



counsel + care 
for older people, their families and carers

guide

Information from Counsel and Care: 30

Extra care housing

Extra care housing is part of the support that is available to older people who are frailer to help them 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 gives information about extra care housing provision, how to access it, and how to fund a place in such a scheme.

This guide has been sponsored by Hanover Housing.



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Counsel and Care is a national charity; however the creation of the Scottish Parliament, and the Welsh and Northern Ireland Assemblies means there are differences in the ways each region cares for and supports older people. The information in this guide applies essentially to England although there may be similarities with Scotland, Wales and Northern Ireland.

We also produce five separate guides for both Scotland and Wales covering the community care assessment of need process; paying care home fees and making a formal complaint which are the key areas where the policy and legislation differ significantly to England. All of the guides we publish can be downloaded from www.counselandcare.org.uk/helping-you/guides or posted to you by calling our guide orderline on 020 7241 8522.

Hanover Housing is a major provider of sheltered housing for rent and sale with over 17,000 properties in management. They are also the leading provider of extra care housing schemes in England, with over 40 schemes for rent in management and eight more in development, where there is the potential to buy a property. Hanover specialises in the design, development and management of housing for older people and have over 40 years experience of producing innovative housing and care solutions.

More information can be found at www.hanover.org.uk or call 01784 446000.

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1 Extra care housing – what is it?

Extra care housing is one of a number of options for older people who need some 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 (some providers offer bungalows), built on the same site providing specialised accommodation and support services that are available 24 hours a day. The flats 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 from knowing 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. Someone living in an extra care flat may have a need for a more intensive level of support services, and the reassurance that there is a member of staff on hand 24 hours a day. 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. In some circumstances, extra care housing is 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 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 Staffing an extra care housing scheme

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 flat itself. The other group of staff are care staff. These may be employed by the local council social services department, or the housing provider, or a home care agency contracted by the social services. The care received will be part of a personal care and support plan agreed between the older person, social services care staff and the housing staff as a result of a needs assessment carried out by social services (see section 4.1 for more information about this). The care and services can be provided by a range of providers and partner organisations.

1.2 An extra care housing flat

Inside each flat, the resident will usually have their own kitchen, bathroom, bedroom and living room, and all rooms have emergency pull cords that connect to a member of staff at the scheme. The flat is very 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, are generally fitted as standard, so that people with mobility problems or who use wheelchairs can have a shower more easily. Many flats also have kitchen units designed with lower units to enable those who use a wheelchair to use their kitchen more easily.

1.3 Community activities

Many residents who live in sheltered housing or 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 activities can be arranged, and meals are provided in some extra care housing schemes. In many schemes there are also 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, lounges, 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:** all of the residents rent their flat from the housing provider. There will be a weekly or monthly rent and service charge.

- Leasehold for sale: residents in these flats generally 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 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 scheme. This encourages independence and interdependence. Couples often choose to live together in schemes like this, where 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 especially built for people who have dementia. The tenants are able to organise the same type of personal care as in standard extra care housing schemes, but these particular schemes are designed so that they are easier and safer for people with dementia to live in. They are built to ease the problems of orientation and confusion which can, at times, 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
- Unobtrusive attention to safety, for example, heat alarms
- Safe outside space so that residents can enjoy the fresh air without getting lost or wandering too far.

Some extra care housing schemes are also starting to include assistive technology or telecare, such as heating controls.

Schemes which accept residents who have dementia are quite rare, but are being developed more as local councils attempt to care for people outside residential care settings. You should contact your local council social services department for more information. You can also get details of local schemes in your area from the charity Elderly Accommodation Counsel (tel. 020 7820 1343; www.housingcare.org).

1.6 Extra care housing – advantages and disadvantages

You may want to consider the following advantages if you are thinking about a move 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 you have an assured tenancy, which means you have certain rights under housing law as a tenant – this distinguishes it from care homes where residents do not have tenancy rights and are licensees only.
- You are able to keep 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 don't have to move into a care home, or could reduce the time you need to live in a care home in the future.
- If you buy a property you also remain an owner-occupier and have an asset.
- Schemes often provide services for people in the wider community (non-residents) such as rehabilitation, intermediate care, respite and day care whilst maintaining the privacy of the residents.

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

- Living in separate flats still means you may feel socially isolated, although this depends on the degree to which you are able to join in with communal activities, or have friends and family who can come and visit you.

