

# Finding the right home for you

## About this factsheet and who it is for

This factsheet aims to provide you with general information about the various housing options that may be available to you.

You will also find guidance and suggestions on how to identify a property that may be suitable for your future needs in later life.

The artwork on the front of this factsheet was done by an older artist for EAC's over 60s Art Awards.



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## Introduction

EAC FirstStop Advice specialises in advising older people on their housing and care options and our national database of home services and specialist accommodation for older people assists us in this process.

However, if you do not feel that sheltered/retirement housing would be for you, there are a range of other options that may be available in order to help you find a home that will suit your needs, now and in the future.

## Finding a home suitable for later life

It can be difficult to plan ahead for need that you may have in future but the following resources and standards can help you to consider whether or not a home will be suitable for you in later life. Planning ahead can help you to stay as independent as possible, for as long as possible.

### Lifetime Homes

If you are searching for a property you may wish to check that it fits the 'Lifetime Homes' concept:

*Lifetime Homes are ordinary homes designed to incorporate 16 Design Criteria*

*that can be universally applied to new homes at minimal cost. Each design feature adds to the comfort and convenience of the home and supports the changing needs of individuals and families at different stages of life.*

- The design criteria are:
- Parking
- Approach to dwelling from parking
- Approach to all entrances
- Entrances
- Communal stairs and lifts
- Internal doorways and hallways
- Circulation Space
- Entrance level living space
- Option of entrance level bed-space
- Entrance level WC and shower drainage
- Stairs and potential through-floor lift in dwelling
- Potential for fitting of hoists and bedroom/bathroom
- Bathrooms
- Glazing & window handle heights
- Location of service controls

You can view the full Lifetimes Home Standard report for free on their website at <http://www.lifetimehomes.org.uk/>

Alternatively, you can purchase a paper copy by contacting them on 020 7822 8700.

## HAPPI homes

The Housing our Ageing Population Panel for Innovation (HAPPI) have produced a 'HAPPI homes' standard based on 10 key design criteria that they feel have particular relevance to housing which is both attractive and able to be adapted over time to ensure that is suitable for later life. The criteria reflect:

- Space and flexibility
- Daylight in the home and in shared spaces
- Balconies and outdoor space
- Adaptability and 'care ready' design
- Positive use of circulation space
- Shared facilities and 'hubs'
- Plants, trees, and the natural environment
- Energy efficiency and sustainable design
- Storage for belongings and bicycles
- External shared surfaces and 'home zones'

You can read more about the 'HAPPI homes' standard and view the most recent reports on the following website: <http://www.housinglin.org.uk/happi3>

## Housing checklist – things to consider

**Social** – Will you still be able to enjoy any current activities/clubs you attend?

**Friends and family** – Will you be close enough to the friends and family that are important to you?

**Transport** – Are there good links to public transport services (even if you drive now, you may not be able to in the future)?

**Local amenities** – What services are nearby? Is there a local shop, post office, café, pub, church?

**Pets** – If you are renting are you able to take your pet with you? If necessary, will your pet be able to have access to an outside space, if necessary?

**Security** – Do you feel safe in the area? Does your new home have sufficient security features?

**Affordability** – Whether this is rental, mortgage payments, service charges, ground rent or maintenance costs.

**The future** – Can the property be adapted to meet any future physical health and care needs that you may develop?

## Housing Options for Older People (HOOP) – Take your housing MOT

EAC's self-help tool to help older people assess their current home and make an informed decision about what options may be available to them.

The online version of our tool takes you

through nine topics and encourages you to score each area based on any concerns you have related to the suitability of your property. At the end of the questionnaire you will be given a number of suggestions based on your answers and provided with details of local services, accommodation and further reading.

You can access our online HOOP tool here: <http://hoop.eac.org.uk/>

## Buying accommodation

When buying accommodation then it is important to seek independent financial advice and the services of a qualified solicitor.

### Leasehold vs Freehold

Once you have purchased a home, you are generally either a leaseholder or a freeholder.

A freeholder is someone who owns the entirety of the property, including the land that it is set on.

As a leaseholder, you do not own the land on which your home is based but you have effectively bought the right to live in a property for a set period of time which can be extended for a cost.

There are pros and cons to both which you should consider carefully:

- A freeholder is responsible for all internal and external repairs and maintenance
- A leaseholder is generally not responsible for maintaining communal grounds or areas, although there is often a monthly or annual 'service charge' that will need to be paid
- A leaseholder will usually need to request permission from their freeholder to make any significant changes to the property

### Joint Tenants/Tenants in Common

If you are buying a property with another person, such as a spouse or family member, then it is likely you will want to own it in joint names.

