

# 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, carers and expert peer reviewers.

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## What this guide is about

**They say there's no place like home – but as we get older, it can start to get more difficult to manage around the house.**

Perhaps you want to stay living where you are, but you could do with some support to make life easier. Perhaps repairs or adaptations could make your home more comfortable. Or perhaps you're considering moving – whether that's nearer family or friends, or somewhere specifically set up for older people, such as sheltered housing.

**“My wife lives in a care home.  
I’d love to move closer as I find  
the long drive to visit her too  
much now.”**

**John, 82**



Whatever your circumstances, this guide provides information about your options and explains where you can find out more if you need to.



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 at home – and you might be reluctant to think about moving. But there might be a solution you haven't considered yet. Whatever your situation, it's important to think through all your options before making any decisions.**

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

## Location

- Is it near your family?
- Is it near your friends and social groups?
- Do you feel safe in your 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?

## Accessibility

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

## Finances

- Can you still manage the cost of your rent or mortgage?
- Are your energy bills higher than they need to be?
- Do you have enough money for everything you need?

Even if you're fairly sure about what you want to do next, it can be a good idea to have a look at all the options covered in this guide. You might 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 to get independent specialist advice. But ultimately, choosing where you live is up to you.

**“I loved our old house, but it just wasn't practical for me any more.”**

Joy, 90



## Next steps



This guide contains an overview of the options that you might want to consider. For more advice, contact your local Age UK. The Elderly Accommodation Counsel (EAC) (page 33) has an online tool called HOOP which you can use to get more information about your options too. In Wales, get in touch with your local Age Cymru.



# I want to stay where I am

Some small changes around your home can make a huge difference and help you stay living independently for longer.

## Making changes at home

Whether it's a handy gadget for the kitchen, a home adaptation, or some technology to give you some peace of mind, there are lots of things you could try to make life at home easier. It's amazing what's available these days.

### The practical stuff

There's a whole range of useful equipment and 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 it might be worth exploring what's available. Visit DLF's website (page 33) for information about disability equipment and assisted products.



## Home adaptations

It might be that you need to make adaptations to your home. For example, you might benefit from:

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

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](http://www.ageuk.org.uk/trustmark). More than 70 local Age UKs have trusted handyperson services to help with small practical jobs. Contact your local Age UK for more information. In Wales, contact Age Cymru Advice.

It can be worth checking if there's a home improvement agency in your area too. These are not-for-profit organisations that can help with minor adaptations – and possibly even help you pay for them. If you live in England, contact Foundations (page 34) and in Wales, contact Care and Repair Cymru (page 34).

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

## 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, see Age Cymru's versions of these factsheets.



### Technology anyone can use

There's plenty of helpful technology available – but personal alarms are particularly popular. 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 – a neighbour, relative or friend – or the emergency services if your situation is more urgent. Knowing that help is on hand if you need it can help you feel more confident.

Your local council may run a personal alarm scheme. Each council has different rules about who's eligible for the service and how much they charge. Contact your local council's social services department or visit your local Age UK for more information. In Wales, contact your local Age Cymru.

You can search for your local community alarm service based on your postcode at [www.gov.uk/apply-for-community-alarm](http://www.gov.uk/apply-for-community-alarm).

### Next steps

The DLF website (page 33) has more information about what helpful technology is available.

## Getting support at home

If you need a bit of help with everyday things – such as getting up, washing and dressing, or preparing meals – contact your local council to arrange a care needs assessment. This will determine if you're eligible for help from them. The sorts of services provided can include:

- help with general household tasks
- personal care (help with things like 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 the assessment, if it's agreed that you need care services and you meet eligibility criteria, they'll explain what they can provide.

They may charge you for services, depending on your financial circumstances – but in England things like minor adaptations and disability equipment are free, regardless of your finances. In Wales, there may be a charge for some types of disability equipment. You could be eligible for a Disabled Facilities Grant if you need larger adaptations. For more information, see our guide **Adapting your home**.

You should be able to get more information in a printed format or online on your local council's website. You can ask them to send you any relevant information.

Even if you're not eligible for help from the council, they should tell you what might help you and where you can get more information. If you're happy to cover the cost, you can then arrange your own support to make daily life easier.

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

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

## Homeshare

If you live in your own home and you only require a bit of practical support – such as with shopping, cleaning or cooking – you might want to consider homesharing. This is where you provide accommodation to a younger person in exchange for an agreed amount of support. For more information, visit Homeshare UK (page 34).

Someone moving in with you can have implications for your benefits though, so it's important to seek advice about this before making a decision.

