol indicates where information differs for Wales.

Next steps



It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:

Thinking about your options

It can be difficult to admit you're finding things a little harder around your home or that it might be time to think about moving. However, you may just need to make a few changes to your home to make life easier. Or you could also consider moving somewhere more affordable, closer to family or somewhere that better meets your needs.

Whatever your situation, it's important to think through all the options carefully before making any decisions.

As a first step, here are some questions to help you think about your current home and how it suits your needs, now and in the future. It can be helpful to keep a note of your answers.

Location

- Is your home near your family?
- Is your home near your friends and social groups?
- Do you feel safe in your home and neighbourhood?
- What are the local facilities and transport links like?
- Are there hills or busy roads that make it more difficult to get out and about?

Size

- Do you have more rooms than you need?
- If you have a garden, is it still manageable?

Finances

- Can you still manage the cost of your rent or the mortgage?
- Are your energy bills affordable?
- Do you have enough money for everything you need?

Accessibility

- Can you move around your home easily?
- If your home has more than one floor, is there a downstairs bathroom? If not, could you get one put in?
- Do you have to walk up a long path or stairs to get to the front door?
- Will your home still suit your needs in the future if you become less mobile?

Even if you're fairly sure about what you want to do next, it may be a good idea to read through all the options covered in this guide. You may find you like the sound of something you hadn't really thought about before.

It can also be helpful to talk through your options with family and friends, or get independent specialist advice. However, choosing how and where you live is up to you.

Next steps

This guide contains an overview of the options that you may wish to consider. If you want someone to talk to or to ask for advice, contact your local Age UK (page 30) or Elderly Accommodation Counsel (EAC). EAC has an online tool, HOOP, which can help you identify and address the biggest issues with your home (page 32).

I want to stay where I am

Some small changes around your home can make a huge difference and help you stay put.

Making some changes at home

Whether it's a handy gadget for the kitchen, a home adaptation or some technology to put your mind at ease – there's lots available that could make your life easier – it's amazing what's out there these days.

The practical stuff

There's a whole range of equipment and useful gadgets available to help you stay living at home, such as:

- kettle tippers
- one-handed chopping boards
- long-handled shoe horns
- phones with large buttons.

You might know exactly what you need, but if you don't, then having a chat with someone who knows what's out there can help. Staff at Living Made Easy can offer advice on what products you can get and how to get them. See page 33 for contact details.

Home adaptations

You may need adaptations to your home to help you stay as independent as possible. You might benefit from:

- grab rails
- a ramp to the front door
- a walk-in bath
- a stairlift.

You may need some help with getting the adaptations or repairs carried out, so it's worth checking if you have a home improvement agency in your area. They're not-for-profit organisations that can help with the fiddly bits and installation – and possibly even help you pay for them.

If you're a tenant, you have rights to have repairs carried out by your landlord. Let them know what needs doing as soon as possible, but be aware of what type of contract you have and what your rights are.

If you live in England, contact Foundations (page 32) to see if there's a home improvement agency near you. In Wales, contact Care and Repair Cymru (page 33).

More than 70 local Age UKs have trusted handyman services to help with small practical jobs. Contact your local Age UK for more information. In Wales, contact Age Cymru Advice.

Next steps



See our guide **Adapting your home** and our factsheets **Disability equipment and home adaptations** and **Home improvements and repairs** for more information. In Wales, contact Age Cymru Advice (page 30).

If you want to find a reliable tradesperson, see if your local Age UK runs a Trusted Trader scheme or use the TrustMark directory at www.ageuk.org.uk/trustmark.



Technology anyone can use

There's plenty of helpful technology available but personal alarms are particularly popular. They can make you feel more confident around your home, knowing help is just the push of a button away. By pressing a button on a pendant or wristband, you can contact a 24-hour response centre. Someone will then call either your chosen contact person – a neighbour, relative or friend – or the emergency services, if your situation is more urgent.

Your local council may run a personal alarm scheme. You can search for your local community alarm service based on your postcode at www.gov.uk/apply-for-community-alarm. You may get one free of charge following a care needs assessment from your local council but this depends on the assessment and your circumstances. Contact your local council's social services department for more information.