A joint tenancy is the most common way of jointly owning a property and effectively means that both parties own the whole property, similar to a joint bank account. This means that if one owner dies, the other will automatically inherit the other's share.

'Tenants in Common' is where your interest, or share, in the property is clearly set out as a percentage. This means that if one owner dies, their share can be inherited by another person, as per the wishes in their will.

## Finding rented accommodation

There are a range of rental options that may be available in your area. Some of the key benefits of renting are that you are generally not responsible for major repairs to the property and you have the flexibility of being able to leave after a short notice period. However, you do not 'own' your home and therefore can be evicted; the type of tenancy agreement you have will affect your security of tenure but it is often the case that private landlords will give you only a minimal level of protection.

## Applying to the council

Your local council are likely to be in control of a large stock of general housing, owned either directly by them or through a housing association or trust.

Each local council will have its own **housing policy** which must be made publically available, often your local library will have a copy or you can access it online.

This local housing policy will cover who is eligible to apply for accommodation through the council and how they decide who is in the greatest need for housing. Often factors such as living outside of the council area or being an owner-occupier will result in a long wait for council-

allocated accommodation due to your level of priority under the housing policy.

Whilst some policies can be set by local councils, there is some national guidance on when a person should be given a 'reasonable preference' (priority) for housing through the council. These include:

- If you are homeless
- If you are living in poor conditions
- If you have a medical condition
- A need to live in a particular area
- Urgent housing needs (such as domestic abuse or harassment)

Some councils will not consider older applicants for their general housing stock and will only offer them retirement housing. The age limit for this can vary between councils but tends to be between 50 and 60 years of age.

## The offer of accommodation

The majority of councils usually operate a 'choice-based lettings' system for their vacancies, where you will be assigned a banding that reflects your level of priority. You are then able to register your interest, or 'bid', on vacant properties. Your bid is more likely to be successful if you have a higher level of priority than

others who have also bid on the property.

Alternatively, some council housing departments have continued with the system of offering you accommodation directly, based on your level of priority and place on their waiting list.

In either case, it is important that you do not refuse the offer of accommodation once it has been offered to you, without seeking advice first. If you refuse the offered accommodation, then the council may be justified in disposing of its duty to house you.

## **Housing Associations**

If you are not eligible for housing through the council, or if you are on a long waiting list, then you might consider approaching local housing associations directly. Whilst most housing associations will fill the majority of their vacancies from the council list, they may occasionally accept new tenants via a direct application.

Your council should be able to provide you with contact details for the main associations that are operating in your area. These details are often provided on the housing pages of the council's website, alternatively you can contact the housing department for this information.

## **Renting privately**

If you are able to find suitable accommodation on a private rental basis, then this can be a relatively quick way of arranging housing in your preferred area of the country.

## **Where to find private accommodation**

There are a number of ways in which private rentals are advertised, but the two main ways are through lettings agent offices and online.

Online property websites such as Rightmove and Zoopla are a great source of information as they are used by many lettings agents to advertise their current vacancies.

Other ways of advertising, such as through magazines, local newspapers and shops are often done directly by the landlord and are also worth keeping an eye out for.

If you are looking for retirement housing that may be available to rent on a private basis then you may wish to make enquiries with Girlings, a company that specialise in private retirement lets. Their contact details can be found at the end of this factsheet.

## Security

As a private tenant it is likely you will be offered an 'Assured Shorthold Tenancy' which will provide you with a high level of security for a fixed period of time, typically 6 or 12 months. After this period has ended you will either be offered a new fixed term or you will move on to a 'periodic tenancy' which continues on a month-by-month rolling basis.

If you are on a periodic tenancy then you will have less security in your of tenancy because your landlord can evict you without grounds, but must give you at least 2 months notice to leave the property before starting court action to obtain possession.

## Deposits and agent fees

Depending on where you are in the country, letting agent fees can be considerable, ranging from around £75 to well over £500. These fees are usually payable on top of your first month's rent and a deposit, which is often equivalent to a month's rent plus £100.

There are some schemes that can help meet some of these costs, for example your local council may have a bond deposit scheme whereby they will agree with the landlord to meet the cost of any deductions that might be taken from a

deposit due to non payment of rent or damage.

*Read our factsheet on 'Help with the cost of moving' for information on benefits and grants that can help with these fees.*

## Private landlord and Housing Benefit

It is not uncommon to see 'No DSS' on adverts for private rented accommodation. This means that the landlord will not accept a tenant who is receiving Housing Benefit to help meet the cost of their rent. Whilst this practice is being phased out by some of the larger property websites, many lettings agents still allow it and this can limit the number of properties available to you.