## Next steps



For more information about getting support to stay at home, see our guide **Getting help at home** and our factsheet **How to get care and support**.

In Wales, see Age Cymru's factsheets **Obtaining disability equipment and home adaptations in Wales** and **Social care assessments for older people with care needs in Wales**.

# Boosting your income

We could all do with a little extra money in our pocket. Here 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 has their own version of this guide.



You can find out what you might be entitled to with our handy online benefits calculator. To get started, visit **[www.ageuk.org.uk/benefits](http://www.ageuk.org.uk/benefits)**. You can also visit your local Age UK to get a benefits check. In Wales, contact your local Age Cymru.

## Reduce your Council Tax

Contact your local council to see if you can get a discount on your Council Tax bill. You might be 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.

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

## Save money on your energy bills

If you're finding it hard to afford your energy bills, or you're trying to keep costs down by not turning on the heating as much as you should, there are things you can do to save money without cutting back on what you use. To find out more, see our guide **Save energy, pay less**.

Switching energy provider might not save you money, so if you're thinking about switching to a different deal, make sure you get impartial advice first from an organisation like the Citizens Advice Consumer Service (page 33).

## 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, it's really important to get advice from a fully qualified and experienced equity release adviser, as releasing equity can create more problems than it solves. See our guide **Equity release** for more information.



# I've decided to move

Moving is a big step, but it can sometimes be the best decision for you. It's important to consider all your options.

## Moving in with family

Moving in with family can seem like a good option and it often works well. But it's important to be realistic. 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 Council Tax?
- What would happen if you couldn't live there any more – 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 buy a property jointly, it might impact you if you have to have a financial assessment 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 – 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 34).

See the Elderly Accommodation Counsel's (page 33) factsheet **Points to consider when moving in with family** for more detailed information.

# Moving home – buying options

Perhaps you already own your home and you want something a bit smaller or closer to family or friends. Or perhaps you'd like to buy a home for the first time and you're 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 need to cover legal fees and moving costs. You might also need to pay Stamp Duty Land Tax (SDLT) – or Land Transaction Tax if you live in Wales. This can add up to a lot of money, so shop around to get the best-value deals you can find. MoneyHelper has advice on how to estimate the cost of moving (page 35).

## Finding a solicitor or estate agent

To find a registered solicitor, check with the Law Society (page 34) or the Association of Lifetime Lawyers (page 32).



## Next steps



Always check whether you have to pay SDLT on a property and find out how much this might be. You can find out more at **[www.gov.uk/stamp-duty-land-tax](http://www.gov.uk/stamp-duty-land-tax)**. If you're buying in Wales, find out how much Land Transaction Tax you may have to pay at **[www.gov.wales/land-transaction-tax-calculator](http://www.gov.wales/land-transaction-tax-calculator)**.



## **Advice and help with buying and moving**

Buying somewhere and moving is exciting – but it can be stressful and tiring too. It can also be complicated, especially the financial and legal bits. Which? (page 35) produces a handy checklist that can be helpful when moving and Citizens Advice (page 33) also has useful information.

If you need help with things like packing or DIY, your local Age UK may offer a handyperson service or have a list of trusted local traders. In Wales, contact your local Age Cymru.

## **Accessible properties**

If you want to buy somewhere that's accessible or that's already been adapted to save you doing any building work, visit the Accessible Property Register website (page 32).

## **Buying a leasehold property**

Leasehold properties include the majority of:

- 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 the lease if it's too short.

Be sure to get independent, professional advice on your rights and responsibilities before signing a lease. The Leasehold Advisory Service (page 34) can give advice on what to consider when buying a leasehold property.

## Shared ownership

If you want to move but you're finding it difficult to afford a property, you could consider shared ownership. This is usually described as part-owning, part-renting a property – but the legal position is a bit more complicated. It's important to understand what shared ownership involves, and the specifics of your agreement before you sign up.

In England, there's a shared ownership scheme for people aged 55 and over. It allows you to buy a 75% share of a property without paying rent on the remainder – but you may have to pay for all the maintenance regardless of your share.

To be eligible, 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 be unable to afford to buy one now. Visit **[www.ownyourhome.gov.uk](http://www.ownyourhome.gov.uk)** to find out more about this.



In Wales, there are different schemes. You can find out more at **[www.gov.wales/help-to-buy-home](http://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 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 34).

## Moving home – renting options

You might already be renting and be thinking about moving – or you might be considering selling your home and renting to free up some cash. 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 they can increase year on year.

