

Information about specialist housing choices for older people

SHELTERED HOUSING

Sheltered housing could suit you if you want to live independently but need a bit more support, or if you want to live in a smaller and easier-to-manage home. This usually takes the form of a small housing scheme of 1/2/3 bed houses or apartments in a low-rise courtyard setting, with each housing unit being specially adapted to meet the needs of older people. It is usually only available to those aged 55 and over. Sheltered housing can be available privately or through local councils/ housing associations, based on need.

Some common features of sheltered housing include:

- help from a scheme manager (warden), or support staff
- 24-hour emergency help through an alarm system
- communal areas, such as gardens or lounges
- social activities for residents.



Features vary from scheme to scheme. At some schemes you get more support than others. If you're interested in a particular scheme, make sure you understand what services are available, how much they cost and whether you would be eligible for any help with these costs.

Meals, help around the home, and personal care services such as help with bathing are not usually provided. You can arrange a package of services from the local authority or a private care agency. Therefore, sheltered housing is better-suited for more able-bodied residents wishing to downsize but wanting to remain in the neighbourhood / locality.

RETIREMENT HOUSING

Retirement housing is similar to sheltered housing but is usually built by private developers for sale and may not have communal facilities. Once the properties have been sold, the scheme is usually run by a separate management company who employ the scheme manager and organise maintenance and other services.

EXTRA CARE HOUSING

Extra care housing is usually suitable for people with higher care needs than those living in sheltered housing, but who want to keep their independence or don't need to go into a care home. This often takes the form of self-contained one or two bedroomed apartments in a

low-rise block, some of which will be let at affordable rents and others of which will be available for purchase or shared ownership.

Extra Care Schemes usually offer a number of communal facilities including a garden, a dining area or café, lounges and hobby/activity areas, plus a guest apartment which can be booked at low cost for friends or relatives to visit.

A Care Team is available on site 24 hours a day, catering for people with a range of needs from low to high. There is also the flexibility to adjust the amount of care given, as people's needs change over time.



The cost of extra-care housing varies depending on whether you rent or buy your accommodation, the scheme you choose, the level of care you need, and where you want to live. There will be ongoing charges for the care and assistance provided, as well as a regular 'service charge' to cover the management and upkeep of the scheme.

If you are renting a property there will be rent to pay, and if you have bought a property on a leasehold basis (housing for older people is mostly sold leasehold), there will be ground rent. On top of this, you have to pay council tax, water rates and energy bills.

Priority for affordable rented apartments may be given to people who have a connection to the local community.

Extra Care Housing is different because:

It provides independence without isolation and could enable you to stay involved with the local community you have lived in for many years.

- You are living at home – not in “a home”
- You are free to come and go as you please
- You have your own front door – you decide who visits
- Couples and friends can stay together
- There is a mix of able and less able older people
- 24-hour care services are available – when you need them
- You get support to retain your independence
- You can join in social activities – or choose not to
- You have control over your finances
- You no longer need to worry about maintaining your building or garden

SHARED OWNERSHIP – MORE INFORMATION

Shared ownership schemes are a cross between buying and renting. You own a share and then rent the part you don't own at a reduced rate.

An **Older People's Shared Ownership Scheme (OPSO)** is available solely to the over 55's. The Housing Association will offer initial shares of between 25% - 75% of the full purchase price. You pay a subsidised rent on the remaining share that the Housing Association or Registered Provider still own. If you choose to buy the maximum 75%, you will pay no rent on the remaining 25%.



Some OPSO developments offer sheltered Shared Ownership schemes (sometimes known as Extra Care) but with access to care and support services tailored to their individual needs. If applying for an Extra Care OPSO development, you must have a minimum number of hours care requirement per week and a connection to the local area. For more information see: <https://www.helptobuyese.org.uk/help-to-buy/opso>

