



May 2008

Key Points:

- Replaces previous version dated May 2007.

Housing options

This factsheet is aimed at people aged 60 and over.

This factsheet gives information about housing options for older people in a range of situations from facing homelessness to finding their present housing inadequate or difficult to manage. It includes a section on help available to people who would rather stay in their present accommodation if improvements to their home, financial situation or help at home could be arranged. Brief information is given here - we refer to other Age Concern factsheets for more detail.

Those living in Scotland, Wales or Northern Ireland should contact:

The Scottish Helpline for Older People – Age Concern

Scotland, tel: 0845 125 9732 (local call rates) Monday to Friday, 10am – 4pm; website: www.olderpeoplescotland.co.uk;

Age Concern Cymru, Ty John Pathy, Units 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ, tel: 029 2043 1555 (national call rate); website: www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast, BT7 1NR, tel: 028 9032 5055 (national call rate), Monday to Friday 10am – 12pm and 2pm - 4pm, website: www.ageconcernni.org.

Contents

1. Help for people to stay in their home.....	3
1.1 Disputes with landlords, harassment, threats of eviction	3
1.2 Help at home.....	4
1.3 Repairs, improvements and adaptations.....	5
2. Homeshare.....	7
3. Gift homes.....	7
4. Homelessness.....	7
4.1 Help from the council.....	7
4.2 Hostels and Night-shelters.....	8
4.3 Women's Refuge.....	8
4.4 Staying with friends.....	8
4.5 Bed and Breakfast (B&B).....	9
5. Moving home.....	9
6. Renting.....	10
6.1 Renting from the Council.....	10
6.2 Housing Associations.....	10
6.3 Private renting.....	10
6.4 Moving to another area.....	11
7. Sheltered (retirement) housing.....	11
7.1 Rented sheltered housing.....	12
7.2 Retirement housing to buy.....	12
7.3 Lifetime Lease (also known as Life Interest Plans).....	13
7.4 Shared ownership.....	13
7.5 The Abbeyfield Society.....	13
7.6 Almshouses.....	13
7.7 Extra care sheltered housing.....	14
8. Park (Mobile) Homes.....	14
9. Moving Abroad.....	15
10. Moving in with relatives.....	15
11. Care Homes.....	16
12. Resources for people with disabilities.....	17
13. Resources for people from minority groups.....	17
14. Further information.....	17
15. Further information from Age Concern.....	20

1. Help for people to stay in their home

Your home may not seem suitable to you any longer because of changes in your life circumstances such as health problems, bereavement or problems with your landlord or neighbours. To “stay put” or to “move on” is a dilemma that many older people face as they consider their future housing needs. Moving house is a big step and you may want to consider all your options before making a final decision.

If you are finding it difficult to manage, but would like to stay in your present home, you may be able to do it by solving some practical and financial problems to make your life easier and safer.

1.1 Disputes with landlords, harassment, threats of eviction

If you are threatened with eviction, contact an advice agency such as a local Citizens Advice Bureau immediately. If you are in sheltered accommodation and experiencing problems you can contact AIMS for help with resolving difficulties (see Section 14).

You probably do not have to move out immediately just because you were told to do so by your landlord or mortgage lender. Your rights will depend on whether you are a tenant, a licensee, or a homeowner. In most cases your landlord or lender will have to give you proper written notice and get a court order if they want you to leave. If you are a lodger in your landlord’s home or staying with relatives or friends they can ask you to leave and do not have to go to court to evict you. You only have to be given ‘reasonable notice’ which could be as little as a few days, or even less. If you have to leave home and become homeless (or are likely to become homeless within 28 days) you may be able to get help from the council (see Section 4.1).

In most cases it is illegal for your landlord to evict you without a court order. It is also against the law for your landlord to harass you or withdraw services from you with the intention of forcing you to leave your home or making you unable to live there in peace and comfort. Acts of harassment might include threats or physical violence, disconnecting the electrical supply or refusing to carry out vital repairs. If you are being harassed or threatened with illegal eviction, contact your local council or an advice agency (see Section 14). See Factsheet 35, *Tenants’ rights* for more information about your rights as a tenant.

If you have been asked to leave your home by your spouse, civil partner or partner, you may have rights to stay there temporarily or permanently. This may be the case even if she or he is the legal owner or the tenancy agreement is only in her or his name. Get advice immediately.