You can find housing to rent in local papers, on websites, or through letting agencies. Letting agencies can't charge for helping you find or secure a property – but they can charge various refundable deposits and rent upfront, so bear in mind costs you might have to cover straight away.

Most private rented property is let on an assured shorthold tenancy. This means the landlord doesn't need a good reason to end your tenancy after the first 6 months or at the end of the fixed term – but they'll 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 33) or Shelter (page 35). You can also see our guide **Private renters** and our factsheets **Finding private rented accommodation** and **Preventing evictions**. In Wales, see Age Cymru's version of these.



## The Renting Homes (Wales) Act 2016

The Renting Homes (Wales) Act 2016 came into force in Wales on 1 December 2022. Tenants are now known as ‘contract-holders’ and have an ‘occupation contract’ instead of a tenancy agreement. In the private rented sector, a ‘standard contract’ based on an assured shorthold tenancy, is normally used.

‘No-fault’ notice periods, where a landlord wants to evict a contract-holder without good reason, are now 6 months rather than 2 months. There are some other new protections from evictions too – contact Age Cymru Advice or Shelter Cymru (page 35) for more information.

## 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 – it’s also normally cheaper 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 (page 35) to find out more.

To apply to join the waiting list, you'll have to provide information about where you live now and 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 multiple 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 transfer to another property or swap homes with someone. Swapping is known as 'mutual exchange'.

To transfer homes, you need to join the council's waiting list or a separate transfer list run by your landlord. You might have to wait a long time for a transfer, depending on the housing situation in your area, your housing needs, and how much priority your application is given.

To swap homes, first ask your landlord whether they're signed up to a mutual exchange website. In England, landlords must do this or pay the subscription fees of any tenant wishing to swap. It's very likely that you'll need your landlord's written permission before you swap – you could be putting yourself at risk of eviction if you swap without it.

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.



In Wales, there are similar rules around transfers between secure contract-holders who have a community landlord. Contact Age Cymru Advice for more information.

## Next steps



To find out more, see our guide **Social housing** and our factsheet **Council and housing association housing**. In Wales, see Age Cymru's factsheet **Community landlord housing in Wales - local authority or housing association homes**.

# Moving abroad

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

A lot of what you should consider is the same as if you were moving in the UK – but there are some specific things it's important 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's expected to pay for care if you need it?
- Most benefits aren't payable if you move abroad, and the amount of State Pension you get can be frozen – do you rely on this income?

It's also worth thinking about what might happen if you move back again. If you decide to return to the UK, it could 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?

## Next steps



Find out more about moving or retiring abroad online at [www.gov.uk/moving-or-retiring-abroad](https://www.gov.uk/moving-or-retiring-abroad). For advice on what happens to your pension if you move abroad, contact MoneyHelper (page 35). Our factsheet **Returning from abroad** has further information.

# I want to move somewhere with more support

**You might feel more comfortable living somewhere with more support. If so, there are plenty of options out there depending on your needs.**

## Sheltered housing

Sheltered housing (sometimes referred to as retirement housing) offers a bit of support if and when you need it. You can usually buy or rent accommodation and there's usually a minimum age threshold, such as 55 or 60. Different sheltered housing schemes offer different levels of support, so it's important to be clear on what's available.

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 can also offer the added reassurance of having an emergency alarm or someone who can help if needed.

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



## 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 for who's eligible for sheltered housing. For example, the minimum age threshold may vary – or 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 that area. Ask your local council how much priority you'd be given and how long you'd 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 can be higher and your tenancy can be less secure than if you rent from a council or housing association. For more information, visit the EAC's Housing Care website (page 34).

Remember that there are likely to 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. Sheltered housing is just right for me. I'm still independent but there's help on hand if I need it.”**

Joseph, 78



## Things to think about before buying sheltered housing

- If there are ongoing service charges or other 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 up.

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 isn't 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 35).
- Does the management group belong to a recognised trade body such as the Association of Retirement Housing Managers (ARHM) (page 32) which produces a code of practice for the management of leasehold retirement properties?

## 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 considered sheltered housing before, but it's turned out to be 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 – 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 I have the 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. It's given my daughter peace of mind too.'

**"I have the reassurance that there's a warden on hand if there's a problem."**



## Other types of housing

There are other housing options you could consider, some of which are 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. Staff are usually available 24 hours a day. Residents can get help with personal care, such as washing, dressing and taking medication.