- As an assured tenant the older person will be responsible for household bills including fuel, rent and council tax. Some tenants will be entitled to help with rent and council tax (Housing Benefit and Council Tax Benefit) which will be paid directly by the housing department of the council (for more information about these benefits, please see section 5.4). For people not entitled to benefits, there may be support available from various sources including the Supporting People programme (please see section 5.7 of this guide).
- If you have very high levels of care and support needs, extra care housing could be an expensive form of housing accommodation.

2 How extra care housing is provided and the different types of provision available

2.1 Who provides extra care housing?

Many extra care housing schemes are run or owned by housing associations, not-for-profit organisations or commercial companies. The major providers of such housing are private companies or charities such as Hanover Housing, Housing 21, The Abbeyfield Society and Anchor Trust. In some areas of the country, schemes are also owned or run by the local council.

The private companies and charity providers will generally work in partnership with social services departments, as it tends to be these departments which provide the care services needed. Sometimes these departments will arrange a contract with a third party provider, such as a home care agency, to organise the care services, but the social services will retain overall responsibility. And at other times, the housing providers offer integrated care and housing, where housing management and care are provided by the same organisation.

The housing providers and social services will also work with the NHS services that may have contact with the tenant, such as GPs and community nursing teams. All three agencies (the housing provider, social services, and the NHS) should work together to make sure that a tenant's overall package of care and support will meet all of their

needs as stated in their needs assessment and care plan (for more information about this, please see sections 2.2 and 4.1).

2.2 The role of social services

Social services departments are responsible for providing social care support to people who need it. When you are planning to move into an extra care housing scheme you will need to arrange a needs assessment from your local council social services department. This assessment will involve a social worker asking you questions about your abilities and difficulties, in order to establish your care needs and the support you require. The social worker will then help you arrange this support within the scheme. For more information about social services assessments, depending on where you live in the UK, please see our guides **Assessment and services from your local council in England** (guide number 12); **Assessment and services from your local council in Scotland**(guide number 50) or **Assessment and services from your local council in Wales** (guide number 70).

It may be that your assessment shows that support in an extra care housing scheme is not actually what you need, and the social worker will help you to organise the care that will be most beneficial to you.

2.3 Government money for extra care housing

Local councils were invited by government in March 2008 to bid for £80 million of extra funding to build more extra care housing that will allow older people and those with long-term conditions in their

local areas to live in a home of their own. In March 2010, government confirmed an additional £20,000 for each council to prepare an extra care housing strategy for its area.

2.4 'Lifetime homes, lifetime neighbourhoods' strategy

The government announced a strategy aimed at improving and increasing access to housing suitable for older people or older people with disabilities.

The strategy is called 'Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society'. Extra money has been allocated to increase the number of homes and choices available, including extra funding for extra care housing. The goal of the strategy is to encourage better planning at a local and national level in order to create homes and communities that enable people to live at home as long as possible in independence and safety. Councils have been encouraged to plan for the future and to calculate future need in order to make sure that there is enough choice of specialist housing, including extra care housing.

Leaflets covering the main aspects of the strategy can be viewed at www.networks.csip.org.uk/IndependentLivingChoices/Housing .

More information on the strategy is available at: www.communities.gov.uk/publications/housing/housingageingsociety

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

Extra care housing can be difficult to find because schemes are still being developed across the country. You might 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 a list of 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 council, to see what your care needs are and how they can best be met. It may be that your needs can be better met by other services, such as visits to your home from a care worker, but the social worker will be able to tell you about this.

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.

It is likely to work in your favour to have been resident in the immediate area or council area where the extra care housing is available. If you are moving from one council area to another the

council in the new area may prioritise those people already resident in that council area. This would mean that an older person moving into the area may be placed lower down the waiting list. Local councils may also prioritise older people who do not own a property over those who already have a home in the local area. In some areas, there is a minimum age limit for access to extra care housing. However, all of these will depend on individual care needs, 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 the extra care housing schemes available in your local area, either by contacting your local council, First Stop Care Advice on 0800 377 7070; www.firststopcareadvice.org.uk or by contacting the Elderly Accommodation Counsel (tel.: 020 7820 1343; 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 again from the council's, so if you have not been offered a place in one, you may get a place in another. You can also access this housing through social services following a needs assessment if you are assessed as needing extra care housing.

3.3 Voluntary sector housing

There are also some voluntary and charitable organisations which provide extra care sheltered housing. Again, you can approach them in the same way as a Housing Association.

3.4 The Abbeyfield Society

Abbeyfield houses (tel.: 01727 857 536; www.abbeyfield.org.uk) 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 and safe, and that meals are nutritious and enjoyable. If you are very frail, it is a good idea to discuss your care needs with the manager of the House you are interested in, to see if they can meet them. 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.