Noise and neighbour nuisance

If you are experiencing neighbour nuisance such as noise or harassment an informal approach may be enough to resolve the situation. People are quite often unaware that their way of living, such as listening to loud music in the evening, is causing you problems. If it does not work or you are suffering serious harassment there are other people or organisations that might help such as your landlord, police or mediation service (see Section 14). See Factsheet 9, *Noise and neighbour nuisance - what can you do* for more information.

1.2 Help at home

There are various kinds of help that may be available to enable you to remain in your home and live as comfortably as possible. The local authority social services department is the main state provider of services in the home. If you do not qualify for assistance from the local authority, or would prefer not to deal with it, similar services may be available through private agencies or local voluntary organisations. Your local Age Concern may be able to tell you about sources of assistance in your area, you can find the telephone number of your social services department through the Town Hall or in the telephone directory under the name of your local authority. See Factsheet 6, *Finding help at home* and Factsheet 32, *Disability and ageing: your rights to social services*.

You may also benefit from a range of disability equipment and gadgets to help you manage at home. An occupational therapist should be able to tell you about equipment that may help you and how to arrange for it to be supplied. They might be also able to advise you on adaptations to make your life at home more manageable. See Factsheet 42, *Disability equipment and how to get it*.

If you feel lonely and isolated you may want to contact your local Age Concern to find out about social activities or what is available in the area.

If your home feels too large and you would like some company and help with housework you may want to consider a homeshare scheme (see Section 2).

Community Alarm

If you live on your own and are worried about getting help if you have an accident or fall ill suddenly, a community alarm may be useful. The alarm links you 24 hours a day to a central service which can offer help in an emergency.

See *Calling for help: a guide to community alarms*, published by Ricability, for more information (see Section 14).

1.3 Repairs, improvements and adaptations

Tenants

If you are a tenant you have certain rights to have repairs carried out. Your tenancy agreement should tell you who is responsible for which repairs. You should let your landlord know as soon as possible what repairs need to be done. It is best to do it in writing and keep a copy for yourself. See Factsheet 35, *Tenants' rights* for more information.

Homeowners and private tenants

You may need to get repairs or adaptations done to your home to make it safer, more comfortable or suitable for your needs. If finding a reliable contractor and paying for the work is difficult, contact your local Home Improvement Agency (sometimes called Care & Repair or Staying Put) or Council Housing department to get advice and help. Home Improvement Agencies are small, not-for-profit organisations managed locally by housing associations, councils or charities. They give specialist advice to vulnerable home owners and people living in private rented accommodation on getting repairs, improvements or adaptation work carried out. These schemes normally offer practical help with tasks such as arranging a survey, getting estimates for the work, applying for local authority assistance (including disabled facilities grants) and/or building society loans, and supervising the work to completion.

To find out whether there is one in your area, contact your local Age Concern, your local council's housing department or **foundations** - the National Co-ordinating body for Home Improvement Agencies (see Section 14). See Factsheet 13, *Older home owners - financial help with repairs and adaptations* for more information.

Help to keep your home warm

The Warm Front Scheme provides help with heating and insulation improvements for homeowners and people living in private rented accommodation. It is available to householders who are aged 60 or over and who are in receipt of qualifying, means-tested benefits. It is also available to disabled people and families with children who get income-related or disability-related, qualifying benefits.

Contact Eaga helpline: 0800 316 2805 (free call), website: www.warmfront.co.uk. See Factsheet 1, *Help with heating* for more information.

Safety at home

If you are worried about security and safety at home you may want to look at the ways to reduce the risk of burglary. You can make yourself feel safer by taking steps to make your home secure such as fitting good quality door and window locks, door chains, spy holes and security lighting.

Contact your local Police Station to speak to a Crime Prevention Officer or a Community Safety Officer, who can give you materials on crime prevention and tell you about local initiatives. See Factsheet 33, *Crime prevention for older people* for more details.

Financial Problems

If you are struggling financially and are afraid that you will not be able to keep your home you may want to contact a local advice agency such as Age Concern or Citizens Advice Bureau to check if you are claiming all the benefits that you may be entitled to. You may also want to check if you are paying the correct amount of tax on your income and savings. See Factsheet 18, *A brief guide to money benefits*, Factsheet 15, *Income Tax*, Factsheet 19, *The State Pension* and Factsheet 34, *Attendance Allowance and Disability Living Allowance*, Factsheet 48 *Pension Credit*.

