



FirstStop

Advice for older people

# Housing and care options for older people





**FirstStop**   
Advice for older people

**Visit us online at:** [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

**Call the advice line:** 0800 377 7070

Open Mon–Fri, 9am–5pm

*Calls may be monitored or recorded.*



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# Introduction

*FirstStop is an advice service on housing and care options is provided jointly by Counsel and Care, Elderly Accommodation Counsel, Age Concern and Help the Aged and NHFA.*

This guide is an introduction to the different types of accommodation and support services available for older people in England. *For information on other parts of the country contact FirstStop.*

There may be a range of options available to you depending on your circumstances and your current tenure. Each section in the guide suggests some points you may like to think about before deciding what is best for you, and provides information about what is available and where to go for further advice. *Alternatively you may wish to contact FirstStop's Advice Line or visit the website.*

At the end of the guide are contact details for the organisations mentioned in the text that can provide further information and advice in addition to FirstStop's Advice Line and website services.

This guide is not intended to be a full statement of the law, and it is always advisable to seek professional advice on legal or financial matters you are unsure about.



Helping  
you to stay  
put



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Advice for older people

*If you are finding it difficult to manage in your present home, but would really prefer not to move, there may be ways to make your life easier and safer. If you have recently been unwell, or are coming out of hospital you may be concerned about how you will cope in the future. There is a range of options that might be available, and a variety of organisations that may be able to advise or help, depending on your needs and circumstances.*

## General

If you are finding it difficult to cope with daily tasks or think you need home care, special equipment or meals, contact your local authority's social services department, or the hospital social worker if you are in hospital and ask for an assessment of need.

## Condition or layout of your home

### **Home Improvement Agencies (HIAs):**

These are not-for-profit organisations set up to help older or disabled home owners and private tenants arrange and pay for repairs, improvements and adaptations to their homes. Many HIAs also offer additional services such as a handyman, help with gardening, checking home security or preparing for coming home from hospital. Find your local HIA on the website of Foundations, their national body, or call FirstStop.

**Repairs:** If your property is in poor repair and you are a tenant, you should report the repair to your landlord. If you have difficulty

## Helping you to stay put

getting your landlord to carry out necessary repairs you should contact the Environmental Health Department of your local council. If you are a home owner, or a private tenant who is responsible for certain repairs you may be able to get help from your local HIA. If you are arranging repairs yourself, you may want to use TrustMark to find a reputable builder. TrustMark is a scheme supported by the government, the building industry and consumer groups to help you find reliable trustworthy tradesmen.

**Adaptations and equipment:** Equipment or adaptations to your home can sometimes make a real difference to your ability to live independently. If you are having difficulty using the bathroom or getting to the toilet, social services may be able to provide grab rails, bath seats or portable equipment. If these do not solve the difficulty, changes to the bathroom, a downstairs WC or a stair lift may be possibilities. A Disabled Facilities Grant (DFG) may be available if you are assessed as needing major adaptations like these. Contact your social services department for an occupational therapy assessment or your local Home Improvement Agency (often called Care & Repair or Staying Put agency) for advice and possible assistance.

**Heating:** If you are a home owner or tenant, are 60 or over and get a means-tested or

## Safety and Security

### Helping you to stay put

disability benefit you may be eligible for the Warm Front Scheme. This can provide advice and a range of energy efficiency, insulation and heating measures, including assistance to install central heating or replace a boiler. A grant may be available, worth up to £3500 (£6000 if the central heating is oil-fired).

**Alarm system:** An emergency alarm could be installed which would allow you to call for help 24 hours a day if you have an accident or are unwell. Your local authority will have a service, and alarm systems are also available through charities and commercial providers.

**Telecare:** Other telecare equipment (assistive technology) is being developed that can help people remain independent or live more safely e.g. sensors to detect intruders, gas, carbon monoxide, smoke/fire, flooding or drops in temperature, and monitors for movement (or lack of it), falls, opening doors/fridge, taking medication etc.

**Home safety check:** The Home Improvement Agency (HIA) or other local agencies may also be able to carry out a home safety check to help you identify changes you could make to reduce the risk of accidents or falls.

