



counsel + care   
for older people, their families and carers

guide

## Guide 30:

# Extra care housing

Extra care housing is a specialist type of housing designed with older people in mind. Care and support services are also provided on site. This may help older people to continue living independently for as long as possible. Extra care housing may suit older people who need a high level of personal care or support, but who are otherwise able to live independently on their own. This guide provides information on types of extra care housing, how to access extra care housing, and how to finance a place in an extra care housing scheme.

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There are differences in the ways each country cares for and supports older people. The information in this guide applies essentially to England, although there may be similarities with countries in the rest of the UK.

We also produce five separate guides for both Scotland and Wales covering the needs assessment process; paying care home fees and making a formal complaint, which are the key areas where the policy and legislation differs significantly from England.

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# 1 What is extra care housing?

Extra care housing is one of a number of options for older people who need personal care or other types of support, but who want to retain a degree of independence and are able to live safely on their own. An extra care housing scheme is usually a group of flats or bungalows, built on the same site, providing specialised accommodation and support services. The accommodation can either be rented or bought, by an individual or by a couple. Older people living in them enjoy the freedom and independence of having their own front door and the peace of mind of knowing that staff are available if they are needed.

Extra care housing is sometimes known by other names, such as: close care, very sheltered housing, assisted living, or EasyLiving, but this guide will refer to it as extra care housing.

Extra care housing provides a more intensive level of support than standard sheltered housing. It can be arranged for someone to have, for instance, a visit from a carer in the morning to help someone out of bed, get washed and dressed, or into bed in the evening. Extra care housing can be particularly suitable in meeting the varying needs of a couple, one of whom may require specialist dementia care and the other personal or nursing care.

Extra care housing schemes can vary in size, ranging from a single building or a group of buildings right through to a large community often called an 'extra care village'.

## 1.1 The accommodation

Inside each flat or bungalow, the resident will usually have their own

kitchen, bathroom, bedroom and living room. All rooms will have emergency pull cords that connect to a member of staff at the extra care scheme. The accommodation is likely to have been built with older or disabled people in mind, so it will be user-friendly and easy to navigate. Facilities, such as walk-in showers and shower seats, are generally fitted as standard, so that people with mobility problems or who use wheelchairs can shower more easily. The kitchen units may have been designed with lower units so that wheelchair users can use the kitchen more easily. Hallways and bathrooms may be fitted with hand rails to help those with poor mobility.

## **1.2 Staff**

There are two sorts of staff within an extra care housing scheme. One group is employed by the housing provider, and they look after the buildings, organise the tenancy contract, and sort out any problems with the accommodation itself. The other group of staff are care staff who provide care to the resident. The care staff may be employed by the local council social services department directly, or the housing provider, or a home care agency contracted by social services. The care received will be part of a support plan agreed between the older person, care staff and the housing staff as a result of a needs assessment carried out by social services (see section 4.1).

## **1.3 Community activities**

Many residents who live in extra care housing enjoy the activities and sense of community which living in a shared building or community can give. All extra care schemes have a communal area where residents can socialise with fellow residents and take part in organised social activities. Some extra care housing schemes provide meals which can be taken in the communal area or in your own flat if you are ill. Many

schemes have gardens that can be enjoyed by the residents. These facilities mean that residents have an opportunity to meet with other people each day.

Some extra care housing schemes also have hairdressers, hobby rooms, shops, restaurants and gyms for you to enjoy. In some areas, some of these facilities may be also shared with the local community.

#### **1.4 Types of extra care housing**

There are generally four types of extra care housing:

- Rented: residents rent their property from the housing provider. There will be a weekly or monthly rent and service charge.
- Leasehold for sale: residents buy the property from the housing provider and the resident pays a monthly service charge.
- Mixed tenure: some residents have bought the lease and some residents are renting from the housing provider. Both leaseholders and tenants are entitled to the same personal care and support services.
- Mixed model: a mix of able-bodied and frail older people live in the same housing scheme. This encourages independence and interdependence. Couples often choose to live together in mixed model schemes when one may be relatively frail, but the other is still independent.

#### **1.5 Extra care housing for people with dementia**

Some extra care housing schemes have been adapted or specially built for people who have dementia. These schemes have been designed to ease the problems of orientation and confusion which can affect people with dementia.

Examples of special features which are typical in extra care housing for people with dementia include:

- The use of familiar objects and furniture to aid orientation
- The use of colour to aid orientation, for example, painting the front door to the flat a different colour to the surrounding walls and other doors in the corridor
- A homely style of décor and layout
- Telecare devices such as heat sensors or movement sensors
- Safe outside spaces so that residents can enjoy the fresh air without getting lost or wandering too far.

