

Housing options for the elderly



What are your options now that you are older?

One thing that is guaranteed is that we will all get older and sometimes the journey is smoother than others. When things become difficult it is usually when people start finding it harder to live in their own home. This could be for the following reasons:

- Physical ill health causing mobility issues
- Poor mental wellbeing ill health including mental capacity issues such as dementia
- Financial hardship
- Bereavement
- Accommodation is too big for needs

There are several ways that older people can be supported to either find alternative suitable accommodation or live independently in their own homes for as long as possible. It is also a good idea to discuss the matter as early on as possible, this allows you and your relatives and friends to make the decision willingly ideally before it comes to a crisis point.

Staying in your own home

If someone would like to stay in their own home but have issues with mobility or accessing all parts of the house there are options to help.

Alterations

- Adding in a downstairs toilet or wet room
- Making the doors wider for wheelchair access
- Ramps or railings on the outside for easier access
- Adding in a stairlift
- Other aids and equipment

In all these cases you would need to ask the landlord/housing association for permission if renting. You could also be eligible for funding from the local authority or local social services. A financial assessment would need to take place if this is the case.



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If a homeowner and cannot afford this, you can approach your local authority or social services department to see if you can get funding.

Getting in extra care

It may be that you need some help from someone else to stay in your own home, you may need a bit of help with the following:

- Personal care
- Taking medication
- Making and preparing meals
- Getting round the house
- Communicating with people

If this is the case you should initially contact your local authority and they can do an assessment, they can make recommendations and tell you if funding is available or you may have to fund this yourself. In either case you can have choice over what happens and who you would like to supply these services.

You could get a carer to come in a for a few hours a day, or if you have space, you could have a live-in carer. If you have more than £23,250 in savings, financial assets you will have to fund care yourself.

Financial issues

If you are finding it difficult to afford living in your own home, you can look at some options to address this. You may be having difficulties with the following issues:

- Affording the rent or mortgage
- Affording the bills
- Affording to keep up the maintenance and repairs on your home
- Reduced income

If any of these are an issue you can look at increasing your income by seeing if you are entitled to any benefits. You can also look to see if you can reduce your outgoings by using cheaper utility providers, cutting down on non-priority expenses. You could also look into getting in a lodger who could contribute towards your housing costs.

Looking for an alternative home

If you decide that it would be better to look for an alternative home, there are many options both to rent and buy.

Try to be realistic about your circumstances including your health needs, mobility issues, having some independence, being looked after, living near family or friends, affordability. There are so many more options now to choose from including:

- Retirement housing
- Sheltered housing
- Retirement villages
- Housing with care
- A care home
- Housing for people with dementia



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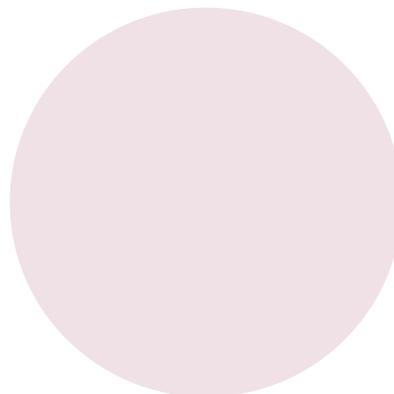
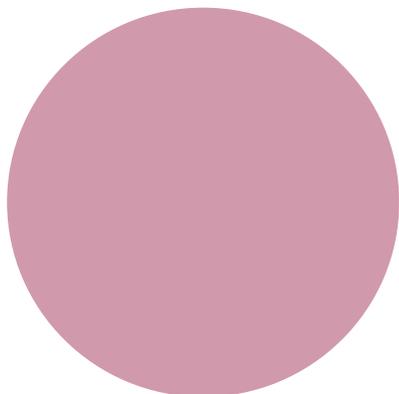
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There is plenty of information on the following website and it describes all types of housing for older people: www.housingcare.org/housing-options to help you make your choice.

Licensed Trade Charity has a partnership with Anchor Hanover who has a range of Sheltered Housing locations around the country. We have a partnership with them which gives people in the Licensed Trade priority on the waiting list. Please see our help sheet on this for more details.



Claiming benefits

Depending on your circumstances you may also be entitled to claim certain benefits if you are on a low income, including the following this will bring some more money in to help fund these costs and alleviate some stress.

Use our benefits calculator on our website: www.licensedtradecharity.org.uk/benefits-calculator to see if you are entitled to any benefits.

Alternatively log onto the Gov.uk. Website and check out their information: www.gov.uk/browse/benefits

More information

Help on all the above subjects can be found on: www.housingcare.org. They also have an online questionnaire to help you decide if your home suits you: hoop2.eac.org.uk/hooptool



The Licensed Trade Charity are available 24/7, if you'd like to talk about your situation, we can help you. Contact us for confidential, free of charge support. If you are experiencing any of the issues covered in this fact sheet, in the first instance call our helpline on:

0808 801 0550

Our Helpline Team will listen without judging and will work with you as best they can to achieve a positive outcome. If you prefer, you can email: enquiries@ltcharity.org.uk or visit our website at www.licensedtradecharity.org.uk, it's full of useful information about the kind of issues we know people who work in the licensed trade face.

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Note: This guide is not exhaustive. It has been produced by the Licensed Trade Charity to provide you with an overview of the issue in question. We are grateful to all specialist organisations who support our charity and are available to you should you be experiencing this particular issue.
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