Next steps

Contact Living Made Easy (page 33) for more information about what technology is available.

Getting support at home

If you need a bit of support with the everyday things – perhaps getting up, going to bed, washing or preparing meals – there’s help to make that happen.

Contact your local council who can arrange a care needs assessment. This will determine if you’re eligible for help from them. The sort of services provided can include:

- help with general household tasks
- home care to help with things such as washing and dressing
- meals on wheels
- lunch clubs, social clubs or day centres
- respite care to give you or your carer a break.

Usually you just need to get in touch with the social services department, explain your situation and ask for an assessment of your needs. After your assessment, if it’s agreed that you need care services and you’re eligible, the local council will give you information about what’s available. They may charge you for these services, depending on your financial circumstances.

You should be able to get more information about this in a printed format or online on your local council’s website. You can ask your local social services department to send details to you.

Explaining ‘eligibility’

The council checks if you have eligible care needs, and bases decisions on national criteria. If you fit the criteria, the council will then look at your finances to see whether you’ll have to pay for your help or not.

However, things like minor adaptations and disability equipment are free regardless of your finances.



Even if you're not eligible for help from the council, they should give you information on what might help you and where you can get more information. Then, if you're willing to pay for it, you can arrange your own support to make daily life easier.

There are also some simple things you could arrange that you might really benefit from, such as:

- ordering shopping online and getting it delivered
- getting a volunteer helper for your gardening or shopping
- organising a cleaner if you're finding the housework too difficult to manage.

Next steps

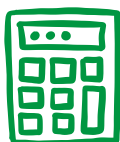
Contact your local Age UK or Age Cymru to find out if there's help in your area. For more information about getting more support to stay at home, see our guide **Getting help at home** and our factsheet **How to get care and support**. In Wales, see factsheet **Obtaining disability equipment and home adaptations in Wales**.

Boosting your income

We could all do with a little extra money in our pocket. There are a few ways you could give your income a boost.

Get a benefits check

Many people don't really know what they could be claiming or think that because they have some savings they won't be entitled to any benefits. But the savings limit on some benefits may be higher than you think, while others don't consider your savings or income at all. See our guide **More money in your pocket** to find out more. Age Cymru Advice has their own version of this guide.



You can find out what you may be entitled to by using our online benefits calculator – it only takes 10 minutes to do. Visit www.ageuk.org.uk/benefits to get started. You could also visit your local Age UK, where someone can carry out a check for you. In Wales, contact Age Cymru to find out how they can help you.

Reduce your Council Tax

Check if you can get a discount on your Council Tax bill by contacting your local council. You may eligible if:

- you live alone – you should get a 25% reduction on your Council Tax bill, regardless of your finances.
- you're a carer or live with someone with a severe mental impairment, such as dementia – you could also receive a discount.

Local councils run their own Council Tax Support schemes (also known as Council Tax Reduction), which could help towards some of your Council Tax bill if you're on a low income or claiming certain benefits. Contact your local council to find out more and see our guide **Council Tax Support**.

Save money on your energy bills

If you're finding it hard to afford your energy bills, or you're not turning the heating on as much as you used to in order to keep your bills down, there are things you can do to save money without cutting back on what you use. For example, switching your energy tariff or supplier to get a better deal could save you hundreds of pounds a year. To find out more, see our guide **Save energy, pay less**.

Carefully consider equity release

Equity release is a way to release cash from your home without having to move. You borrow money against the value of your home but pay nothing back until your home is sold, or you sell part or all of your home but retain the right to stay living there. Before considering equity release, we strongly advise you to take advice from a fully qualified and experienced equity release adviser, as choosing an equity release scheme can create more problems than it solves. See our guide **Equity release** for more information.



I've decided to move

Moving in with family can seem like a good option and it often works well. But it's important to be realistic.