Extra care housing schemes which accept residents with dementia are quite new and so still few in number. You should contact your local council social services department for more information about there are similar schemes in your area. You can also get details of local schemes in your area from the EAC FirstStop Advice (tel.: 0800 377 7070; [www.housingcare.org](http://www.housingcare.org)).

### **1.6 Advantages and disadvantages of extra care housing**

You may want to consider the following advantages if you are thinking about moving into extra care housing:

- You have your own home, front door and living space.
- You can choose to rent or buy, depending on your resources and current needs.
- If you rent your extra care property, you have an assured tenancy which means you have certain rights under housing law as a tenant. Residents in care homes do not have tenancy rights and are 'licensees' only.
- You have more control over your money and what you spend it on.

- You have privacy as well as choice about how much you mix with the other residents.
- You are supported to maintain your independence for longer.
- It may mean you do not have to move into a care home, or could delay when you need to go into a care home in the future.
- If you buy an extra care property you remain an owner-occupier and have an asset.

The following may be seen as disadvantages of moving into extra care housing:

- Living in separate flats still means you can feel socially isolated. This will depend on the degree to which you are able to join in with communal activities, or have friends and family who can visit you.
- As an assured tenant, you will be responsible for household bills such as fuel, rent and council tax. These may increase annually or fluctuate monthly making it difficult to budget for.
- If you have very high levels of care and support needs, extra care housing could be an expensive form of accommodation if you are financially assessed as self funding your own care
- Service charges for building and site management in extra care housing can be very high particularly if you purchase your flat, and you should ensure that you can maintain these costs. These service charges can also make it difficult to sell your flat in the future.

## 2 Who provides extra care housing?

Many extra care housing schemes are run or owned by housing associations, not-for-profit organisations, charities or private companies. In some areas of the country, schemes are also owned or run by the local council.

The private companies, not-for-profit and charity providers will generally work in partnership with local social services departments. This is because it tends to be social services which provide the care services needed by residents in the extra care housing. Sometimes housing providers will arrange a contract with a private home care agency, to organise the care services, but social services will retain overall responsibility. In some extra care schemes, housing providers will offer integrated care and housing, where housing management and care are provided by the same organisation.

The housing provider and social services will also work with the NHS to make sure that all of the resident's health needs are met i.e. organising for district nurses to administer insulin injections or change bandages..

The major providers of extra care housing in the U.K include:

- Hanover Housing Association (tel.: 0800 280 2575; [www.hanover.org.uk](http://www.hanover.org.uk)).
- Housing 21 (tel.: 0370 192 4000; [www.housing21.co.uk](http://www.housing21.co.uk)).
- Anchor Retirement Housing (tel.: 0845 140 2020; [www.anchorhousing.org.uk](http://www.anchorhousing.org.uk)).
- Abbeyfield Society (tel.: 01727 857 536; [www.abbeyfield.com](http://www.abbeyfield.com)).
- McCarthy and Stone (tel.: 0800 919 132; [www.mccarthyandstone.co.uk](http://www.mccarthyandstone.co.uk)).

You may find it useful to contact one of these organisations directly to find out if they run extra care housing schemes in your area. You can also contact your local council social services or the EAC FirstStop Advice (tel.: 0800 377 7070; [www.housingcare.org](http://www.housingcare.org)) for details of extra care housing schemes in your local area.

## **3 How do I get a place in an extra care housing scheme?**

Extra care housing can be difficult to find and you may need to put your name on a waiting list before you can get a place.

### **3.1 Local councils**

Local council housing departments should have an eligibility criteria which you need to meet in order to qualify for extra care housing. Contact your local council housing department and ask them to send you a copy of their criteria.

You will usually also be required to have a needs assessment by a social worker from the social services department. The needs assessment will involve a social worker asking you questions about how you carry out daily tasks and if there are any difficulties you are experiencing, in order to establish what your care needs are and what support you require. For more information about needs assessments, see our guide:

**Assessment and services from your local council in England** (guide number 12).

It may be that your needs assessment shows that moving to an extra care housing scheme is not actually what you need. It may be that your needs can be better met by other services, such as visits to your home from a care worker. The social worker will help you to organise the care or housing that will be most beneficial to you.

If you currently live in a housing association or council-owned property, you can apply to transfer into an extra care housing

scheme. Again, there is likely to be a waiting list for this, and you will have to meet the eligibility criteria. If you have to go on a waiting list, your social worker may arrange other forms of support. This may involve getting visits from care workers to your home, or it may mean moving to a care home, depending on your care needs and if you agree to it.

