

# Extra Care Housing

## About this factsheet and who it is for

Extra care housing is a form of retirement housing with personal care, meals and 24 hour support available for those who need it.

This factsheet aims to provide information on what extra care housing is, your options if you are considering a move and what financial support may be available.

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



## Introduction

Extra care housing appeals to people who need the reassurance of knowing that support and help with personal care and meals is available now or in the future but also want the security and privacy of their own home with their own front door. It is particularly useful for couples who have different needs. Extra care housing can sometimes offer a good alternative to a care home.

In England, the Government, through the Department of Health, has invested large sums of money in developing extra care housing as part of their strategy of providing care and support services for older people. Extra care housing caters for older people who, through frailty or disability are less able to live in their own homes without significant support. Part of the Government's strategy is to enable older people to live independently in their own homes for as long as possible and for the many older people who wish for this extra care housing is a popular choice for them and their relatives. It also has the advantage of enabling friends or couples who have different needs to continue living together for example, if one is fit and able and the other is frail. It can also, if the circumstances are right, offer an alternative to a care home.

Extra care housing can be divided into two parts, the physical building and its maintenance and the care and support services offered within the facility. The care and support services could be provided by in house care staff, contracted to a care agency or provided by the local social services department. Care delivered would normally be as a result of a care assessment carried out by the local social services department. For more information about assessments and care packages please refer to the FirstStop Factsheet FS8 'Obtaining Care and Support from Your Local Council'

## Types of extra care housing

Extra care housing can be presented in different forms from a development of single storey apartments or bungalows to flats or properties within a retirement village. Schemes have a variety of different services, including an emergency alarm service, restaurants/dining rooms, domestic help and hairdressing salons. Although becoming increasingly popular there are only a limited number of extra care housing schemes in most areas and the majority of providers set entry criteria that prospective residents have to meet, describe what procedures, priorities, and

rules they use to explain about how their rules apply to your situation.

Because extra care accommodation is self-contained each would normally comprise of a kitchen, bathroom, often with walk in shower, one to three bedrooms and a living area. All rooms are normally built to accommodate the frailty or disability the occupants might need support with and have emergency alarms that connect to a central point within the scheme manned by 24 hour staff. Generally, the accommodation is designed to be user friendly, kitchen cupboards may be lower so that they can be accessed from a wheel chair, and it may have handrails or a disability friendly toilet. Some extra care housing schemes are designed to incorporate smart technology, assistive devices or telecare to make them user friendly.

They also use different terms to describe the facilities they offer and services that are included. The common examples are:

### **Very sheltered housing and assisted living**

These terms are used by some providers to describe housing that provides meals, domestic assistance and 24-hour housekeeping staff to support older people who wish to remain in their own

home for as long as possible but do need a degree of support.

### **Retirement villages**

offer a variety of types of accommodation specifically for older people. They are often relatively new developments in attractive rural settings offering many community facilities thus the term 'village' A typical retirement village will have over one hundred dwellings with differing specifications , such as from one to three bedrooms in flats and/or bungalows, to buy, rent (usually at market rents), or part buy/part rent. They are likely to have communal facilities including a restaurant, clubroom, library, shop, laundry, cleaning services, leisure facilities and perhaps a medical centre, carers and a minibus; some will have a care centre that provides 24-hour nursing care. Most retirement villages have a range of activities where residents who like to socialise can join with like-minded people and often they will interact with the local community. Retirement villages are relatively new in this country but are quite popular and common in the USA and Australia.

## Close care built in the grounds of a care home

This type of extra care housing would comprise of a small group of flats and/or bungalows that can enjoy the facilities of the care home. They would normally include services such as an emergency alarm and a handy person with other optional services such as personal care, meals and laundry services available for extra cost. Residents can often choose whether to partake in the care home's communal activities or dine in the dining facilities provided as opposed to having their meals delivered.

