

Contact us

Age UK helps people to enjoy their later years by providing life-enhancing services and vital support. We develop products that are specifically designed for older people and fund pioneering research into all aspects of getting older.

For more information on the Gifted Housing Service please contact:

01225 447 800

GHS@ageuk.org.uk

www.ageuk.org.uk/gifted-housing

Age UK (Gifted Housing Service)

FREEPOST (SWB 10997)

Bath BA2 3ZZ

Age UK provides services to all parts of the community, regardless of race, religion, gender, age, faith, or sexual orientation.

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. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID200701 07/12

Gifted Housing Service

Live at home for longer with
Age UK's Gifted Housing Service



Donate your house but keep your home

Managing the responsibilities of home ownership can become daunting as we grow older, especially for those of us without someone to support us.

When you donate your property to Age UK, we help you with the burden of managing it, while you continue to enjoy living at home.

The Gifted Housing Service helps older people to live independently in their own homes while reducing the cost and responsibility of upkeep, so they can remain in control of their lives as long as possible.

If you choose to take advantage of this service, you'll have the reassurance of knowing we have been providing this valued service to older people for over 35 years.

Set up in 1974 by Help the Aged to support older home owners, Age UK is committed to continuing to provide the Gifted Housing Service throughout England and Wales.

Unlike Equity Release, Gifted Housing does not offer a lump sum when you donate your property to Age UK. Instead, it covers most of the costs of maintaining your home as well as providing help with personal support, care and advocacy should you need it.

Flexible and tailored to your individual needs, Gifted Housing is a unique way to enjoy security and peace of mind at home in older age while giving valuable support to a trusted charity.

‘I have very few in my family which really made me stop and think. The idea of having help to keep me in my own home was very appealing’

Mr S, Greater Manchester, January 2012

How we'll help with your home

If you donate your property under the Gifted Housing Service, through a legal agreement we will organise and pay for most of the upkeep of your home including the following.

- Repairs maintenance and decoration of the structure and exterior of the property – carried out by reputable contractors (or you can nominate and arrange contractors if you prefer).*
- Contributions to essential upgrading and improvements which would enable you to stay living independently in your property such as installing a ramp or walk-in shower, etc.
- Council tax, water charges and building insurance.
- An annual contribution towards gardening costs for you to choose how to spend.
- Regular maintenance (and renewal, if required) of the heating and hot water system.



*Please note that you will continue to be responsible for internal decoration and for electricity and gas bills.

How we'll support you

We will support you so you can stay at home longer in a number of ways.

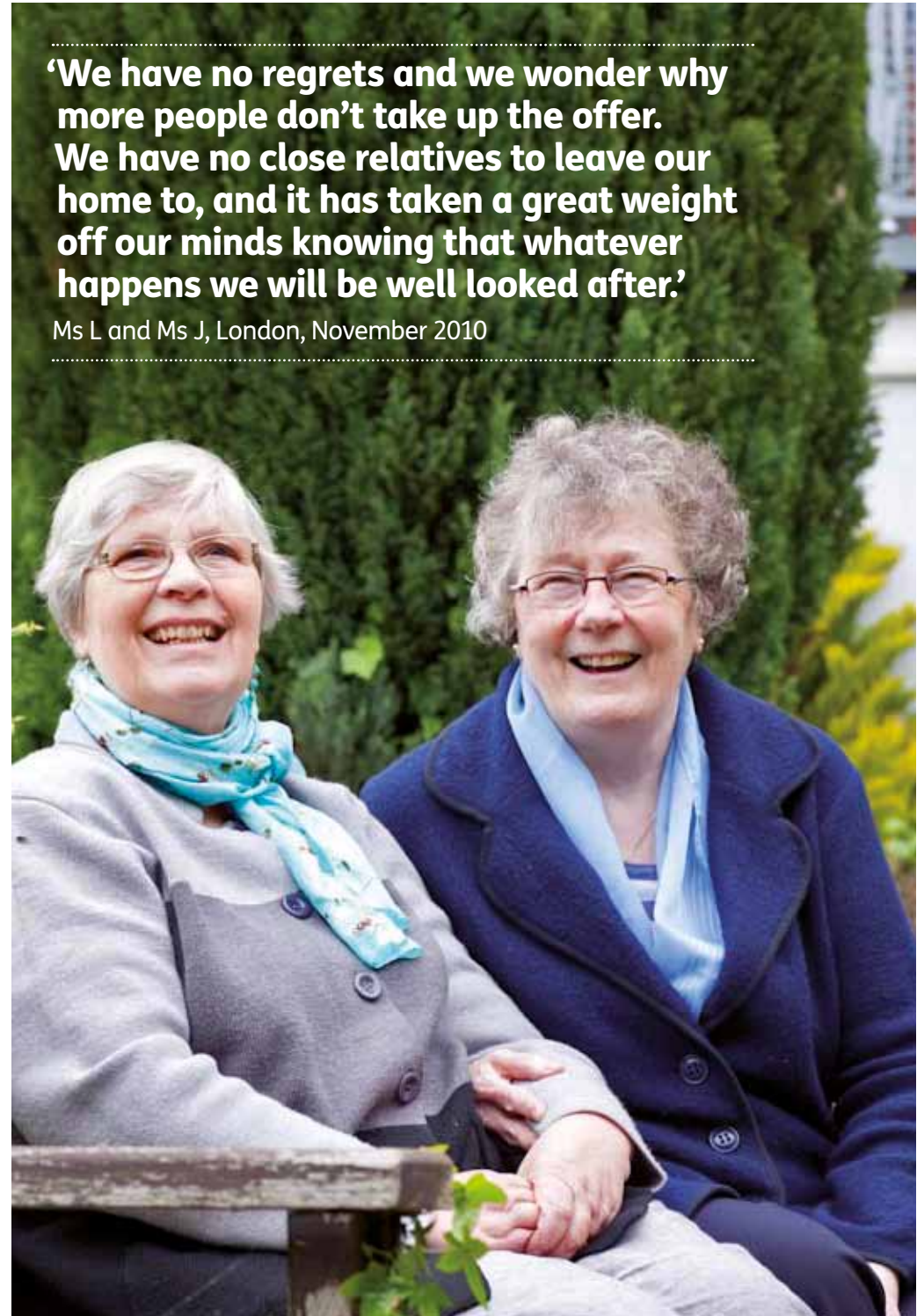
- Arranging regular visits from a member of the Gifted Housing Service, with your agreement, to ensure we are supporting you effectively.
- Installing and paying for a lifeline alarm system if it would reassure you.
- Arranging care and support at home when required, with your agreement.
- Offering support and advocacy at times of crisis or serious ill health – such as help with an important medical appointment, organising help at the time of a hospital admission or accident, support after bereavement or illness, or support to organise help at home.
- Helping you to claim welfare benefits to which you might be entitled.
- Liaising with health and social services on your behalf.
- Contributing towards home and residential care costs, should this become necessary.
- Finding suitable alternative accommodation, paying for removal costs and ensuring you have the help you require if you should need to move in the future – perhaps to downsize, be nearer to relatives, or live in sheltered housing or residential care. We will continue to pay for the same items and provide you with the support you need in the new property.