Councils may prioritise people for extra care housing if they are already resident in the local council area and/or people who do not own their own property. In some areas, there is a minimum age limit for access to extra care housing. However, all of these will depend on, individual circumstances, the needs assessment and the availability of extra care housing in the person's preferred area.

### **3.2 Housing associations**

Housing associations are not-for-profit organisations which provide social rented housing, including extra care housing. You can obtain a list of extra care housing schemes available in your local area, by contacting: your local council or the EAC FirstStop Advice (tel.: 0800 377 7070; [www.housingcare.org](http://www.housingcare.org)).

You can approach housing associations directly, expressing an interest in taking up a place, and they will be able to give you their own eligibility criteria. Each housing association will have different criteria which may be different from the council's, so if you have not been offered a place in one, you may be able to get a place in another.

### **3.3 Voluntary sector housing**

There are some voluntary and charitable organisations which provide extra care housing. Contact the EAC FirstStop Advice

(tel.: 0800 377 7070; [www.housingcare.org](http://www.housingcare.org)) for a list of voluntary sector providers in your chosen area.

### **3.4 The Abbeyfield Society**

The Abbeyfield Society (tel.: 01727 857 536; [www.abbeyfield.org.uk](http://www.abbeyfield.org.uk)) is a federation of local, mainly volunteer-run associations. Priority is given to residents who have lived in the local area or who have family in the area. There are approximately 500 Abbeyfield houses and 80 Abbeyfield care homes across the U.K.

Abbeyfield houses provide a similar service to that provided in extra care housing schemes. Residents live in shared houses, having a room of their own but otherwise sharing communal living space. Main meals are provided by the house staff, and residents usually make their own breakfast. Each house has a manager who lives onsite, and who ensures that the house is comfortable, safe, and that everything runs smoothly. If you are frail, it is a good idea to discuss your care needs with the manager of the house you are interested in, to see if the accommodation is suitable to your needs. If you do not know what your exact care needs are, you may want to contact your local social services department to request a needs assessment, or the Abbeyfields care manager may be able to assess your needs for you. Abbeyfield do not provide care services or have carers on site but it is possible to live in an Abbeyfield extra care house and arrange for home care services either privately or from social services.

### **3.5 Private sector housing**

Private sector extra care housing schemes are operated by for profit companies. The private companies that provide extra care housing usually have a less restrictive eligibility criteria to obtain extra care

housing; you may only have to meet the minimum age to be able to purchase a property.

If you need help with your personal care, the housing provider may have a contract with a private care agency, or you may have to arrange this support yourself. You can check with the housing provider what their policy is. You can still approach your local social services for a needs assessment if you have care needs and require support. Social services should provide you with a needs assessment, regardless of your financial situation.

## **4 Paying for support services in extra care housing**

Paying for extra care housing can seem complicated. This is because there are usually two charges: one for the housing accommodation itself (either by buying the property or renting it) and one for the care and support services provided. If you are renting an extra care property, you may be eligible for Housing Benefit towards your housing charge (see section 5.4). If you already own a property, you will generally have to pay the housing charge yourself.

If you are assessed as needing care and support services during the needs assessment for extra care housing, you may be eligible for financial help from the council towards any support services at the extra care housing scheme. This will depend on your income and savings. A social worker will carry out a 'financial assessment' to determine your ability to pay for services. Depending on your finances, the local council may pay for your support services in full, partially or decide you are not eligible for any council funding.

Each council sets their own rules for charging for support services but their policy must comply with the government guidance 'Fairer Charging'. The council may charge on a weekly basis, an hourly basis, or per unit (for instance, per meal with a meals-on-wheels service).

The charges the council make must be reasonable and should not put you in financial difficulty. The charge should not take your income below the level of your Pension Guarantee Credit entitlement plus a 25% 'buffer'. This means your income should not be taken below £171.69 for an individual or £262.13 for a couple.

## 5 Financial support available

Please see the information below for details of the benefits available to help with the cost of extra care housing.

### 5.1 Pension Credit

Pension Credit has two parts: Pension Guarantee Credit and Pension Savings Credit. Pension Guarantee Credit is a benefit paid to people who have a weekly income below their minimum entitlement (£137.35 for a single person, £209.70 for a couple) that the Government says you need to live on. Pension Guarantee Credit tops your income up to this minimum amount.