There are also specific benefits that are available to help with housing costs such as Housing Benefit and Council Tax Benefit. See Factsheet 17, *Housing Benefit and Council Tax Benefit* for more information.

You may also wish to make use of capital tied up in your home through an equity release scheme.

You are strongly advised to consider other options before deciding on this scheme, and to take independent financial and legal advice. *Age Concern is unable to give financial or legal advice. See Factsheet 12, Raising income or capital from your home.*

2. Homeshare

Homeshare is an exchange of services, with an older or disabled householder offering free or low-cost accommodation to a home-sharer.

In return, the home-sharer provides an agreed number of hours of help and support, for example with cooking, gardening, shopping, teaching computer skills or simply offering companionship and the security of a night time presence. To find out more about the scheme or to see if there is one available in your area contact Homeshare (see Section 14).

3. Gift homes

If you own your home you might want to consider donating it to Help the Aged's Gifted Housing scheme. In return the charity takes responsibility for maintenance costs, paying council tax, water charges and property insurance. The Gifted Housing team can help with arranging and paying for care.

Make sure you consider what will happen if there is a change in your circumstances such as you need to move into a residential home or someone else moves in with you. Discuss the idea with a relative, friend or independent adviser. For more information contact Help the Aged on 01225 447 800.

4. Homelessness

4.1 Help from the council

The council has a legal duty to provide advice and assistance free of charge to those who are homeless or threatened with homelessness. "Threatened with homelessness" means that you are going to become homeless within 28 days and there is nothing you can do about it, for example, if you have a notice from the court saying that your home is going to be repossessed in four weeks.

Local councils can decide who is vulnerable but will usually accept people over retirement age as being vulnerable due to old age. See Factsheet 8, *Looking for rented housing* for more information.

4.2 Hostels and Night-shelters

If you are unable to get help from the council you may be able to get a place in an emergency hostel or night-shelter.

Emergency hostels and night-shelters usually provide accommodation for just a few nights. They may have a resettlement worker who will advise and support you in gaining more permanent accommodation. They usually accept people without money but they will expect you to claim benefits to pay for your accommodation. You may have to share your bedroom and other facilities such as kitchens or bathrooms. Meals may be provided, but you will have to pay for them. Some hostels close during the day. Call Shelter Line (see Section 14) to find out if there are any vacancies in your area or contact a local advice centre, library or your council for details of hostels in your area.

4.3 Women's Refuge

These are for women who have to leave home because of violence or threats of violence. They are usually ordinary houses shared by women and children. Women do not have to go to a refuge in their own area. The address is kept secret to protect women from violent partners. The refuge staff will help you to claim benefits and find more permanent housing. Contact Women's Aid for assistance (see Section 14).

4.4 Staying with friends

Staying with somebody you know may be your best option in an emergency. It will give you more time to find something more suitable or more permanent. You may be able to use the telephone in your local advice agency office or day centre to contact your friends and/or relatives. Bear in mind that this is a temporary, informal arrangement and you have no rights to stay.

4.5 Bed and Breakfast (B&B)

These are privately run and can be more expensive than hostels. Some B&Bs do not accept people claiming housing benefit and you will need money for rent in advance. You may not be allowed to stay in your room during the day and there may be no cooking facilities. Your local housing advice centres should have lists of B&Bs.

5. Moving home

Before you make a decision about your future housing there are a number of points you may want to consider:

- if you move because of the wishes of your partner or to be near relatives would you still be happy about your choice if you were left on your own?
- if you never lived in the countryside are you aware of the realities of country life such as poor transport, lack of facilities, isolation?
- if you are thinking about moving abroad you may want to consider your pension entitlement, the health service, ability to communicate in a foreign language etc;
- is your new location easy to access?
- are shops, friends, and leisure accessible if you had to give up driving and start using public transport?
- are there local community facilities, transport, social and support networks in your new area?
- does your chosen type of housing meet your need - for example, are you going to be close enough to your place of worship, will you have easy access to support from your community, will it be easy to care for your dietary needs?
- is the size and design of your new accommodation suitable for you?
- is the place affordable, easy to keep warm, secure and in a good state of repair?
- will it be still suitable or adaptable if your needs change because of illness or reduced mobility?