Abbeyfield Societies are a federation of local, mainly volunteer-run associations. Priority is given to residents who have lived in the local area or who have relatives in that vicinity. Today there are approximately 500 Abbeyfield houses across the UK, providing a home to 7,000 older people and 80 Abbeyfield residential care homes.

3.5 Private sector housing

These are extra care housing schemes operated by companies which make a profit. There may be a waiting list for these properties, as they tend to be quite popular. Private companies such as these may be less interested in your ability or any lack of ability to live independently and you may not require a needs assessment in order to purchase a private extra care property, as they will want to ensure that they have full occupancy. If you need personal care services, they may operate a contract with such a provider, or you may have to arrange this support yourself through a home care agency. You can check with the housing provider and they will give you guidance on this. You may not need a needs assessment in order to purchase an extra care property.

However, it is recommended that you approach social services for a needs assessment if you have care needs and require support. Your local council social services department should provide you with an assessment of your needs regardless of your financial situation. For more information about social services assessments, depending on where you live in the UK, please see our guides **Assessment and services from your local council in England** (guide number 12); **Assessment and services from your local council in Scotland**(guide number 50) or **Assessment and services from your local council in Wales** (guide number 70).

4 How to pay for a place in an extra care housing scheme

Paying for extra care housing may be quite complicated, because often there are two main charges: one for the housing accommodation itself and one for the care support provided. You may be eligible for help with both of these charges: from welfare benefits, and also from Supporting People, which is a Government fund provided to enable people to live independently. Please see further details below.

4.1 The importance of the needs assessment

After the needs assessment has been carried out (see section 2.2), you will also have your financial assets and income assessed by social services. The council will need to know this information in order to decide what you should be charged for your housing and support services. For a more comprehensive guide to social services assessments, including the financial assessment, depending on where you live in the UK, please see our guides **Assessment and services from your local council in England** (guide number 12); **Assessment and services from your local council in Scotland** (guide number 50) or **Assessment and services from your local council in Wales** (guide number 70).

Depending on both your care needs (whether it is decided that a move into extra care housing would be beneficial for you) and your

financial situation, you may have to either look for a property on the private market, or the council will make provision for you. Generally, if you own your own house already, the council or a housing association will not place you on their waiting lists for one of their extra care housing properties, as you will not be a priority. This depends on the policy of each local council. Details of such schemes in your local area can be obtained from the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org).

If your local council social services assess you as both being in need of extra care housing, and as not having the money to pay for this privately, they will refer you to schemes in their local area, if there are any, where you may be placed on the waiting list for a property. Some schemes may have immediate vacancies, while others may be in development. If there are no schemes in your area, your social worker will arrange other support services. This may be visits from a social care worker to your home, or it may mean a move into a care home, depending on your level of need and if you agree to it.

4.2 Paying for social care services

Social care services, such as personal care, are not free in England and Wales, and are charged according to Government guidance. Each local council establishes their own criteria that set out the circumstances under which they will make a charge to you. This may be on a weekly basis, an hourly basis, or per unit (for instance, a meals-on-wheels service). The charge should not take you below the level of your Pension Guarantee Credit entitlement, plus a 25%

'buffer' in England, 35% in Wales and 16.5% in Scotland. For more information, depending on where you live in the UK, please see our guides **Assessment and services from your local council in England** (guide number 12); **Assessment and services from your local council in Scotland**(guide number 50) or **Assessment and services from your local council in Wales** (guide number 70).)

If you feel the charge for home care from your local council is unreasonable and that you are paying too much, you may wish to contact our advice service to discuss this (tel.: 0845 300 7585). You may also wish to raise a complaint with your local council social services department. For more information, please see section 6 of this guide.) Remember to keep a copy of all letters sent for future reference.

5 Financial support available

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

5.1 Pension Credit

Pension Credit is organised in 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 (£132.60 for a single person, £202.40 for a couple) that the Government says you need to live on. Many older people miss out on this means-tested benefit, especially if they have been awarded Disability Living Allowance (DLA) or Attendance Allowance (AA) (see sections 5.2 and 5.3 of this guide), as this might increase your level of entitlement significantly. If you have not ever been awarded Pension Guarantee Credit, and have recently been awarded AA or DLA, you should contact the Benefit Enquiry Line (tel.: 0800 882200) to see if you will now be entitled to Pension Guarantee Credit.