Moving in with family

Before moving in with family it's worth considering a few things, such as:

- What sort of care do you need now or in the future and who will be able to provide it for you?
- Will the home you're moving into need to be adapted? How will this be paid for?
- Will you pay rent or help towards bills?
- How might the living arrangement affect your Council Tax?
- What would happen if you couldn't live there anymore, for example, if it doesn't work out or if you need to move into a care home?

If you invest in your relatives' property, or purchase a property jointly, there may be implications if you have to be means-tested for assistance with care home fees or benefits in the future.

Be sure to get independent legal advice and consider having a formal agreement drawn up. It might seem overly formal as they're family, after all, but it's better for everyone to be clear about matters from the start because sometimes things don't work out. If you need a solicitor, contact the Law Society (page 33).

See Elderly Accommodation Counsel's First Stop Advice factsheet **Points to consider when moving in with family** (page 32).

Moving home: buying options

Perhaps you already own your home and just want something a bit smaller or closer to family or friends. Or perhaps you would like to buy a home for the first time and are looking for one that will suit you in the future too. Whatever your reason for moving, your new home needs to be right for you.

Fees and costs

Buying a property is expensive. You'll probably need to pay estate agent's fees, legal fees and moving costs. You may need to pay stamp duty too. This can add up to a lot of money, so shop around for estate agents, removal services and solicitors to get the best value deal you can find. MoneyHelper has advice on how to estimate the cost of moving (page 33).

Finding a solicitor or estate agent

To find a registered solicitor, check with the Law Society for your country (page 33) or contact Solicitors for the Elderly (SFE), (page 34).

If you're not sure about how estate agents work or what they should charge, contact MoneyHelper, which has an online guide to using estate agents that you may find helpful: www.moneyadviceservice.org.uk/buyandsellahome.

Good to know



Always check whether you have to pay stamp duty on a property and find out how much this might be. You can find out more at www.gov.uk/stamp-duty-land-tax. If you're buying in Wales, visit www.gov.wales/land-transaction-tax-calculator.

Advice and help with buying and moving

Buying somewhere and moving is exciting but can also be stressful and tiring. It can also be complicated, especially when dealing with the financial and legal bits. Which? produces a handy checklist that can be helpful when moving (page 35). Citizens Advice also has useful information (page 32). If you need some help with things such as packing or DIY, your local Age UK may offer a handyperson service or have a list of trusted local traders (page 30).

Accessible properties

If you want to buy somewhere that's accessible, or has already been adapted to save you the hassle of undertaking building works, visit the Accessible Property Register website (page 31).

Buying a leasehold property

Leasehold properties include:

- former council or housing association properties
- retirement properties
- privately owned sheltered housing
- flats in a block of flats.

If you buy a leasehold property, there may be costs to pay other than the purchase price, such as service charges or maintenance fees, ground rent, and fees if you want to sell or rent the property, or have a carer live with you. Make sure you find out these costs in advance and how long the lease is for, as you may have to pay to extend a lease that's too short. Be sure to get independent, professional advice on your rights and responsibilities before signing a lease.

Shared ownership

If you want to move but you're finding it difficult to afford it, you might consider a shared ownership scheme for people aged 55 and over. These allow you to buy part of a property and pay a subsidised rent on the remainder (if you buy 75% of the property you won't pay any rent at all on the remainder), though you may have to pay for all the maintenance and repairs regardless of your share.

The scheme is only available in England and you must have a household income of less than £80,000 (£90,000 in London). You must also be a first-time buyer or have previously owned a home but can't afford to buy one now. To find out more visit www.helptobuy.gov.uk. In Wales, there are different schemes. You can find out more at www.gov.wales/help-to-buy-home.

Park homes

Park homes, also known as mobile homes, are single-storey houses installed on a park home site. They can be affordable accommodation in areas that are otherwise too expensive. Typically you buy a park home and then pay rent on the land it stands on. Before buying, check that the site has a residential licence and that you're allowed to live in the park home all year round. You should also check the energy supply arrangements and typical costs as some park homes can be expensive to heat.

For more details, see our factsheet **Park homes** or contact the Leasehold Advisory Service (page 33).

Moving home: renting options

Is renting rather than buying the best option for you? You may already be renting and be thinking about moving, or perhaps you're considering selling your home and renting to free up some money. Whatever your situation, you have options.