**Security:** The Crime Prevention Officer (CPO) at your local police station can give advice on security if you feel unsafe in your home. There are schemes all over the UK providing and

## Helping you to stay put

### Social needs

fitting home security equipment, such as locks, chains and spyholes, and the CPO should have information on what is available in your area.

**Social activities:** Your local Age Concern can give you information about social activities, visiting schemes or information services.

**Homeshare:** In a few areas there are homeshare schemes. These aim to match people who need accommodation and are willing to give some help, with older or disabled people who are willing to share their home and are looking for some support or companionship. The support cannot cover personal care, such as help with dressing. Homeshare International can give some guidance to those who want to set up a private homeshare arrangement, but there are a lot of points to consider so it is recommended to take advice on all the legal issues.

**Community Transport:** If you are finding it difficult to get around or get to the shops or local amenities, there may be community transport or a Dial-a-Ride service in your area. Community transport services are provided by local councils. Services vary in each area and there are often fewer services in rural areas.

**Shopmobility:** Shopmobility schemes hire out or lend manual wheelchairs, powered wheelchairs and powered scooters to anyone who needs help with mobility to get around. Shopmobility centres are usually located in

## Helping you to stay put

FirstStop

### Health

a town centre or shopping centre, enabling people to go shopping and to visit leisure and commercial facilities. Each scheme varies, so it is important to contact the scheme you wish to use before you go. For example, in some centres you need to book in advance. There is sometimes a charge for using the service, though some centres provide it for free.

**Health:** Your GP can give advice on managing health conditions, or arrange for you to see a community nurse, health visitor or chiropodist. Some areas have Falls Prevention initiatives. Your health centre should have details.

### Finance

**Benefits:** If you are finding it difficult to manage financially, the Pension Service or local CAB could check that you are claiming all the benefits to which you are entitled.

**Equity Release:** If you own your own home, you may wish to consider releasing some of the equity to adapt your home or carry out necessary repairs. The Home Improvement Trust, a not-for-profit organisation, offers an equity release specifically for repairs, improvements or adaptations. You are strongly advised to take independent financial and legal advice before purchasing any equity release product. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage.



## Wanting or needing to move on

*You may decide that you no longer wish to remain in your present home and that you want to move on. Or it may not be possible to adapt it to meet your needs, or you may need more care and support than can be provided in your present home.*

*The options might be:*

**moving to a home** that suits your needs better e.g. with no stairs or near shops, public transport or supportive relatives;

**living with family;**

**moving** to sheltered or retirement, extra care or assisted living housing;

**moving** to a care home.

*When deciding on a move, there are important issues to consider to ensure it is right for you, for example:*

**Think about** your personality and the things that are important to you. Will you still be able to do the things you enjoy now?

**Are there good** public transport links (even if you drive now, you may not be able to in the future)?

**Is there access** to local amenities?

**If you decide** to move to a different area, would you miss your friends and neighbours?

**If you move** in with family, what would happen if the family circumstances changed?

**If you move** to sheltered or retirement housing, would you be able to take your pet with you and/or would you be happy in accommodation occupied exclusively by older people?

## Moving if you are a tenant

If you are a local authority or housing association tenant you can approach your landlord and ask for a transfer to a more suitable property or ask for details of mutual exchange schemes. You can also use the on-line Homeswapper service.

## Moving if you are a home owner

Consider all the factors that make your present accommodation unsuitable, get a valuation done on your present home and then approach estate agents in the area in which you wish to be and ask them for details of properties that match your requirements.

## Living with the family

*You may think about moving in with family but it is worth considering the following:*

**will you still** have access to friends and other relatives?

**will you have** access to local or social amenities?

**will you be able** to maintain your independence?

**what would happen** if the family relationship broke down?

**what would happen** if the family had to move?

**what is your** security of tenure?

**what are the financial** arrangements?

If you put some of your money into the property will you be able to get your

Stop

**Moving to sheltered or retirement housing**

**Moving to a care home**

Home

## Wanting or needing to move on

money back if the arrangement does not work, you want to move or you need to go into a care home later?