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

Services providing personal care in extra-care housing are regulated by the Care Quality Commission (CQC) in England, which carries out inspections and provides ratings. You can find inspection reports and ratings on the CQC website (page 33). In Wales, personal care services in extra-care housing are regulated by the Care Inspectorate Wales (page 32).

### Next steps



The Elderly Accommodation Counsel (page 33) has a database that you can search of UK specialist housing, including extra-care housing.

## **Retirement villages**

Retirement villages are fairly new in the UK. They're 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 the Elderly Accommodation Counsel (page 33) which has a list of UK retirement villages.

## **Abbeyfield**

The Abbeyfield Society is a charity that has accommodation for people aged 55 and over in different types of housing with varying levels of support. Residents are typically provided with at least one cooked meal a day and support from a house manager and volunteers.

For more information, contact the Abbeyfield Society (page 32).

## **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.

Rent in almshouses is usually low, but you're 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 32).

## Care homes

If you have certain care needs that require more support, 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. Personal care services are provided like in extra-care housing – but you don't live in a self-contained flat.

Some care homes provide nursing care or more specialist services, such as care for people with dementia, so you should check 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 handy checklist you can use when you look around any potential care home to make sure it meets your needs.

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 number of factsheets about choosing a care home and paying for care. Contact Age Cymru Advice for more information.

# Useful organisations

## Age UK

We provide information and advice 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](http://www.ageuk.org.uk)**

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

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

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

**[www.ageni.org](http://www.ageni.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

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

## **Abbeyfield**

Runs supported sheltered housing in family-style households.

Tel: **01727 857536**

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

## **Accessible Property Register**

Register where you can view accessible and adapted properties for sale and rent.

**[www.accessible-property.org](http://www.accessible-property.org)**

## **Almshouse Association**

Provides information about almshouses near you.

Tel: **01344 452922**

**[www.almshouses.org](http://www.almshouses.org)**

## **Association of Lifetime Lawyers**

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

Tel: **020 8234 6186**

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

## **Association of Retirement Housing Managers**

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

Tel: **0797 431 1421**

**[www.arhm.org](http://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 details of domiciliary care providers.

Tel: **0300 7900 126**

**[www.careinspectorate.wales](http://www.careinspectorate.wales)**



### **Care Quality Commission (CQC)**

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

Tel: **03000 616161**

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

### **Citizens Advice**

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

In England, call Adviceline: **0800 144 8848**

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

In Wales, call Advicelink: **0800 702 2020**

**[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)**

### **Citizens Advice Consumer Service**

Consumer advice and complaints service.

Tel: **0808 223 1133**

**[www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer)**

### **DLF (formerly the Disabled Living Foundation)**

Provides information about disability equipment and assisted products.

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

### **Elderly Accommodation Counsel (EAC)**

Provides information and advice on housing options for older people and their carers. HousingCare has a searchable database for specialist housing options across the UK, while the HOOP tool can suggest solutions for your housing needs.

**[www.housingcare.org](http://www.housingcare.org)**

**[www.hoop.eac.org.uk/hooptool](http://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](http://wwwFOUNDATIONS.uk.com)**

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

Tel: **02920 107580**

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

## Homeshare

Supports older people who want to remain independent by matching them with a younger person to share their home.

Tel: **0151 227 3499**

**[www.homeshareuk.org](http://www.homeshareuk.org)**

## Law Society of England and Wales

Provides a searchable database of solicitors on its website.

Tel: **020 7320 5650**

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

## Leasehold Advisory Service (LEASE)

Provides advice on leasehold properties and park homes.

Tel: **020 7832 2500**

**[www.lease-advice.org](http://www.lease-advice.org)**

Park Homes Advice: **020 7832 2525**

**[parkhomes.lease-advice.org](http://parkhomes.lease-advice.org)**

## MoneyHelper

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

Tel: **0800 138 7777**

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

## **National House Building Council (NHBC)**

Protects homeowners by setting housebuilding standards.

Tel: **0800 035 6422**

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

## **Shelter**

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

Tel: **0808 800 4444**

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

In Wales, contact **Shelter Cymru**

Tel: **08000 495 495**

**[sheltercymru.org.uk](http://sheltercymru.org.uk)**

## **TrustMark**

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

Tel: **0333 555 1234**

**[www.trustmark.org.uk](http://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](http://www.which.co.uk)**

## Notes

[illegible]



<sup>†</sup> 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 Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB.



# 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](http://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](http://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](http://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](http://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](http://www.ageuk.org.uk/legacy).

# What should I do now?

You may want to read some of our relevant information guides and factsheets, 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](http://www.ageuk.org.uk/housing)** to get started.



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

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



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