Private renting

If you want to rent privately, do some research on what's available in the area and what the prices are like. Private sector rents are often expensive and can increase year on year.

You can find housing to rent through adverts in local papers, on websites, or through a letting agency. Letting agencies can't charge you for registering with them or helping you find or secure a property. But they can charge various refundable deposits and rent up front, so bear this in mind and be aware of any costs you might have to pay in advance.

Most private rented property is let on an assured shorthold tenancy, which means the landlord doesn't need a good reason to end your tenancy after the first six months. But they will still need to go to court if you don't agree to leave. Check your tenancy agreement to find out how you'll pay your rent and who's responsible for maintenance and repairs. The landlord is responsible for certain repairs regardless of what the tenancy agreement says.

Next steps



For more advice, contact a local information and advice agency such as Citizens Advice (page 32) or Shelter (page 34). You can also see our factsheets **Finding private rented accommodation** and **Preventing evictions**.

Renting from your local council or housing association

Councils and housing associations own and manage social housing, which usually gives you more rights against eviction and cheaper rent than renting privately.



Housing associations are organisations that provide low-cost rented housing, mainly for people on low incomes or with particular needs.

In most areas, the local council runs a waiting list for people who are interested in social housing. Your local council will have a housing allocation scheme which outlines who gets to join the waiting list and how applications are prioritised. This applies if you're looking for sheltered housing too.

Your priority on the waiting list depends on your needs. Some councils say you must have lived in the area for a certain time to be eligible for social housing, but you might be able to challenge this. Contact Shelter to find out more (page 34).

To apply to join the waiting list, you'll have to provide information such as where you live now, and details about your health, savings and income. The council uses this information to decide what level of priority you'll be given, including any specific needs, such as being housed on the ground floor because of mobility problems. You should ask what priority your application will be given and how long you might have to wait.

Many housing associations have an agreement with the local council that they'll offer housing to people on the council's waiting list, although some housing associations accept direct applications. Ask your council if they have a list of housing associations that accept direct applications in your area. If you want to rent directly from a housing association, check what type of tenancy you'd get as it might be less secure than the tenancy you'd get through the council's waiting list.

Many councils and housing associations operate choice-based lettings. This means that they publish all available accommodation through local papers, newsletters or websites and you then bid for a home you like the look of. Bidding just means expressing an interest – if a number of people bid for a property, it'll be offered to the bidder with the highest priority.

Swapping your property

If you're already a council or housing association tenant, you might be able to move to another property or swap homes with someone. This is known as 'mutual exchange'.

To transfer homes, you need to join the council's waiting list or a transfer list run by your landlord. You may have to wait a long time for a transfer, depending on the housing situation in your area and your priority.

It's likely that you'll need your landlord's permission to swap homes. This can take a while if there are problems with your property, if you're in an area with high demand or if you're looking for an adapted property.

If you transfer or swap homes, make sure you understand what type of tenancy you'll have and what your rent and bills will be beforehand, including Council Tax. It's always worth visiting the property first too.

Next steps



For more information see our information guide **Social housing** and our factsheet **Council and housing association housing**.

Moving abroad

Moving abroad appeals to a lot of people. You may have always wanted to do it, you might have family abroad or you might just fancy a bit of sunshine.

Many of the things to think about are the same as if you were moving in the UK (page 16) but there are some specific things to bear in mind:

- Will language barriers be an issue?
- How frequently will friends and family be able to visit?
- What are the health and social care facilities like?
- Who is expected to pay for care if you need it?
- Most benefits aren't payable and your State Pension is frozen if you move abroad – do you rely on this income?

It's also always worth thinking about what might happen if you moved back again. If you decide to return to the UK, it may take some time to re-establish your rights to services, benefits and housing. Will you have somewhere to live and the finances to support yourself while these things are sorted out?

Next steps

See our factsheet **Returning from abroad** if you want to know more about moving abroad. You can also visit the Government webpages on moving or retiring abroad at www.gov.uk/moving-or-retiring-abroad. For advice on what happens to your pension if you move abroad, contact MoneyHelper (page 33).