*It would be advisable to take legal and financial advice before moving in with family, and to consider having a written agreement about how to address disputes, and how to end the arrangement if necessary.*

If the above options are not suitable, you may wish to consider moving to sheltered or retirement housing. The following sections in this factsheet describe the types of retirement housing and support available and give information on renting and buying.

If you feel that the above options will not meet your care needs you may wish to consider moving to a care home, or you may have been assessed as needing to move to a care home. This option is discussed later in this guide.

## Sheltered or retirement housing

*Sheltered housing (often called retirement housing) is designed to meet the needs of older people. Most sheltered/retirement housing has a scheme manager (warden) and an emergency alarm (careline) service.*

These schemes often have communal facilities such as a lounge, laundry, guest flat and garden. Meals are not normally provided but a few schemes include a restaurant or can arrange a hot meal.

There are many different types of sheltered /retirement housing both to rent and to buy. Schemes usually consist of between 15 and 60 self-contained homes which may be bedsits (studios), flats, bungalows or luxury apartments.

There is a minimum age for residents, usually 60, sometimes 55 and very occasionally 50. This type of housing appeals to people who like living independently but want the reassurance of knowing that assistance is on hand if there is an emergency, or who want the possibility of socialising in a community of people in the same age range.

Over recent years there have been many changes to the way the scheme manager service is delivered, and the role varies considerably between schemes. Generally, the scheme manager is expected to:

**manage** the scheme and respond to the emergency alarm when on site;

**get to know** the residents and make sure they know about local services;

## Sheltered or retirement housing

**encourage** residents to ask for additional support from statutory and voluntary organisations when appropriate.

Scheme managers generally do not provide personal care for residents, or carry out tasks like shopping or housework. Some scheme managers live on-site; most do not. Even if they live on-site they are usually only on duty during normal office hours.

The availability of an emergency alarm service though, offers reassurance that help is at hand round the clock if needed.

By pressing a button on a pendant or pulling a cord, a message is relayed to the scheme manager (if on duty) or to a monitoring centre, staffed 24 hours a day. If help is needed, the scheme manager will attend or the centre will alert relatives or friends, or contact your GP or the emergency services.

### Housing with Care (Extra Care Housing)

Extra care housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support on site. It may also be known as very sheltered housing or assisted living. There are also close care schemes where retirement housing is built on the same site as a care home and a range of services may be available.

Properties can be rented, owned or occasionally part owned/part rented. There is a limited amount of extra care housing in most areas

## Retirement villages

## Choosing sheltered or retirement housing

FirstStop Advice: 0800 377 7070  
[www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

## Sheltered or retirement housing

and many rental providers set eligibility criteria which applicants have to meet.

People who live in extra care housing have their own self contained homes. The services and facilities provided may vary considerably but typically they may include 24hr emergency support, some personal care, domestic support, a restaurant/dining room, lounges, laundry facilities and possibly a specialist bathroom.

If you are considering a move to extra care housing, check what care services are available, whether they meet your needs, how they are organised, how they are paid for and whether you are eligible for financial help.

Retirement villages are larger complexes and generally offer more leisure and care facilities than mainstream sheltered/retirement housing.

Once you have decided to move to sheltered/retirement housing, you will want to consider which features are important to you. If possible, visit several schemes and meet the scheme manager and other residents.

**Location:** Are there shops, banks, parks, doctors, pubs nearby? Are there hills to climb or busy roads to negotiate?

**Transport:** How good are public transport links? Is parking available?

## Sheltered or retirement housing

**What are** the communal facilities?  
Are social events organised?

**Are pets allowed?**

**Facilities:** Is there a lift? Are doorways and corridors wide enough for walking frames and wheelchairs? Are doors and windows easy to operate and light switches and electric sockets easy to reach? Is there space and a charging facility for mobility scooters?