Pensions Savings Credit is paid to people over the age of 65 who have made modest savings towards their retirement. If you have a weekly income (including from savings) of between £103.15 and £188.65 as a single person, or £164.55 and £277.42 as a couple, you may qualify for Pension Savings Credit. The maximum you can receive is £20.52 per week if you are single or £27.09 per week if you are a couple. For more information about Pension Credit, see our guide:

**Pension Credit** (guide number 2).

### 5.2 Attendance Allowance

Attendance Allowance (AA) is a disability benefit paid to people aged 65 and over who require regular care and support and/or regular supervision to stop them from harming themselves or others. You can claim Attendance Allowance regardless of your income or savings. For more information, see our guide:

**Disability Benefits: Attendance Allowance and Disability Living Allowance** (guide number 3).

### **5.3 Disability Living Allowance**

Disability Living Allowance (DLA) is a similar benefit to Attendance Allowance except it can only be claimed if you are under 65, but once awarded can continue to be claimed past the age of 65. DLA has two parts – the care component and the mobility component. The care component is paid if you need regular care or supervision. The mobility component is paid if you have difficulty walking or are unable to go out alone. For more information, see:

**Disability Benefits: Attendance Allowance and Disability Living Allowance** (guide number 3).

### **5.4 Housing Benefit and Council Tax Benefit**

Council Tax Benefit and Housing Benefit are means-tested benefits administered by local councils to assist people on low incomes to meet their housing costs. Housing Benefit helps you to pay your rent and Council Tax Benefit reduces the amount of council tax you have to pay. For more information, see our guide:

**Council Tax Benefit and Housing Benefit** (guide number 22).

### **5.5 The Social Fund**

The Social Fund provides loans and grants to cover one off expenses that are not normally covered by benefits. This could include essential equipment, such as a cooker, fridge, bed and bedding, carpets, or removal costs. It can also provide money to help towards funeral costs. For more information about the social fund, see our guide:

**The Social Fund: Grants and loans from the state** (guide number 4)

### **5.6 Charitable assistance**

If you cannot obtain financial assistance from the Social Fund, charities or trade benevolent funds may be able to provide financial assistance.

They may pay in full or in part for items, such as a holiday, home improvements, a mobility scooter, or furniture. For more information, see our guide:

**Grants from charities for people on a low income** (guide number 21).

## **5.7 Supporting People**

The Supporting People programme helps vulnerable people to retain their tenancies and maximise independent living. The services vary according to the local council, but can include:

- Assistance to access benefit entitlements
- Skills to maintain a tenancy – paying bills and shopping
- Advice on home improvements.

These services can be provided in someone's own home, but also in purpose-built accommodation, such as in extra care housing.

You may be able to access Supporting People services through an assessment from social services or a floating support worker from the Supporting People team working in your Housing Association. A support plan will be drawn up by the service user and the support worker. This plan will describe the support required, who will provide this support, how it will be provided and for how long. This plan should be reviewed regularly.

The government funding to the Supporting People programme is no longer ring-fenced. The money will now be rolled into a general grant to local councils and Supporting People teams are now being integrated within social services teams.

## 6 Making a complaint

Many people feel reluctant to make a complaint fearing that this may jeopardise any services they receive. However, it is important to raise any concerns to ensure that the extra care housing provider is aware of your dissatisfaction, to try to resolve the difficulties, and so that their service can be improved.

If you have concerns about the accommodation itself, you will need to make a complaint to the extra care housing provider. If you have a concern with the care services you are receiving or a care worker, you may need to make the complaint to social services or the care agency that provides your care.

In the first instance, it is best to raise your concerns informally, either with the scheme manager or another member of staff. If you are still unhappy and the issue has not been resolved, you should start the formal complaints procedure by putting your complaint in writing or as stated in the complaints procedure. You can obtain a copy by telephoning the organisation directly or it may be available on their website.

The Chartered Institute of Housing has produced a guide explaining how to make a complaint if you live in sheltered or extra care housing. It is available from: [www.housingcare.org/downloads/kbase/3124.pdf](http://www.housingcare.org/downloads/kbase/3124.pdf) .

If you are living in extra care housing and you are in dispute with your neighbours or housing provider, you may be able to get advice and support from SCRC Mediation Services (tel.: 020 3327 0366; [www.scrc-mediation.co.uk](http://www.scrc-mediation.co.uk)) which specialises in retirement housing mediation.

This guide is not a full explanation of the law and is aimed at people aged over 60.

The Counsel and Care service is now part of Independent Age. Independent Age is the operating name of the Royal United Kingdom Beneficent Association.

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