I want to move somewhere with more support

You may feel more comfortable living somewhere with more support. There are lots of options depending on your needs.

Sheltered housing

Sheltered housing (also referred to as retirement housing) offers a bit of support, and you can usually buy or rent accommodation. There's usually a minimum age threshold, such as 55 or 60.

Sheltered housing usually includes:

- a scheme manager (also known as a warden) who may live on-site or off-site
- 24-hour emergency help through an alarm system
- communal areas, such as gardens or lounges
- social activities for residents.

Sheltered housing might appeal to you if you want to live independently but in a smaller home that's easier to manage. It also offers the added reassurance of having an emergency alarm or someone around who can help if needed.

The cost of sheltered housing depends on whether you rent or buy, the scheme you choose and the area you live in. Make sure you're clear about all the ongoing charges as well as the upfront costs before you make any decisions.

There are differences between renting and buying sheltered housing.

Renting sheltered housing

Most rented sheltered housing is provided by councils and housing associations. In most areas the local council runs a waiting list of people looking for sheltered housing. Many housing associations fill their sheltered properties in this way.

Different councils have different rules on who is eligible for sheltered housing. For example, the minimum age threshold may vary and in some areas you may be given additional priority on the waiting list if you're considered to have particular need for housing with support.

You can ask for a copy of the council's housing allocation policy, which sets out who gets priority for social housing in their area. Ask your local council how much priority you would be given and how long you would have to wait.

A small amount of sheltered housing is available to rent privately. There may still be a minimum age threshold, but waiting times are likely to be shorter and you may not have to meet any other criteria. However, rents may be higher and your tenancy less secure than if you rent from a council or housing association. For more information, visit the EAC's Housing Care website (page 32).

Remember that with any sheltered housing there may be service charges in addition to your rent. Find out how much they cost and what they cover before signing any tenancy agreement.

“After I broke my hip I couldn't get around as easily and lost some confidence. Sheltered housing was perfect for me - I stayed independent but there was help on hand if I needed it.”

Joseph, 78



Things to think about before buying sheltered housing

- If there are ongoing management fees, find out how much these are and what they do and don't include.
- Find out if there are any restrictions in the lease about selling the property or leaving it to a relative in your will.
- Find out if there are fees if there's a change of occupancy, for example if a carer comes to live with you, or if you sell.
- Most sheltered housing is sold on a leasehold basis in England and Wales. To find out more about buying a leasehold property, see page 17.

Buying sheltered housing

Sheltered housing schemes have a management group in charge of the warden, services and maintenance, and you usually buy the property from a private developer. Unlike care homes, sheltered housing is not inspected or given ratings, but there are still some things you can check beforehand:

- Is the developer registered with an accredited body such as the National House Building Council (NHBC) (page 33)?
- Do the management group's members belong to a recognised trade body such as the Association of Retirement Housing Managers (ARHM), which produces a code of practice (page 31)?

Next steps



For more information see our factsheets **Buying retirement housing** and **Specialist housing for older people**.

Barbara moved into sheltered housing after her husband died.

Barbara, 80, hadn't thought about sheltered housing before, but it's perfect for her.

'My children don't live close by so when my husband was very ill my daughter had a chat with me about sheltered housing.

'I didn't know much about it at first and thought it might just be for people who are housebound. But after my husband died I went to look at a few properties with my daughter. I was pleasantly surprised by how nice they were, to be honest, and I knew my house was too big for me on my own.

'I moved in just under a year ago. I have my own flat but with the added reassurance that there's a warden on hand if there's a problem. The other people in the block are all lovely and we often meet in the communal lounge for coffee and a chinwag. I like the fact that I have the privacy of my own place but there are still people to talk to when I feel like it.

'Moving here has taken a real weight off my shoulders as I no longer worry about managing the house by myself, and it's given my daughter peace of mind too.'



Other types of housing

There are lots of other types of housing options you could consider, many specifically designed for older people.