You may find it helpful in making your decision to look at Housing Options for Older People (HOOP) - a self assessment form for people wondering whether or not to move home and seeking information on available options. The form is available from Elderly Accommodation Counsel EAC. (See Section 14).

6. Renting

6.1 Renting from the Council

In many areas local councils are the main providers of rented housing, including rented sheltered accommodation (see Section 7). Council tenants may have more security and pay lower rents than other tenants, but there is usually a long wait for an offer of accommodation. A council allocates its housing according to allocation or letting policy which describes how it prioritizes people. To make an application you need to get in touch with your local authority housing department. You will probably need to fill in an application form giving details about where you live now, your income, your savings and any medical conditions.

6.2 Housing Associations

Housing Associations also provide rented housing; including rented sheltered housing (see Section 7). The accommodation is likely to be cheaper and more secure than private renting and it may be easier to get a suitable property if you have special needs but you might have to wait a long time for an offer.

A large number of housing association properties are let to people on the council's housing register. Some housing associations accept direct referrals but they may still require that you put your name on the council's housing register. You should be able to find out about housing associations in your area from the council, a local advice agency or the Housing Corporation (see Section 14).

6.3 Private renting

Most new private rented tenancies are let on an assured shorthold basis. This means that the landlord will have the right to bring your tenancy to an end after the first six months. But there are some private providers of sheltered accommodation that offer assured tenancies which provide more security (see Section 7).

If you are a council or housing association tenant, think carefully about giving up this security to move to private rented accommodation. You may want to consider home swap instead (see Section 6.4).

If you do decide to look for accommodation to rent privately, you can look for advertisements in your local newspaper or you can use an accommodation agency. Accommodation agencies may be listed under 'Accommodation', 'Estate Agents' or 'Letting Agent' in your local *Yellow Pages*. They are private agencies which let out rented housing on behalf of the owners. Most agencies will make a charge but the law says that they are not allowed to do so unless they actually find and rent you a home.

If you find private accommodation to rent, check your tenancy agreement carefully. You should also check responsibility for maintenance and repairs, how much rent in advance and deposit you are asked to pay.

If you need help to raise money for a deposit or rent in advance try to contact your local advice centre to see if there are local charities or other initiatives such as a local rent deposit scheme. If you are on Pension Credit you may be able to get help from the Social Fund to pay for rent in advance (see Factsheet 49, *The Social Fund and other sources of financial help* for more information).

You might be able to find private rented accommodation quickly and in a location and of a type of your choice but it will offer less security and the rent will probably be higher than in the public sector.

6.4 Moving to another area

If you are a council or housing association tenant you may be able to exchange your home with another council or housing association tenant. Contact your housing office for details. You can find details about various schemes on the government website:
www.direct.gov.uk/socialhousing.

7. Sheltered (retirement) housing

Sheltered housing is intended specifically for older people, and usually residents need to be at least 55 or 60. The housing tends to be built in a scheme of about 20 to 40 flats or bungalows.

There is almost always an alarm system linked to a 24-hour communication centre which can summon help for you in an emergency. There is usually a scheme manager (warden).

Some schemes have communal facilities such as a guest bedroom which can be rented out if family or friends want to visit you, a lounge, laundry and garden.

7.1 Rented sheltered housing

Most rented sheltered housing is provided by housing associations and local councils. 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. 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 sheltered accommodation contact your local housing department. To apply for housing association sheltered housing you need either to be referred to a particular housing association by your local council, or to approach the housing association yourself to find out about availability. See Factsheet 8, *Looking for rented housing* for more information.

There are some other private providers which have sheltered housing for rent but only very few. The Elderly Accommodation Counsel may be able to provide more details (see Section 14).

7.2 Retirement housing to buy

Retirement housing to buy is usually built by private companies or developers. Once all the properties are sold, the ongoing management of the scheme is transferred to a management company who organises the maintenance and cleaning of external and communal areas. Retirement housing is usually purchased at full price on the open market. But in some areas there are schemes that are available for people who cannot afford the full market price such as, Shared Ownership Schemes and Lifetime Occupancy (see below).

In addition to the purchase price you will have to pay regularly a service charge, ground rent, council tax and utility bills. See Age Concern Factsheet 2, *Buying retirement housing* for further information.

7.3 Lifetime Lease (also known as Life Interest Plans)

Some companies offer a lifetime lease or occupancy which means that you buy the right to live in your home for the rest of your life. The properties are sold below the market price but you will get probably very little back if you need to move again.

