Retirement (sheltered) housing

About this factsheet

This factsheet gives information about retirement housing, also known as sheltered housing.

For information regarding buying retirement housing see Age UK’s Factsheet 2, Buying retirement housing, and for information regarding your rights as a tenant see Age UK’s range of factsheets on tenants’ rights. For information about renting from local authorities and housing associations see Age UK’s Factsheet 8, Council and housing association housing.

The information in this factsheet is correct at the time of writing.

The information given in this factsheet is applicable in England and Wales. Different rules may apply in Northern Ireland and Scotland. Readers in these nations should contact their respective national Age UK organisations for information specific to where they live – see section 12 for details.

For details of how to order other factsheets and information materials mentioned inside go to section 12.
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1 **Introduction**

Retirement (sheltered) housing is intended specifically for older people, usually over 55 or 60. The housing tends to be in a scheme of about 20 to 40 self-contained flats or bungalows. There is almost always an alarm system. Most schemes have a scheme manager (warden). There are usually communal facilities such as shared lounge, laundry and garden. Some schemes have guest rooms that can be rented if family or friends want to visit you. Meals are generally not provided, except in Extra Care Sheltered Housing (see section 8) and larger new retirement villages, both of which may have restaurants.

There are many different forms of retirement housing and we cannot cover every type in this factsheet, however examples of the more common forms which you might come across include:-

- **Sheltered/Retirement housing** - which offer a basic range of shared facilities (eg, laundry/communal lounge) often with the support of a scheme manager, who may be resident or offer “floating” support. This housing is sometimes available to buy but most is available through local councils and housing associations.

- **Extra Care Sheltered Housing** - which offers more support than other retirement housing, eg, meals and personal care.

- **Retirement villages/communities** – which are large scale developments/complexes for adults who can generally care for themselves but where some assistance is provided, eg, shared services/amenities.

- **Almshouses** – which are run by charitable trusts, each with its own policy on whom it will assist. Residents occupy as beneficiaries of the charity.

2 **Is retirement housing right for you?**

Retirement housing may be smaller, more manageable and offer more security and support than your current accommodation. On the other hand, the new accommodation might be in an area you are not familiar with and further away from your friends and family. You may not be able to fit all your furniture in and you may not be able to take your pet with you.
Instead of moving to retirement housing, you may want to consider whether you could receive extra security or support services in your present home.

For example, you could consider additional security measures, an emergency alarm system or see if your social services department can assist you. See Age UK’s Factsheets 6, *Finding Help at Home* and Age UK’s Factsheet 13, *Funding Repairs, Improvements and Adaptations* for more information and, if you are renting your home, you might also find our range of factsheets on tenants’ rights helpful.

### 3 Renting or buying

#### 3.1 Renting

Opportunities to rent in private retirement housing are limited (but see Note below). Most rented sheltered housing is provided by housing association and local councils and demand for this type of accommodation may be high in some parts of the country. Both local councils and housing associations aim to assist people in greatest need and they will set criteria describing which applicants have the most priority. In general you will need to show that:

- you have a housing need because of the physical condition of your present home; or
- you have medical or social reasons for wanting to move, such as poor health, disability, isolation from friends and family; and
- you are not able to buy rather than rent; and
- you have a good reason for wanting to move to the area you apply for (if you are not local already) – for example, you want to be near to family or close friends.

If you are already a tenant of a council or housing association you should first approach your landlord and ask for a transfer. To apply for council or housing association sheltered accommodation, contact your local housing department. All local authorities’ and housing associations’ properties are normally allocated through the local authority’s allocation scheme although some housing associations may rent directly to applicants depending on their allocation policy.
Many local authorities and housing associations let their properties via joint choice-based lettings schemes. The common feature of these schemes is that once you have registered that you are looking for housing, you have to bid for properties that become available rather than waiting to be offered one, as in the past. Based on your circumstances you will be awarded a 'priority rating', which determines who gets a property if several people bid for it.

For more information about council and housing association allocation see Age UK’s Factsheet 8, *Council and housing association housing*.

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**Note:** There are some private providers of sheltered housing for rent. Contact EAC FirstStop Advice for details (see section 11). For information about your rights as a tenant see our factsheets on tenants’ rights.

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### 3.2 Buying

Most retirement housing is sold on a leasehold basis on the open market. In some areas there may be schemes available for people who cannot afford the full market price, such as shared ownership and lifetime occupancy.

If you are considering buying retirement housing, see Age UK’s Factsheet 2, *Buying retirement housing*.

For details of schemes in your preferred area and shared ownership schemes contact EAC FirstStop Advice. (see section 11).

### 4 Choosing retirement housing

The facilities in retirement housing vary from scheme to scheme; there are a number of points you may want to consider before you decide what is the right scheme for you:

#### 4.1 Location

Is the area easy to access? Are there any hills to climb to get to and from the scheme? Is it sufficiently distant from any noisy factories or main roads? Is it on a busy flight path? Is it in an unfamiliar area? How do you feel about moving away from friends and surroundings you know well?
4.2 **Local communal facilities**

Is there easy access to shops, post offices, banks, chemists and medical services? Is the scheme within reasonably easy reach of facilities such as parks, libraries, places of worship, pubs, clubs and day centres? Are local services mainly aimed at tourists and therefore possibly not available all year round to permanent residents?