Extra-care housing

This is also referred to as assisted living or housing-with-care. Extra-care housing offers more support than sheltered housing and more independence than a care home. Residents live in self-contained flats but meals may be provided in the flat or a shared dining room. Personal care and support is also generally available 24 hours a day.

Extra-care housing isn't available everywhere. If it's available in your area, you could get extra-care housing following a needs assessment by your local council, if staff decide you need it and are eligible. But you can also buy or rent it privately.

Extra-care housing is regulated by the Care Quality Commission (CQC) in England, which inspects extra-care housing and provides ratings. You can find inspection reports and ratings on the CQC website (page 32). In Wales, extra-care housing is regulated by the Care Inspectorate Wales (page 31).

Next steps



Contact Elderly Accommodation Counsel (page 32), which has a searchable database of UK specialist housing, including extra-care.

Retirement villages

Retirement villages are fairly new in the UK. They are large schemes of usually 100 or more homes with a range of facilities on hand such as gyms and swimming pools, and they often provide meals and personal care. Properties in retirement villages are available privately to buy, part-buy or rent. Make sure you check all the fees and costs to find out what they include, and check the lease to see what happens if you decide to sell or leave the property to someone.

To find out more, contact Elderly Accommodation Counsel, which has a list of UK retirement villages (see page 32).

Abbeyfield

The Abbeyfield Society is a charity that provides accommodation for people aged 55 and over, in different types of housing with varying levels of support. Residents are provided with one or two cooked meals a day and support from a house manager and volunteers.

For more information contact the relevant Abbeyfield Society for your country (page 31).

Almshouses

Almshouses are run by charitable trusts and are mainly for older people. Each charity has a policy about who it will assist, such as residents in a particular geographical area or workers who have retired from a particular trade. A resident occupies an almshouse as a beneficiary of the charity and doesn't have the same legal rights as a tenant elsewhere. Rents in almshouses are usually low, but you are likely to have fewer rights than someone renting privately or from a social landlord. This is because you have a licence rather than a tenancy, with different rights around repairs and eviction. Your rights should be outlined in a 'letter of appointment' from the trustees. For more information about living in an almshouse, contact the Almshouse Association (page 31).

Care homes

If you have certain care needs a care home may be the right option for you.

Care homes are staffed 24 hours a day and all meals are made for you. Care homes offer more personal care than sheltered housing. Some care homes provide nursing care or specialist care, such as dementia care, so you should find out what's available before you move.

Choosing the right care home can seem daunting, but we're here to help. Our guide **Care homes** has a checklist you can use when you look around any potential care homes, to make sure it's got everything you're after.

Are you worried about paying for a care home? How you pay depends on your personal situation. Your local council may contribute towards your fees if your capital and savings are below a certain amount.

Next steps



For more information about choosing and paying for a care home see our information guide **Care homes** and our factsheet **Finding, choosing and funding a care home**.

Age Cymru has a similar resource on paying for care – contact them for a copy.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru: **Advice: 0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 12 442 22**

www.agescotland.org.uk

Abbeyfield

Runs supported sheltered housing in family-style households with 8–12 residents.

Tel: **01727 857 536**

www.abbeyfield.com

In Wales, contact **Abbeyfield Wales Society Ltd**

Tel: **01633 244 182**

www.abbeyfield.com/western/a/abbeyfield-wales-society-ltd

Accessible Property Register

View accessible or adapted properties for sale and to rent on its website.

www.accessible-property.org.uk

The Almshouse Association

Provides information about almshouses near you.

Tel: **01344 452 922**

www.almshouses.org

Association of Retirement Housing Managers

Publishes codes of practice for England and Wales that regulate managing agents of private retirement housing, which can be downloaded from the website.

Tel: **0797 431 1421**

www.arhm.org

Care Inspectorate Wales

National regulatory body of care and social services in Wales. Can provide lists of care homes for a specific area, care home inspection reports and domiciliary care providers.

Tel: **0300 7900 126**

www.careinspectorate.wales

Care Quality Commission

National independent regulator of all health and social care services in England, including extra-care housing.