We don't provide hands-on care ourselves – but if you need this we will contribute to the cost of care and help find people who will provide you with good quality care which respects your needs, preferences and privacy.

Once we have notified you of our contributions to the costs of care, you should consider how you would pay for any unfunded care costs you may have in the future.

'We have no regrets and we wonder why more people don't take up the offer. We have no close relatives to leave our home to, and it has taken a great weight off our minds knowing that whatever happens we will be well looked after.'

Ms L and Ms J, London, November 2010



Are you eligible for the Gifted Housing Service?

Your personal circumstances and the nature of your property will determine whether you are eligible. The following guidelines should help you judge whether you might be able to apply.

You could be eligible if:

- You are an older owner-occupier in England or Wales.
- You are a freeholder or long leaseholder of the property.
- You would consider donating your property to charity or have no close relatives or friends you would like to inherit your property.

Most people enter the service in their 70s or 80s, however there is no fixed age limit.

You won't currently be eligible if:

- You live in a mobile home.
- Your property has a substantial mortgage or other charge against it, such as equity release.*

While the size and value of donated properties differs greatly, there needs to be enough value in the property to cover the anticipated costs of Age UK's contributions towards your care, if and when it is eventually needed, as well as the maintenance of the property.

*Occasionally we are able to pay off a loan or mortgage secured against the property, if the lender agrees and we calculate that the cost of this and all our other costs are likely to be covered by the eventual property value.

Further information

If you wish to know more about the service, please contact the Gifted Housing Service office.

- If you contact us, we will talk to you in confidence about your individual situation. After this we will only follow up this conversation further if you have asked us to.
- If the Gifted Housing Service is not right for you, we will try to identify other services which could help you.
- If, after speaking to us, both parties think the service might suit you, we will make an appointment to visit you in your own home, to discuss the service and the donation process in more detail. We advise you to have a friend, relative, or other advisor with you at this meeting. We will also discuss the contributions the charity will make to your future care costs.
- You are advised to discuss the idea in principle with a relative, friend, or legal or financial advisor or advice agency.
- As our commitment to you is for life, the charity will make sure we will be able to cover all our responsibilities to you. This will include us doing a survey and valuation of your property, and a medical report. Age UK will meet the cost of these reports.
- If your donation is viable for the charity and, having weighed up the advantages and disadvantages you wish to proceed, legal arrangements will then be put in hand. The charity will meet your reasonable legal costs relating to your donation and altering your will, if required.

Please remember that the gift of property to a charity involves the disposal of a major asset. This should not be undertaken without professional advice on the advantages and disadvantages of such a decision, which could have implications for personal circumstances in the future.