**How good is the insulation?** Is there noise from the lift, communal lounge, laundry or neighbours?

**How secure** is the main entrance (if there is one) and your own front door? Are there security locks on the windows?

**Is there** a residents'/tenants' association?

**What are** the rent, service & support charges and what do they cover?

**Are any** furnishings or appliances provided?

**What type** of heating system is there and how is it controlled?

**What happens** if you become frail or develop dementia and begin to need more help than the scheme provides?



## Renting sheltered or retirement housing

### **Renting from Local Authorities and Housing Associations**

*Most sheltered /retirement housing for rent is provided by local authorities and housing associations, but there are some charitable and private sector providers.*

Landlords generally aim to offer their housing to people in the greatest housing need, at rents which are affordable – perhaps with the help of Housing Benefit. They set criteria describing who qualifies for their housing and which applicants have the highest priority. In most parts of the country they receive applications from more people than they can assist.

The cost of renting is made up of rent plus a charge to cover the services and support provided. Rents vary significantly between landlords and around the country. Many landlords will now consider applications from owner-occupiers, depending on their circumstances. A lower priority may be given to those who have the resources to buy sheltered housing, particularly where rented accommodation is in short supply. You will need to check the local policy if you own your property and want to rent sheltered housing.

To apply for sheltered/retirement housing, contact your local council housing department who will tell you about the application procedure. Many councils and housing associations have changed the way they allocate properties, and now operate a system called 'choice based lettings'.

In many areas there is a combined waiting list and all vacancies are published at the council offices and on the Internet.

## Renting sheltered or retirement housing

Applicants have to bid for empty properties. You will need to ask for details about how the system works in the area in which you are applying. Some housing associations may also have a waiting list of their own, so it is a good idea to contact all the providers in the area, to see if you can apply directly to them as well.

Applicants are generally expected to show they are in housing need:

**because** they are homeless or at imminent risk of becoming homeless; or

**because** of the physical condition or overcrowding of their present home; or

**because** of medical and/or social reasons for wanting to move e.g. poor health, disabilities, loneliness, fear or isolation from friends and family; or

**if not local already**, that they have a good reason for wanting to move to an area, e.g. wanting to be nearer family or close friends.

### Other options for renting

**Abbeyfield** houses are run by voluntary organisations and offer supported housing for between 5 and 12 older people. Each house has a paid house manager and provides two meals a day and support from local volunteers. Residents have their own rooms, often with en-suite facilities. Some Abbeyfield residents

## Renting sheltered or retirement housing

are tenants and some have licences (which means the tenure is less secure). If you are interested in an Abbeyfield house, check the tenancy arrangement and seek advice.

**Almshouses** are independent local charitable trusts that provide affordable housing. Most almshouses have rules as to who they can house. As an almshouse resident you will be the beneficiary of the trust rather than a tenant and will have less security. If you are offered an almshouse property it is advisable to check the requirements of the trust, and what would happen if your needs or circumstances changed.

**Private renting** is available for a limited amount of sheltered/retirement housing. Most of the properties are in leasehold schemes which accept tenants over the minimum age (55 or 60). You need to check what services are included in the rent and the terms of the tenancy.



## Buying sheltered or retirement housing

*Prices and types of property vary enormously. A small second-hand flat might be found for under £100,000 in some parts of the country. New properties cost more. Luxurious homes on sites with every amenity, swimming pools, golf courses, restaurants, may cost £350,000 upwards.*

Once all the properties in a new sheltered /retirement housing scheme have been sold, the ongoing management of the scheme is often transferred to a management company, which may be either commercial or non-profit making. The management company employs the scheme manager and organises the maintenance and cleaning of all the facilities.

There is usually a minimum age for people living in sheltered/retirement housing (55 or 60) but younger people can often buy properties on behalf of someone who has reached the minimum age.

The scheme manager and communal facilities are paid for through service and support charges. These can range from a few pounds a week to £100 or more a week dependent on the services and amenities provided. In addition you will have to pay ground rent, council tax, water charges, contents insurance, and telephone and fuel bills. Optional home care and meal services will normally be charged for separately.

The majority of properties are sold on a long lease. The lease sets out in a legal and binding form the duties and obligations of both the management company and residents, including any restrictions on the use of the property. It is very important that you understand the implications of all the clauses

## Other tenure and product options

### Buying sheltered or retirement housing

of the lease. Most management companies are members of The Association of Retirement Housing Managers' (AHRM) and are bound by its Code of Practice.