4.3 **Transport**

Is the scheme on a public transport route? What is the frequency of local bus or train services? If you drive, or if you have regular visitors who do, is there adequate parking space and is there easy access from the parking area to your home?

4.4 **Social life**

Will you be happy living somewhere occupied exclusively by older people? Are social events arranged? Will you feel out of place if you do not join in with others?

4.5 **Pets**

Some schemes do not allow pets; check what the restrictions are.

4.6 **Design**

If the flat is on the first floor or higher, is it accessible by lift? Are you comfortable using the lift? Check that doorways and corridors are wide enough for people with walking frames or wheelchairs. Are there facilities available for storage of scooters and for charging the batteries? Check that the management organisation has no objection to minor adaptations which may be needed to the outside of your flat, for example a ramp or handrail to help you get in the front door.

How easy it is to operate light switches and sockets without stretching and bending? Is the flat easy to heat and ventilate. How secure is the main entrance and your flat?
Will you have a good view from your window?

4.7 Size

Smaller housing is likely to be more manageable but will you be happy somewhere smaller than your current home? Will you have enough space for your furniture or to continue your hobby?

In later life you may spend more time at home, and a partner may need a separate room for health reasons. Think how much space you need now, and might need in the future.

4.8 Noise

How good is the insulation both for outside noise and noise from the neighbours? Is there any noise from nearby facilities such as the residents’ lounge, the laundry room, a lift or a refuse chute?

4.9 Facilities for residents’ use

Most schemes have a common room/residents’ lounge, and a guest room where visitors can stay. If the common room is important for you, check if it is well used. You may like to arrange a visit when there is a coffee morning or a similar event in the lounge so you can meet with other residents. What are the arrangements for using the laundry facilities, for example the earliest and latest times of day that they can be used? What are the charges for using a guest room?

4.10 The alarm system

The emergency alarm system is usually linked to a communications centre which can summon help for you in an emergency. The people at the centre will contact a relative, a doctor or an emergency service as appropriate.

Try to find out about the reliability of the system and what action is taken if someone calls for help.
5 The scheme manager (warden)

Many retirement schemes have a scheme manager who may live on site, but nowadays is more likely to work onsite on a full or part-time basis, or to visit regularly.

The duties of scheme managers vary between schemes. Most managers will be expected to oversee the day-to-day running of the scheme, help out in emergencies, identify repairs that are needed and arrange for them to be rectified and give residents information on availability and access to services. They are not there to carry out personal services such as shopping, cooking, cleaning and nursing but they may be able to help you arrange for additional services to be provided, for example by social services. You should find out what the manager’s duties are at the particular scheme you are interested in.

6 Regular service charges and charges for support services

As well as regular rent or mortgage payments, you will usually have to pay a regular service charge, for example for upkeep and cleaning of communal areas.

You are also likely to have charges for support services that will include, for example, the scheme manager service and emergency alarm service.

For more information about services and service charges in leasehold retirement housing see Age UK’s Factsheet 2, Buying retirement housing.

The Supporting People scheme

There is a funding scheme called Supporting People that may assist you with paying towards housing-related support services such as the scheme manager service and emergency alarm service. If you are on a low income and have difficulties paying your charges for support services, you may be able to get help from your local council. You will need to apply to the council for an assessment of your circumstances to see how much help you will get.

If you receive Housing Benefit, the charge for your support services should be met through the Supporting People scheme.
Ask your scheme manager about it or contact the local Supporting People team (your local council will have details). A housing advice centre, local Age UK (or in Wales, local Age Cymru) or Citizens Advice Bureau may also be able to advise you.

**Note:** Help under this scheme in England is becoming more difficult to obtain and it is not known whether the scheme will continue into the future.

In Wales, however, the Welsh Government is providing ongoing allocated funding for their Supporting People Programme. Therefore, if you live in Wales, you may be more likely to receive help from this scheme. The Welsh Government has produced a factsheet and a detailed guidance document on Supporting People in Wales which can be accessed at:

www.wales.gov.uk/topics/housing-and-regeneration/services-and-support/supporting-people

### 7 Other charges

On top of regular rent or mortgage payments and service charges you will have to pay your Council Tax, water rates, contents insurance, TV licence (if you are under 75), telephone and energy bills. Some charges for water and fuel bills may be part of your service charge if they are for communal areas. This would include water to a communal laundry or fuel bills for lighting and heating the corridors or communal lounge.

In some retirement schemes you may receive a concession on your TV licence. For more information see Age UK’s Factsheet 3, *Television licence concessions*.

If you are on a low income you may be able to get help to pay your Council Tax or rent. See Age UK’s Factsheet 17, *Housing Benefit* and Age UK’s Factsheet 21, *Council Tax* (in Wales, see Age Cymru’s version of this factsheet – 21w, *Council Tax in Wales: information about the tax and help you might get towards your bill*).
Extra Care Sheltered Housing is a type of sheltered housing that offers extra care facilities. It is for people who need personal care services, such as help with bathing or dressing. Accommodation is usually provided in self-contained flats, but unlike sheltered housing there may be a shared dining room where meals are available. There may also be care staff to provide personal care.

