

# Housing for Older People

## Sheltered Housing

- This is sometimes also called Retirement Housing and is usually groups of flats and bungalows built specifically for older people.
- It is usually for those people who are still able to look after themselves. Sheltered housing does not offer on-site care and support although you can arrange your own care and support if you need to (the same as in general housing).
- Many sheltered housing schemes will have a 24 hour alarm system installed for emergencies, linked to a call centre.
- Some sheltered housing schemes have some shared facilities which could be a lounge, garden, laundry room or guest room.
- There is a wide range of retirement and sheltered housing to rent or buy, offering a variety of facilities. They range from local authority sheltered bed-sits and flats to top-of-the-market retirement apartments.
- The majority of sheltered housing to rent is managed by local councils or housing associations. Each housing association or council will have its own way of allocating properties, usually based on assessment of need.
- Sheltered or retirement housing for sale may be built by private or non-private developers (such as housing associations). These are usually leasehold schemes and there will be additional ongoing costs such as service charges and other running costs that can vary considerably. It is important to understand all of the financial obligations and rules of the scheme if you are buying a leasehold property. Some housing associations have built shared ownership retirement housing,

where the person buys a proportion of the property and pays rent for the remainder.

- Some developers are also developing 'Lifetime Lease' schemes where the older person pays a lump sum (significantly below market value) which buys them the right to live in the property for as long as they wish, but upon death or moving out the property reverts back to the company.

## Extra Care Housing

- Extra Care Housing is also sometimes called Very Sheltered Housing, Assisted Living or Living with Care.
- This provides older people with independent accommodation combined with 24 hour on-site care. It is designed for people who have a higher level of care and support needs and aims to offer older people the privacy and security of tenure of their own housing unit combined with the level of personal care they need.
- Care is usually provided by on-site staff.
- The schemes often provide more communal facilities such as a restaurant or dining room.
- There are schemes covering the different tenure types (leasehold, purchase, rent, and shared ownership). Some specialist schemes are also being developed e.g. for older people with dementia or learning disabilities.
- Schemes vary significantly in size from a small number of units to hundreds of flats, and the facilities on offer will also vary.

## Abbeyfield

- Abbeyfield Houses are run by voluntary organisations.
- Abbeyfield offers Assisted Living, Residential Care and Independent Living with Care (similar to Sheltered Housing but with the option for care to be provided on site).
- Abbeyfield Assisted Living offers individual rooms in small shared houses (six to 12 people) with shared meals and social activities.

## Almshouses

- Almshouses are run by small, independent charitable trusts, many of them established hundreds of years ago.
- Each charity has its own rules determining which older people it can house and is run by a board of trustees. For example it could be workers of a particular local trade or for those in a certain parish.

## Homeshare

- This is a scheme where a younger person lives in the home of an older person and in return for free accommodation they give the older person up to ten hours of support a week (not personal care). The people are fully vetted by the local Homeshare scheme.
- If you are considering this option it is important to go through the proper channels and seek advice from Homeshare.

## Living with relatives

- When they can no longer manage at home, some older people move in with relatives or a relative moves in with them in order to care for them.
- One of the key issues is that of security of tenure (for either party) if relationships break down.

- There are also financial implications that need careful consideration e.g. if the older person transfers ownership of their home to the relative, or the impact on welfare benefits.

## Care homes

- Care homes (sometimes called Residential Care) are primarily for older people who can no longer manage to live independently in their own homes and need extensive help with day-to-day personal care.
- Care homes provide accommodation, usually in a single bedroom, all meals, plus 24 hour personal care such as washing, dressing and toileting.
- Care homes with nursing care offer the above plus 24 hour nursing care for people who need additional medical help such as regular injections or changing dressings.
- There are also care homes that specialise in looking after people with a specific need, such as dementia or a terminal illness.
- Care home size ranges from a few units in a family home type setting to large 100+ room complexes.
- Costs vary widely, and the choice you have will depend on what you can afford. Extra services are often charged for on top of this e.g. hairdressing, chiropody etc.
- Before making the decision to move into a care home, you will need to have an assessment from your Council. They will also carry out a financial assessment and tell you how much you need to contribute to your care.
- Care homes are registered with and inspected by the Care Quality Commission (CQC). Reports about each individual care home are available to the public via their website:

[www.cqc.org.uk/search/services/care-homes](http://www.cqc.org.uk/search/services/care-homes)

### Useful information/further reading:

[www.housingcare.org/guides/item-sheltered-housing-retirement.aspx](http://www.housingcare.org/guides/item-sheltered-housing-retirement.aspx)

For information on retirement housing.

[www.firststopcareadvice.org.uk/housing/search.aspx](http://www.firststopcareadvice.org.uk/housing/search.aspx)

To find out about the sorts of retirement and sheltered housing schemes in your area.

[www.almshouses.org](http://www.almshouses.org) For a list of local Almshouses and contact details.

[www.firststopcareadvice.org.uk/downloads/resources/2954.pdf](http://www.firststopcareadvice.org.uk/downloads/resources/2954.pdf)

A guide to extra care housing.

[www.abbeyfield.com](http://www.abbeyfield.com) Information on Abbeyfield.

[www.sharedlivesplus.org.uk](http://www.sharedlivesplus.org.uk) Information about Homeshare.