7.4 Shared ownership

Some housing associations run schemes where you buy a proportion of the value of the property (for example 25% or 50%) and pay rent on the remainder. The rent is in addition to the regular service charge. This scheme may suit you if you do not have enough money to buy outright on the open market but have a regular, sufficient income to finance your mortgage and other regular expenses. Contact your local authority to find out if there are any schemes in your area.

These schemes are also sometimes known as 'part ownership', 'equity share' or 'Leasehold Schemes for the Elderly' (LSE schemes).

7.5 The Abbeyfield Society

Abbeyfield houses cater for people looking for support in sheltered housing. Most of the accommodation is in houses of eight to twelve unfurnished bed-sitting rooms, many have en-suite or bathroom facilities, with a shared lounge, dining room and garden. The weekly charge usually includes two main meals a day, prepared by a resident housekeeper, and facilities for residents to prepare their own breakfast and snacks. A typical house also offers a call alarm system, an assisted bathroom and a network of support from local volunteers.

Abbeyfield has also residential care homes and a few dementia care units.

Contact The Abbeyfield Society for more information (see Section 14).

7.6 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.

A few almshouses can provide extra care for frail residents. Residents living in almshouses, as beneficiaries of a charity, do not have the same legal rights as a tenant elsewhere. There is no security of tenure under law and the individual's rights as a resident will be outlined in a "Letter of Appointment" provided by the Trustees or the Clerk to the Trustees.

Contact The Almshouse Association for further details (see Section 14).

7.7 Extra care sheltered housing

This form of sheltered housing was developed to cater for older people who are becoming frail and less able to do everything for themselves. Accommodation is usually provided in self-contained flats, there may be also a shared dining room where meals are provided and care staff to provide personal care.

Contact your local council housing department to find out if there is such a scheme in your area and what the procedures are for applying or the Elderly Accommodation Counsel for more information (see Section 14). Charity Counsel and Care has produced a factsheet *Extra care housing* (see Section 14).

8. Park (Mobile) Homes

Park homes are prefabricated single-storey houses that are manufactured off-site and installed on a site or "home park". Most residents own their homes and pay the park owner a rent (pitch fee) for the pitch on which the home is sited and the services that the park owner provides.

Park homes are usually cheaper than conventional houses and if you are selling a conventional house you might be able to free some equity and provide yourself with some capital in retirement.

Your legal position as a park home owner is unique in that you own your own home but rent the land on which it stands. You are not the owner of property in the full sense but have only a right of tenure under the *1983 Mobile Homes Act*. This Act has been amended by the *Housing Act 2004* to strengthen rights of residents. The Act gives the home owner the right to a written statement of the agreement between himself/herself and the park owner.

The agreement will include the 'implied terms', that is, statutory rights implied by the Act which include security of tenure for the home owner, rights of the park owner to take a commission, currently a maximum of 10% of the sale price, when a park home is sold on site and an agreement transferred. It also has 'express terms' which are agreed between the two parties, which usually include rules about pitch fees and their review and any other rules regarding the responsibility and rights of the home owner and the park owner.

Before you commit yourself to this option, find out about your and the park owner's rights and responsibilities. Talk to people on the particular park site to see how happy they are with the arrangements. See Age Concern Information Sheet IS/9, *Park (Mobile) Homes* for more information (available from Age Concern England - see Section 14).

9. Moving Abroad

Before moving abroad, get as much information as possible about the realities of living in a foreign country, particularly your pension rights, the health care provision, your ability to communicate in another language.

See Age Concern Information Sheet IS/1, *Retiring Abroad* for more information (available from Age Concern England - see Section 14).

10. Moving in with relatives

The success of this option will depend on your relationship with your family, individual personalities and circumstances. Take time to decide and if possible discuss it not only with family involved but also with a friend outside the family or adviser. Your options may include:

- moving in with a relative and sharing their home;
- moving in to a self contained flat such as 'granny annex' in your relatives house;
- selling your home and buying another with relatives or a friend;
- staying in your home but having a relative or friend moving in with you.