## Choosing an appropriate form of extra care housing

As different housing providers use different terms to describe their retirement housing and extra care housing, choosing a service to meet your needs and wishes can be difficult. Furthermore, because of the variety and the importance of it meeting your needs you should ask as many questions as you need to about the services, facilities and how they are paid for, In particular, you should find out what services are provided, which are included in the service charge and which are charged as extras and whether you could be eligible

for any financial help. The scheme manager or housing officer should be able to help.

## Extra care housing operators

Extra care housing can be rented through a housing association or the local council, purchased (leasehold) in a development, managed either by a commercial company or housing association, or part purchased on a 'shared ownership' basis. Many newly built extra care developments provide a mix of tenures.

Operators employ a local manager who is responsible for the day-to-day running of the scheme, supervision of on-site staff and liaison with other organisations that provide care, support and lifestyle services. Whether rented or purchased there would be a fixed service charge for the standard services available within the scheme.

**Housing Associations** are not-for-profit organisations providing rented social housing. You can obtain a list of any extra care housing schemes provided by housing associations from your local council or from our [www.housingcare.org](http://www.housingcare.org) website.

Voluntary sector and charitable organisations which provide extra care housing are continually developing new

schemes, details of which can be obtained from your local council or FirstStop Advice. They may have set criteria for you to qualify for accommodation. The Abbeyfield Society is a not for profit organisation which provides housing not dissimilar from extra care housing. They offer rented accommodation in over 700 supported sheltered houses across the UK. The properties are mostly shared, with many having en-suite rooms and communal lounges. Each house has a manager and voluntary staff, offers two home cooked meals a day and 24hour emergency assistance. Abbeyfield are also developing self-contained flats in some areas. Priority is given to local people.

### **Abbeyfield Society**

Telephone: 01727 857 536

Website: [www.abbeyfield.com](http://www.abbeyfield.com)

Local councils' extra care housing can be accessed through the local council housing department. Councils normally have a set eligibility criteria for extra care housing places and it is also likely that you would be required to have an assessment from the social services department to ascertain if your needs are such as to necessitate you moving into extra care housing or whether alternative arrangements would be better, for example adapting your own home and

having services supplied to you. As with normal council housing there is likely to be a waiting list for a place and priority is likely to be given to people who are permanently resident in the area and do not own a property.

Private sector extra care housing schemes are operated by private companies for profit and are less likely to have strict eligibility criteria or require you to have particular needs to become a resident and purchase a property. If you do need care then it could be provided either by a company contracted by the housing provider or through your local council's social services department.

*Our factsheet on 'Obtaining Care and Support from Your Local Council' explains how to obtain an assessment of your needs and what care and support might be available to you if you need it.*

With all extra care housing schemes there is likely to be a waiting list because they are very popular, relatively new and in comparison to other sorts of retirement housing few and far between. New schemes are continually being developed and FirstStop Advice aims to have up to date details of these. If you feel that you are worried about living safely in your present home and feel that extra care housing can fulfil your needs but there is

no availability in your area you should contact your local social services department for a needs assessment. An assessment will identify the care and support you might need to live safely in your present home or suggest alternative accommodation.

## Help Paying for Extra Care Housing

There is some help available to assist with the cost of extra care housing which should be viewed as two separate components. The housing costs and personal care costs

**Housing Costs** - Help could be available with the rent and service charges of extra care housing through the Housing Benefit system and, if on housing benefit, there could be help from the Government sponsored supporting people fund towards assistance managing the home and advice on benefits etc. However, the cost of heating, lighting and water plus the Council Tax will usually be paid by the tenant.

**Personal Care** - Some people will have to meet the full cost of their personal care whilst others may be asked to make a contribution or not be charged at all. This would depend on you having an assessment of your needs from social services and then if you are eligible for a

care package being means tested to ascertain if you must make a contribution. This procedure and the means test is explained fully in the FirstStop factsheet: *Obtaining Care and Support from Your Local Council*.



## 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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