In these situations it may be worth approaching the local council who might be able to offer you a list of private landlords that accept those in receipt of Housing Benefit.

## Mutual Exchanges and Transfers

If you are already a housing association or council tenant but wish to move to a different area, or larger/smaller property, then you may be able to do so through either a transfer or mutual exchange.

The mutual exchange process effectively allows you and another social tenant to swap properties.

*Further information can be found in our factsheet, 'Mutual Exchanges'.*

A transfer is where your landlord owns a property in another area and can simply offer you that property in return for taking back your current home.

**There are times where this is beneficial to the landlord, such as where residents wish to move from an area where there is a high demand for housing to an area in which the landlord is struggling to find tenants. It is therefore worthwhile discussing transfers with your landlord.**

## Staying Put – Making your current home more suitable

For many people a move is not necessary as their current home can be adapted to meet their needs. From making physical adaptations to your home to bringing in services to help you with day-to-day tasks, there is a range of options that may be available.

## Repairing and adapting your home

Home Improvement Agencies (HIAs) are not for profit organisations set up to help older or disabled home owners and private tenants with repairs, improvements and adaptations.

Your local HIA can help identify any financial assistance that you may qualify for to help meet the cost of work done to your property; they can also oversee jobs that are done by contractors and other tradespeople.

Other services provided by your local HIA can include: gardening, handy person services and advice on energy efficiency measures.

You can find details for your local HIA through the foundations website:

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

## Help in your home

Assistance to remain independent in your own home can come through a number of sources.

The social services department of your local authority have a duty to provide care and support to people who have been assessed by them as needing these services; you may therefore wish to contact them to request an assessment of your needs.

Charities may also offer services from which you can benefit, such as your local Age UK, Royal Voluntary Service hub or British Red Cross office.

If you are seeking home care through a private organisation then we suggest

contacting those that are registered with the UK Home Care Association, whose details can be found towards the end of this factsheet.

*For more information you may wish to read our factsheet, 'Living longer – remaining independent'*

## Useful contacts

**Accessible Property Register** specializes in promoting wheelchair accessible and adapted property

**Web:** <http://accessible-property.org.uk>

**Care Quality Commission (CQC)** is the regulator of health and social care services in England. Their website lists all care homes and home care services, along with recent inspection reports

**Tel:** 03000 616161

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

**Citizens Advice Bureau (CAB)** your local CAB may be able to provide practical support relation to your housing options

**Tel:** 03444 111 444

**Web:** [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

**Disability Rights UK** has a membership of a wide range of disability organisations who can advise disabled people

**Web:** [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)

**Homes England** are regulators for the social housing sector

**Tel:** 0300 1234 500

**Web:** [www.gov.uk/homes-england](http://www.gov.uk/homes-england)

**Housing Ombudsman Service** investigate complaints made by tenants of social landlords.

**Tel:** 0300 111 3000

**Web:** [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

**Lifetime Homes** is a concept created by the Joseph Rowntree Foundation and currently administered by Habinteg Housing Association. Their 16 design criteria aim to make homes accessible.

**Tel:** 020 7822 8700

**Web:** [www.lifetimehomes.org.uk](http://www.lifetimehomes.org.uk)

**Shelter** a charity providing free information and advice on matters relating to housing in England and Scotland

**Tel:** 0808 800 4444

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

**SSAFA** provide practical support and assistance to servicemen and women, veterans, and their families on a range of issues, including housing.

**Tel:** 0800 731 4880

**Web:** [www.ssafa.org.uk](http://www.ssafa.org.uk)

**Tai Pawb** promotes equality and social justice in housing, in Wales.

**Tel:** 029 2053 7630

**Web:** [www.taipawb.org](http://www.taipawb.org)

**UK Home Care Association**

An association of homecare providers with a code of practice.

**Tel:** 0208 661 8188

**Web:** [www.ukhca.co.uk](http://www.ukhca.co.uk)

## About FirstStop Advice

FirstStop is a free information and advice service designed to help older people decide how best to meet their needs for support, care and suitable housing. It is provided jointly by a growing number of national and local organisations and it is led by the charity, Elderly Accommodation Counsel (EAC).

## Contact us

- Visit us online: [www.housingcare.org](http://www.housingcare.org)
- Use our self-help tool at [hoop.eac.org.uk](http://hoop.eac.org.uk)

*The information contained in this factsheet is intended to be, and should be regarded as, a brief summary and is based on our understanding of present legislation, regulations and guidance. No responsibility can be accepted for action based on this information.*

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