Extra Care Sheltered Housing can be rented, owned or part-owned/part-rented. Such housing is often run jointly with a local social services department and people will normally be housed there as a result of an assessment by social services.

There are a wide range of Extra Care Sheltered Housing models, some are forms of housing with extra care and some provide similar services to registered residential care homes. If you are interested in this kind of housing, contact your local council to find out whether there is any in your area and what the criteria and procedures are for applying. Check if the care services provided match your needs, how they are paid for and if you are eligible for any financial assistance. Remember that your needs may change over time and, as a result, your care and support needs may increase or decrease.

You can also contact EAC FirstStop Advice to find out what is available in your area. They have a national database which includes specialist directories and information on care homes, sheltered housing, Extra Care Housing and retirement villages and provide details of sales and lettings vacancies. For their details see section 11.

The charity Independent Age (which merged with Counsel and Care) produces a factsheet *Extra Care Housing*. See section 11 for their contact details and other useful organisations. For information about assessment and help from social services see the relevant Age UK factsheets.
9 Abbeyfield houses

Abbeyfield houses are run by voluntary organisations and cater for people looking for support in sheltered housing. Most of the accommodation is situated in houses of eight to twelve unfurnished bed-sitting rooms; many have en-suite or bathroom facilities. They usually have a shared lounge, dining room and garden. The residents are provided with two main meals a day and support from the house manager and volunteers. Abbeyfield tenancy agreements are granted on an assured tenancy basis.

For further information contact the Abbeyfield Society (see section 11).

10 Almshouses

Almshouses are run by charitable trusts and offer low-cost accommodation for older people. Each charity has its own rules about the categories of people they can house. For example, some almshouses were set up for retired workers of a particular trade or people living in a specific geographical area.

The resident is a licensed beneficiary of the charity, with limited security of tenure. The resident’s rights will be outlined in a 'Letter of Appointment' provided by the trustees or the clerk to the trustees.

For further information on local charities that administer almshouses contact the Almshouses Association (see section 11).

11 Useful organisations

Abbeyfield Society

National charity providing housing with care for people in later life.

St Peter's House, 2 Bricket Road, St Albans, Herts, AL1 3JW
Tel: 01727 857536
Email: enquiries@abbeyfield.com
Website: www.abbeyfield.com
Almshouses Association (The)
The National Association of Almshouses, Billingbear Lodge, Maidenhead Road, Wokingham, Berkshire, RG40 5RU
Tel: 01344 452922
Email: naa@almshouses.org
Website: www.almshouses.org

Independent Age
Independent Age merged with Counsel and Care. It provides information and advice on a variety of topics including social care, housing, benefits and community care.

6 Avonmore Road, London, W14 8RL
Tel: 020 7605 4200
Advice line: 0800 319 6789
Email: charity@independentage.org
Website: www.independentage.org.uk

EAC FirstStop Advice
Free advice on housing options for people in later life.

3rd Floor, 89 Albert Embankment, London, SE1 7TP
Advice line: 0800 377 7070
Email: info@firststopadvice.org.uk
Website: www.housingcare.org

Welsh Government
The devolved government for Wales.

Tel: 0300 060 3300 or 0300 060 4400 (Welsh)
E-mail: wag-en@mailuk.custhelp.com
Website: www.wales.gov.uk
Further information from Age UK

**Age UK Information Materials**

Age UK publishes a large number of free Information Guides and Factsheets on a range of subjects including money and benefits, health, social care, consumer issues, end of life, legal, employment and equality issues.

Whether you need information for yourself, a relative or a client our information guides will help you find the answers you are looking for and useful organisations who may be able to help. You can order as many copies of guides as you need and organisations can place bulk orders.

Our factsheets provide detailed information if you are an adviser or you have a specific problem.

**Age UK Advice**

Visit the Age UK website, www.ageuk.org.uk, or call Age UK Advice free on 0800 169 65 65 if you would like:

- further information about our full range of information products
- to order copies of any of our information materials
- to request information in large print and audio
- expert advice if you cannot find the information you need in this factsheet
- contact details for your nearest local Age UK
Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our, publications, online or by calling Age UK Advice.

Age UK Advice: 0800 169 65 65
Website: www.ageuk.org.uk

In Wales, contact:
Age Cymru: 0800 022 3444
Website: www.agecymru.org.uk

In Scotland, contact:
Age Scotland: 0845 125 9732
Website: www.agescotland.org.uk

In Northern Ireland, contact:
Age NI: 0808 808 7575
Website: www.ageni.org.uk

Support our work

Age UK is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs; by distributing free information materials; and taking calls at Age UK Advice on 0800 169 65 65.

If you would like to support our work by making a donation please call Supporter Services on 0800 169 87 87 (8.30 am–5.30 pm) or visit www.ageuk.org.uk/donate

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Retirement (sheltered) housing
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