Most leasehold sheltered/retirement housing is purchased at full price on the open market. However, a few organisations operate special arrangements for older people with limited income and insufficient capital to buy at market prices.

*Typically these are:*

#### Shared ownership

A small number of housing associations offer the option of buying a part share in a property and paying rent on the balance. The proportion you can buy varies. The rent element may be eligible for Housing Benefit. There will normally also be service and support charges to pay.

#### Shared ownership

Leasehold Schemes for the Elderly (LSE) These are run by a small number of housing associations and require you to buy 70% of the equity, the remaining portion being owned by the housing association. When you sell, you receive 70% of the market value.

#### A Lifetime Lease

This product offers an arrangement whereby you buy the right to live in a retirement

## **Buying sheltered or retirement housing**

property for the rest of your life (or lives in the case of a couple). The price is well below the normal purchase price but once you leave the property it reverts back to the company. Lifetime leases are available to people aged 60 and over and may also be available for non-retirement properties.

### **Part exchange**

A few developers may offer part exchange deals, especially on new properties. These can be very useful but you are advised to compare the price offered with the full market value.

Ensure you are receiving all the financial benefits to which you are entitled, especially any supplements to your retirement pension including Pension Credit and Council Tax Benefit. People who are renting sheltered/retirement housing and who have a low income and limited capital may be eligible for Housing Benefit (which could cover rent and some parts of the service charge) and help from the Supporting People Fund (which could cover support costs such as the scheme manager and emergency alarm). Leaseholders in receipt of Pension Credit or on a low income may also be eligible for help with the service charges. Contact the Pension Service or the Supporting People Team at your local council.

## Thinking about care

It is often a sudden crisis that sparks off thinking about whether a move to a care home might be necessary. Decisions may have to be made in a hurry and there can often be strong, and sometimes conflicting advice offered by family, friends and professionals. It can be difficult for the older person involved and for those who care about them to arrive at the best decisions in these circumstances.

## Is a care home right for you?

*Before deciding to move to a care home, have you:*

**considered** whether it is possible for you to stay in your own home, with care support or adaptations or whether sheltered/retirement housing or extra care housing would meet your needs?

**contacted** your local social services department and asked for a needs assessment for services such as meals, home or respite care.

**contacted** your GP to make sure a medical assessment of your needs has been carried out?

**been in touch** with organisations such as your local Age Concern to see if there is any way they can support you?

**asked** your social services department if they can provide useful equipment if you are finding the stairs, bath or toilet difficult?

## Types of Care Home

### Care Homes

**asked** your local home improvement agency or local council whether repairs or adaptations would make your home more suitable, and explored whether you would be eligible for a Disabled Facilities Grant (DFG) or other financial help?

**contacted** the Pensions Service, Housing Benefit section or organisations such as CAB to see if you are getting all the benefits to which you are entitled?

Care homes may be owned and operated by private individuals, companies, not for profit organisations and (some) social services departments. All care homes in England are registered and inspected by the Care Quality Commission (CQC). Inspection reports are available from the home or the registration authority.

#### Care homes providing personal care

These are often called residential homes. They vary in size and facilities. All are expected to provide a room, possibly with en-suite facilities, communal areas, meals, help with personal care such as dressing, supervision of medication, companionship and someone on call at night. Care homes providing personal care give care during normal short illnesses but do not provide constant nursing care.

## Care Homes

### Care homes providing nursing care

These are often called nursing homes. They also vary in size and facilities but all provide personal and nursing care 24 hours a day for people who are bedridden, very frail or have a medical condition or illness that means they need regular attention from a nurse. There is always a qualified nurse on duty.

### Care homes for dementia

Older people with dementia may need a care home with an additional category of registration (DE). These were previously known as EMI homes and some people still use this term.

## Respite care

A stay in a care home does not have to be permanent. You might want to stay in a care home for a short period to give your carer a break, or to build up your strength after an illness. This is called respite care. Some care homes allocate specific beds for respite care; others accept residents for respite if they have a vacancy. Each social services department will have a charging policy for respite care that is different from the national charging scheme for permanent care. If you think you, or your carer, would benefit from you having some respite care, ask your local social services department for a needs assessment.