Tel: **03000 61 61 61**

www.cqc.org.uk

Citizens Advice

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

In England, tel: **0800 144 8848**

www.citizensadvice.org.uk

In Wales, tel: **0800 702 2020**

www.citizensadvice.org.uk/wales

www.citizensadvice.org.uk/about-us/northern-ireland for Northern Ireland

Elderly Accommodation Counsel (EAC)

Provides information and advice on housing options for older people and their carers. There are two sister sites: Housing Care has a searchable database for specialist housing options across the UK, and the HOOP tool can help suggest things to meet your housing needs.

Tel: **0800 377 7070**

www.housingcare.org

www.hoop.eac.org.uk/hooptool/

Foundations

National body for home improvement agencies, with a website you can use to find your nearest one in England.

Tel: **0300 124 0315**

wwwFOUNDATIONS.uk.com

In Wales, contact **Care and Repair Cymru**

Tel: **0300 111 3333**

www.careandrepair.org.uk

Home2Fit

Website listing accessible properties to sell or rent.

www.home2fit.org.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website.

Tel: 020 7320 5650

www.lawsociety.org.uk

Leasehold Advisory Service (LEASE)

Provides advice on leasehold properties and park homes.

Tel: 020 7832 2500

www.lease-advice.org

Park Homes Advice: 020 7832 2525

parkhomes.lease-advice.org/

Living Made Easy

Provides advice and information on disability equipment and assisted products.

Tel: 0300 999 0004

www.livingmadeeasy.org.uk

MoneyHelper

Gives impartial information about financial products and services, including pensions.

Tel: 0800 138 7777

www.moneyhelper.org.uk

National House Building Council (NHBC)

Protects homeowners by setting housebuilding standards.

Produces a sheltered housing code of practice, which can be downloaded free of charge.

Tel: 0800 035 6422

www.nhbc.co.uk

Shelter

Provides advice, information and advocacy to people in housing need.

Tel: **0808 800 4444**

england.shelter.org.uk

In Wales, contact **Shelter Cymru**

Tel: **08000 495 495**

sheltermymru.org.uk

Solicitors for the Elderly (SFE)

Independent national organisation of solicitors who specialise in a wide range of legal issues affecting older people. Contact the organisation for help in finding a solicitor.

Tel: **0844 567 6173**

www.sfe.legal

TrustMark

Government-backed scheme to help people find local reliable tradespeople.

Tel: **0333 555 1234**

www.trustmark.org.uk

Which?

Provides impartial advice on consumer issues. Produces a handy checklist that can be helpful when moving house.

www.which.co.uk

Notes

A series of horizontal dotted lines for taking notes, spanning the width of the page.



† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1–6 Tavistock Square, London WC1H 9NA.

Can you help Age UK?



If you would like to, please complete the donation form below with a gift and return to: **FreePost Age UK REPLY**. Alternatively, you can phone **0800 077 8751** or visit **www.ageuk.org.uk/donate**. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Your details

AGUK0081 MXAQ21CA08C003

Title: Forename: Surname:

Home address:

Postcode:

Email address:

We'd[†] like to keep in touch with you to tell you about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the products and services you can buy.

I do not wish to receive communications by post.

We will never sell your data and we promise to keep your details safe and secure.

Please tick the box to let us know all the ways you'd like to hear from us:

I would like to receive communications by email.

If you change your mind about how we can contact you, please email **contact@ageuk.org.uk** or call **0800 169 8787**. For further details on how your data is used and stored by the Age UK network go to **www.ageuk.org.uk/help/privacy-policy**.

Your gift

I would like to make a gift of £:

I enclose a cheque/postal order made payable to Age UK, **or**

I wish to make payment by (please tick):

MasterCard Visa CAF CharityCard Maestro

Card number Expiry date

Signature

Gift Aid declaration Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Today's date

* Age Cymru, Age Scotland and Age NI. **Please ensure you provide your full name and address**, and let us know if you wish to cancel your declaration, or if your tax status, name or address changes.

Age UK provides a range of services and your gift will go wherever the need is the greatest.

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Adapting your home**
- **Getting help at home**
- **Care homes**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/housing** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204667 06/21