They all create different sets of advantages and problems but there are some common points that you may want to consider before making decision:

- how well are you getting on with your relatives?
- how your and your family's independence may be affected;
- will you all have enough space for privacy, leisure pursuits, entertaining etc?
- discuss household arrangements such as who is cleaning the house, doing laundry, preparing and serving meals;
- your family circumstances can change, for example they may have to move house because of a new job, a marriage can break up or new relationship formed. How much say will you have in any new arrangements?
- discuss financial arrangements;
- if you need more day-to-day care in the future will your relatives be happy to provide it; how would you feel about it?
- what is your financial and legal position should the sharing arrangement not work out; you may want to think about drawing up a financial and legal agreement; seek solicitor advice before doing it;
- what are the financial consequences for you and your relatives should you need to move into care. See following factsheets for more information Factsheet 10 *Local authority charging procedures for care homes*; Factsheet 38 *Treatment of the former home as capital for people in care homes*; Factsheet 40, *Transfer of assets, and paying for care in a care home*.

11. Care Homes

The decision to go into a home is not easy. It may mean leaving your own home and familiar surroundings, although there could be real benefits to be gained through new care and companionship. See Factsheet 29, *Finding care home accommodation* for more information.

12. Resources for people with disabilities

If you are disabled you may wish to consider rented housing which is specially adapted or designed for your needs. Many housing associations and councils now have a few properties which have been purpose built for people who use a wheelchair or who have some problems getting around.

Mobility housing is housing with special features such as a level entrance and wider doors for people who have problems with steps or may sometimes use a wheelchair. Wheelchair housing is specially designed for people who always use wheelchairs. There is a website: www.accessible-property.org.uk that advertises accessible or adapted properties for sale or rent.

13. Resources for people from minority groups

Some communities provide a wide range of services to their elders and community or religious leaders should be able to advise you who to contact. For smaller communities or those in rural areas, services might be non-existent or limited but community organisations should be able to advise you on your options.

Stonewall Housing provides housing information and advice for gay men and lesbians of all ages, Advice Line: 020 7359 5767, website: www.stonewallhousing.org.

14. Further information

Abbeyfield Society (The), Abbeyfield House, 53 Victoria Street, St Albans, Hertfordshire AL1 3UW, tel: 01727 857536, website: www.abbeyfield.com.

Age Concern group locally, details available from your telephone directory, library or by calling Age Concern Information Line 0800 00 99 66 (free call), Monday to Sunday, 8am to 7pm.

The Advice Information and Mediation Service for sheltered and retirement housing (**AIMS**), Astral House, 1268 London Road, London SW16 4ER, tel: 0845 600 2001 (lo-call rate), website: www.ageconcern.org.uk/aims. Part of Age Concern England, provides specialist impartial advice to those people living or working in sheltered and private retirement housing.

Almshouse Association (The), Billingbear Lodge, Carters Hill, Wokingham, Berkshire RG40 5RU, tel: 01344 452922, website; www.almshouses.org.

Care and Repair England, The Renewal Trust Business Centre, 3 Hawksworth Street, Nottingham NG3 2EG, tel/fax: 0115 950 6500, website: www.careandrepair-england.org.uk. Has a useful publication *In Good Repair*. You can order it by phoning or writing or download from the website.

Citizens Advice Bureau

If there is no housing advice centre in your area, an advisor at a Citizens Advice Bureau may be able to help you. You can find out where your nearest Citizens Advice Bureau is from your local phone book or on website: www.citizensadvice.org.uk.

Counsel and Care, Twyman House, 16 Bonny Street, London NW1 9PG, tel: 0845 300 7585 (lo-call rate), website: www.counselandcare.org.uk.

Directory of UK Mediation, website: www.intermedial.org.uk. A new on-line service, set up to provide a database of community mediation services in the UK.

Elderly Accommodation Counsel, 3rd Floor, 89 Albert Embankment, London SE1 7TP, tel: 020 7820 1343, website: www.housingcare.org. Elderly Accommodation Counsel provides information on all forms of accommodation, support and care for older people. Staff offer guidance and advice to help enquirers choose and finance accommodation most suited to their needs. The charity also maintains a detailed nationwide database of all forms of specialised accommodation for older people – sheltered and retirement housing to rent, buy or part buy, extra care housing, care homes and nursing homes.

A request form for further information can be found at the end of this Factsheet. Once you have located a possible housing provider you will have to contact them directly to confirm details such as availability and how to apply.

foundations, Bleaklow House, Howard Town Mill, Glossop, Derbyshire SK13 8HT, tel: 01457 891909, website: www.foundations.uk.com.