## Paying for care yourself

### Care Homes

Care homes vary in cost, depending on the location and services provided. Fees may range from £350 per week to more than £1,000 per week for a home providing nursing care.

People with very high nursing or medical needs may qualify to have their care fully funded by the NHS under the Continuing Care criteria.

If you are paying your own fees you can choose a home and make your own arrangements. Before doing this, we suggest you ask your social services department for a needs assessment, particularly if you may need help with the fees in the future. The care home must provide a written contract at the time you move into the home.

If possible, try and arrange a trial stay in a home before making a final decision.

If you are paying your own fees in a care home providing nursing care, the NHS will make a financial contribution subject to assessment. It is paid directly to the home.

If you are paying your own care home fees, you should be eligible for Attendance Allowance, and should make an application if you are not already receiving it. Contact the Benefits Enquiry Line for a claim pack, or download a form from the Directgov website.

You may also want advice on the best ways of investing your capital to pay for future

## Care Homes

care. There are ways of meeting care costs using only part of your capital. An Immediate Need Care Fee Payment Plan can provide a regular increasing income for as long as you need care and potentially cap the cost of care from the outset. It is important to seek independent advice from experts with the CF8 qualification. One of the FirstStop partners, NHFA specialises in care funding. You can also find out about other independent financial advisors through IFA Promotion, the industry body responsible for promoting independent financial advice in the UK.

### **Paying for your care with local authority help**

#### **Local authority needs assessment and financial assessment**

If you need help towards the cost of a care home you should first contact your local social services department and ask for a needs assessment. This will provide you with information as to whether you meet the council's criteria for a care home and how much they will normally pay for someone with your assessed care needs. If you are unhappy with any aspect of the assessment, call FirstStop's Advice Line.

#### **Treatment of Capital**

The capital limits for assistance with care fees are set annually by Government. You should check with your local social services department or with FirstStop what the

## Care Homes

current limits are. The capital and savings limit for the year beginning April 2009 is £23,000. A person with capital or savings in excess of this figure would not get any financial assistance from the social services department. From April 2009, a person with savings between £14,000 and £23,000 will be assumed to have a notional income, which will be included in the financial assessment. Savings of less than £14,000 will be ignored.

### Treatment of your own home

If you own your own home, its value will be ignored for up to 12 weeks after you become a permanent resident in a care home. This means that if you have less than £23,000 (April 2009) in savings, social services will help with the fees for the first 12 weeks, but after that your home will be included in the financial assessment unless:

**your husband,** wife or partner still lives in the house, or

**a relative over 60,** or under 60 but incapacitated, lives in the house.

The council can use its discretion to disregard the property in other circumstances. Once your local social services department has agreed you need a care home, you should have some choice as to the area and the home to which you move.

## Choosing a Care Home

### Care Homes

If you envisage funding your care yourself, now and into the future, you are fully free to choose your care home. If you need help with the fees, or envisage you might in the future, you still have a right to some choice as to which home you move to, though there will be a limit on what the local authority is willing to pay.

*In choosing a care home that will suit you, apart from checking the charges and the contract, you may want to think about the following:*

**Trial period:** Most homes will be happy to accept potential residents on a trial basis, to see whether they can meet your needs, and for you to see if life in a care home is what you expected.

**Level of care:** Is the home able to provide the care you need?

**Personal needs:** Can the home cater for any cultural, spiritual or dietary needs you have? If you are a smoker, what is the smoking policy?

**What about your personality:** Do you like a routine and a setting where a lot of things are done for you; or would you prefer to be encouraged to be as independent as possible, and expect to be consulted about most decisions?

## Care Homes

**Location:** Is the home near enough to family and friends so you will be able to have visitors?

**Social activities:** What activities are organised, and how often? Will you be able to keep up any hobbies you are still able to do?

**Meals:** What are the meals like? How much choice is there?

**Facilities:** If the communal lounge has a television how/by whom are the programmes chosen? Is there a separate room where there is no television, for those who want to be quiet, or to be able to have conversation with visitors?