Pensions Savings Credit has been established by the Government to reward those pensioners who have made modest savings for their retirement. Anyone with a weekly income, including from savings, of between £98.40 and £183.40 as a single person, or £157.25 and £269.88 as a couple, may qualify to receive 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 how this is calculated, please see our guide **Pension Credit** (guide number 2).

5.2 Attendance Allowance

Attendance Allowance is a non-means-tested benefit paid to people aged 65 and over who are sick or disabled and who require care and support. You can claim Attendance Allowance regardless of your income or savings. For more information, please see our guide **Disability Benefits: Attendance Allowance and Disability Living Allowance** (guide number 3).

5.3 Disability Living Allowance (DLA)

This is a similar benefit to Attendance Allowance which can only be claimed by people under 65, but it can continue to be paid once the eligible person reaches the age of 65. Unlike Attendance Allowance it has two parts – the care component if you are sick or disabled and need care or supervision – and the mobility component. The mobility component is paid if you have problems with walking, for example, if you are unable to go out alone, are frail, or if walking damages your health. For more information, please see our guide **Disability Benefits: Attendance Allowance and Disability Living Allowance** (guide number 3)..

5.4 Housing Benefit and Council Tax Benefit

These benefits are administered by your local district council or metropolitan authority. Housing Benefit assists you to pay your rent and Council Tax Benefit reduces the amount of council tax you have to pay. Many people who are eligible for Council Tax Benefit do not claim it, so it is important that you find out if you might be eligible, especially if your benefits have changed recently, for example, if you have been awarded a disability benefit. For more information, please see our guide **Council Tax Benefit and Housing Benefit** (guide number 22).

5.5 The Social Fund

If you receive Pension Guarantee Credit you can apply for a Community Care Grant from the Social Fund. The Social Fund is a Government fund which can provide loans and grants to cover expenses that are not normally covered by benefits. You can apply for a grant or a loan for large expenses that your normal benefit does not cover. This could include essential equipment, such as a cooker, fridge, a bed and bedding, carpets, clothing or removal costs. It can also provide money to help towards funeral costs. For more information, including details of eligibility criteria, please see our guide **4: Grants and loans from the state for people on a low income (the Social Fund)** (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 assist with the costs of things you need, such as a holiday, home improvements that do not meet criteria for a Home Improvement Grant, a mobility scooter, or replacement 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 was established in 2003 to support vulnerable people to retain their tenancies and maximise their capacity for independent living. The fund provides money to individuals to provide housing-related support services. These services vary according to local council area, but can include:

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

These housing-related support services can be provided in someone's own home, but also on-site in purpose-built accommodation, such as in an extra care sheltered housing flat. Support services and activities are tailored to the individual's specific needs.

You may be able to access Supporting People services and funding through an assessment from social services or a floating support

worker from the Supporting People team. You can ask your social worker about this when you have your needs assessment. 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.

6 Making a complaint

Every extra care housing scheme should have a complaints procedure which you can use to raise any concerns you have about the services provided. The scheme manager will be able to give you more details about this. If you have a concern with the care services you are receiving, it may be that a complaint should be directed towards social services or the agency that provides your care. Again, the scheme manager will be able to assist with this.

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 issues haven't been resolved you should start the formal complaints process by putting your complaint in writing (keep a copy of this letter).

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

If you are living in sheltered or extra care housing and you are in dispute with your neighbours or housing providers, you may get advice and support about your housing issues, as well as mediation if you would like it, from AIMS (Advice, Information and Mediation Service), an impartial service for people living or working in private

retirement or sheltered housing. AIMS is part of Age UK (tel.: 0845 600 2001).

7 Useful websites and addresses

You may find the following websites and addresses useful if you are looking for more information about extra care housing.

For information about what sheltered housing provision is available in your area, contact the Elderly Accommodation Counsel (tel.: 020 7820 1343; www.housingcare.org).

Housing provider organisations

Hanover Housing Association (tel.: 01784 446 000
www.hanover.org.uk)

Housing 21 (tel.: 0370 192 4000; www.housing21.co.uk)

Anchor Retirement Housing (tel.: 0845 140 2020
www.anchorhousing.org.uk)

Abbeyfield Society (tel.: 01727 857 536; www.abbeyfield.com)

McCarthy and Stone (tel.: 0800 919 132
www.mccarthyandstone.co.uk)

Our advice workers can advise on a wide range of issues affecting older people, their families and carers. Counsel and Care produce a range of guides which can be downloaded from our website www.counselandcare.org.uk, or requested by calling our guide orderline on 020 7241 8522.

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

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