Help the Aged, 207-221 Pentonville Road, London N1 9UZ, tel: 020 7278 1114, website: www.helptheaged.org.uk.

Home Improvement Trust (The), 7 Mansfield Road, Nottingham NG1 3FB, tel: 0800 783 7569 (free call), website: www.houseproud.org.uk.

Homeshare International, 11 Divinity Road, Oxford, OX4 1LH, tel: 01865 699 190, website: www.homeshare.org.

Homeshare UK, website: www.homeshare.org.uk.

Housing advice services

The availability and quality of housing advice varies from area to area. Local councils have a duty to ensure that advice and information about homelessness and how to prevent homelessness is available in their local area. Contact your local council as soon as possible if you are worried you may become homeless.

In some areas there may be a specific housing advice or housing aid centre, providing advice on a range of housing issues. Your local council or Citizens Advice Bureau will be able to tell you if there is a housing advice centre in your area.

Housing Corporation

National telephone number (for all telephone enquiries): 0845 230 7000 (lo-call rate). Enquiries and Complaints team: 1 Park Lane, Leeds, LS3 1EP, website: www.housingcorp.gov.uk.

Legal advice

Solicitors can advise you on the law and represent you in court if necessary. If you need to approach a solicitor about a housing matter try to find one who is experienced in housing law.

Your local housing advice centre or Citizens Advice Bureau may be able to refer you to an experienced solicitor. In some areas there are also Law Centres where you can get free legal advice from solicitors. An advice agency should be able to tell you if there is a law centre in your area.

For further information about legal advice see Age Concern Factsheet 43, *Getting legal advice*.

Shelterline, is a 24 hour free national housing helpline. It provides advice to anyone with a housing problem. 0808 800 4444 (free call) (textphone for deaf callers).

Women's Aid Federation England, PO Box 391, Bristol BS99 7WS, website: www.womensaid.org.uk. This national charity works to end domestic violence against women and children. It runs, in partnership with Refuge, a 24 hour National Domestic Violence Helpline 0808 2000 247 (free call). The Helpline provides support and information to women experiencing domestic abuse. It also refers women to different refuges operating across the UK.

15. Further information from Age Concern

The following factsheets may be of use:

Factsheet 1	<i>Help with heating</i>
Factsheet 2	<i>Buying retirement housing</i>
Factsheet 6	<i>Finding help at home</i>
Factsheet 8	<i>Looking for rented housing</i>
Factsheet 10	<i>Local authority charging procedures for care homes</i>
Factsheet 12	<i>Raising income or capital from your home</i>
Factsheet 13	<i>Older home owners - financial help with repairs and adaptations</i>

Factsheet 17	<i>Housing Benefit and Council Tax Benefit</i>
Factsheet 29	<i>Finding care home accommodation</i>
Factsheet 33	<i>Crime prevention for older people</i>
Factsheet 35	<i>Tenants' rights</i>
Factsheet 42	<i>Disability equipment and how to get it</i>
Factsheet 43	<i>Getting legal advice</i>
Factsheet 48	<i>Pension Credit</i>

The following book may be relevant: *Choices in Retirement Housing: Your guide to all the options*. It costs £9.99 and is available from Age Concern Books. To order, please telephone our hotline (9am-7pm Monday to Friday, 10am-5pm Saturday): **0870 44 22 120** (national call rate), or visit our **website: www.ageconcern.org.uk/bookshop** (secure online bookshop).

If ordering by post, please send a cheque or money order, payable to Age Concern England, for the appropriate amount plus p&p to Age Concern Books, Units 5 & 6, Industrial Estate, Brecon, Powys LD3 8LA. (**Postage and packing:** mainland UK and Northern Ireland: £1.99 for the first book, 75p for each additional book up to a maximum of £7.50. Free on orders over £250. For customers ordering from outside the mainland UK & NI: credit card payments only; please telephone the hotline for international postage rates or **email: sales@ageconcernbooks.co.uk**).

If you would like

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: www.ageconcern.org.uk. To receive a free e-mail notification when new and updated factsheets are published, please either contact the Factsheet Subscription Service on tel: 020 8765 7200 by email: factsheet.subscriptions@ace.org.uk, or sign up on-line.

Age Concern provides factsheets free to older people, their families and people who work with them. If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online on www.ageconcern.org.uk.

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No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation.

Legal advice should always be taken if you are in doubt. (*Age Concern England does not give legal or financial advice*).

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