**Pets:** Can you bring your pet if you have one? Does the home have a pet?

**Is there** a residents'/relatives' association or committee?

**What happens** if you become more frail or your needs change?

The information in this section about Care Homes relates primarily to England. For further advice on choosing and funding care, including the regulations in other parts of the UK contact FirstStop's Advice Line.

# Your Rights

*Sometimes you may be concerned about the quality of a service you or a friend or relative is receiving or things do not go as you would wish, and you may want to challenge a decision made by a council or health authority or make a complaint.*

Most organisations have a formal complaints procedure, but it may be possible to resolve things informally by initially raising your concerns with the relevant department or member of staff. You can do this in person, by telephone or in writing.

You should keep a note of the person you speak to or make a copy of your letter, and ask that they write to you confirming that your complaint has been received and detailing who is dealing with it.

If you are still not satisfied you can make a formal complaint using the official complaints procedure of the organisation.

If you would like to talk it over with an advisor at any stage contact the FirstStop Advice Line.



## Useful Organisations

### **Age Concern**

0800 00 99 66 [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

### **Association of Retirement Housing Managers**

020 7463 0660 [www.arhm.org](http://www.arhm.org)

### **Benefits Enquiry Line**

*(for Attendance Allowance Claim Pack)*

0800 88 22 00

### **Citizens' Advice Bureaux (CABx)**

*The address and phone number of your local CAB can be found in your phone book.*

[www.adviceguide.org.uk](http://www.adviceguide.org.uk) or

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **Care Quality Commission (CQC)**

0845 015 0120 [www.cqc.org.uk](http://www.cqc.org.uk)

### **Directgov**

[www.directgov.co.uk](http://www.directgov.co.uk)

### **Disabled Living Foundation**

0845 130 9177 [www.dlf.org.uk](http://www.dlf.org.uk)

### **Foundation for Assisive Technology**

020 7253 3303 [www.fastuk.org](http://www.fastuk.org)

### **Foundations**

01457 891 909 [www.foundations.uk.com](http://www.foundations.uk.com)

### **Home Improvement Trust**

0800 783 7569 [www.houseproud.org.uk](http://www.houseproud.org.uk)

## Useful Organisations

### Homeshare

Bristol 0117 908 3045

London 020 7376 4558

[www.homesharelondon.com](http://www.homesharelondon.com)

Oxfordshire 01235 469 547

West Sussex 01243 752 026

Wiltshire 01225 785 964

[www.naaps.org.uk](http://www.naaps.org.uk) & [www.homeshare.org](http://www.homeshare.org)

### HomeSwapper

[www.homeswapper.co.uk](http://www.homeswapper.co.uk)

### Independent Financial Advisors (IFAs)

IFA PROMOTION [www.unbiased.co.uk](http://www.unbiased.co.uk)

### Lifetime Leases

HOMEWISE

0800 043 44 88 [www.homewise.co.uk](http://www.homewise.co.uk)

### National Federation of Shopmobility

0845 644 2446 [www.shopmobilityuk.org](http://www.shopmobilityuk.org)

### Pension Service

0845 6060 265 [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### Private renting

GIRLINGS RETIREMENT OPTIONS

0800 525 184 [www.girlings.co.uk](http://www.girlings.co.uk)

### TrustMark

[www.trustmark.org.uk](http://www.trustmark.org.uk)

*They do not have a telephone service, but it is possible to get details of TrustMark builders by 'phone from Consumer Direct on 08454 04 05 06*

### Warm Front

0800 316 2805 [www.warmfront.co.uk](http://www.warmfront.co.uk)



**For your  
Notes**

**First Stop Advice** is provided jointly by **Counsel and Care, Elderly Accommodation Counsel, Age Concern and Help the Aged and NHFA**. *NHFA is a division of HSBC Bank plc which is authorised and regulated by the Financial Services Authority.*

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**Foundations** is the national body for Home Improvement Agencies (HIAs) in England.



**Anchor Staying Put** is an HIA service operating in many parts of England. We are grateful for their help to distribute this booklet.



**Visit us online at:** [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

**Call the advice line:** 0800 377 7070

Open Mon–Fri, 9am–5pm

*Calls may be monitored or recorded.*