



# Questions to ask about Retirement Living Developments

What you need to know in order to help find the right solution for you

© My Care Consultant 2023

## Disclaimer

My Care Consultant has used all reasonable care and skill in compiling the content of this document but make no warranty as to the accuracy of any information in this document and cannot accept liability for any errors or omissions, except in the case of fraud or fraudulent misrepresentation.

Readers are advised that legislation and figures may have been changed or updated since the date of publication.

My Care Consultant shall not be liable to any person for any loss or damage that may arise from the use of the information contained in this document. The information contained in any such material is not intended nor implied to be a substitute for professional advice

This notice is governed by and construed in accordance with English law. If any part of this notice and disclaimer is deemed unlawful, void or for any reason unenforceable then that part will be deemed severable and will not affect the validity and enforceability of the remaining parts.

No responsibility for loss occasioned by any person acting or refraining from action because of material in this publication can be accepted by My Care Consultant.

# CONTENTS

<b>INTRODUCTION</b>	<b>PAGE 4</b>
<b>TYPES OF RETIREMENT LIVING FACILITIES</b>	<b>PAGE 5</b>
<b>QUESTIONS AND CONSIDERATIONS APPLICABLE TO ALL TYPES OF RETIREMENT LIVING FACILITIES</b>	<b>PAGE 6</b>
<b>QUESTIONS FOR RETIREMENT VILLAGES</b>	<b>PAGE 8</b>
<b>QUESTIONS FOR SHELTERED HOUSING DEVELOPMENTS</b>	<b>PAGE 11</b>
<b>QUESTIONS FOR ASSISTED LIVING/ EXTRA CARE HOUSING</b>	<b>PAGE 13</b>
<b>QUESTIONS FOR CLOSE CARE HOUSING</b>	<b>PAGE 17</b>
<b>FUTURE DEVELOPMENTS IN RETIREMENT LIVING</b>	<b>PAGE 19</b>

## Introduction

There are a growing number of options available to those looking to switch from ordinary residential property to something more suitable for their current or future needs in respect of care and security.

The umbrella term used for a range of property types is 'Retirement Living' or 'Retirement Property' although descriptions vary and overlap to some degree and different housing providers use different terms to describe their retirement housing, all of which can be confusing. What is important is that those looking to switch understand the types of property available and have access to accurate and detailed information when deciding whether to move home.

### A useful starting point

To help promote and celebrate all forms of retirement housing and ensure that elderly people have access to accurate and detailed information, the Elderly Accommodation Council (EAC) launched a kitemark in 2007. This is known as the **EAC Quality of Information** Kitemark. Endorsed by The Department of Communities and Local Government (CLG), it is available for all types of housing for elderly people, from age exclusive housing to sheltered & retirement housing, extra care housing and retirement villages. You can find out more about the kitemark here:

<https://housingcare.org/providers/quality-of-information-mark/>

When it comes to maintaining standards, in 2016 the UK Government approved the updated Code of Practice from the Association of Retirement Housing Managers (ARHM) . This sets out statutory obligations that everyone managing leasehold properties must follow. All leasehold retirement schemes should have a copy of the Code available for its residents. You can find out about the Code here:

<https://www.arhm.org/publication-category/code-of-practice/>

### The importance of asking the questions that really matter

Asking the right questions when considering what type of property or scheme best meets your needs is just as important as the quality of information made available to you and compliance with any code of practice, so we have created this comprehensive list of questions to ask for each of the main types of retirement housing. It's designed to help you uncover what factors are of most importance in your case, and to help you identify the right Retirement Living property and/or complex for you.

Some of the questions may not be relevant to your situation or may not be important to you, and can be ignored, but it's likely that these lists include questions you might not otherwise have considered, as well as information you may not have been aware of. Jotting down your answers and impressions will help you to be clear about which options best meet your needs and can bring to the surface any concerns you may have, or prompt further questions to ask.

## Types of Retirement Living facilities

Listed in order from those which represent the most independence, to those with the highest level of care provision available to residents

Types of Retirement Living	Basic information
<b>Retirement Villages</b>	<ul style="list-style-type: none"> <li>• Private developers offering a range of property types in a village-style environment with varying levels of sporting/social facilities and opulence.</li> <li>• May offer additional medical or domestic support, usually at an additional cost.</li> <li>• Properties available to buy, part-exchange or rent.</li> <li>• Some include Assisted Living apartments.</li> <li>• Not inspected or given ratings</li> </ul>
<b>Sheltered Living/Housing</b>	<ul style="list-style-type: none"> <li>• The majority of these schemes are operated by Local Authorities and Housing Associations and are subject to eligibility criteria. There is a small private market with properties to rent or buy at market rates.</li> <li>• Typically flats, built specifically for housing retirees</li> <li>• Sites will be run by a scheme manager on hand to help with day-to-day concerns</li> <li>• Most have 24-hour emergency alarm systems</li> <li>• Facilities may include communal rooms and garden, laundry facilities and some social activities.</li> <li>• Not inspected or given ratings</li> </ul>
<b>Assisted Living/Housing</b> (Also known as 'extra-care housing' or 'very sheltered housing')	<ul style="list-style-type: none"> <li>• Offers a wider range of property types than Sheltered Housing, and an increased level of care and support, usually including designated onsite nurses available 24 hours a day</li> <li>• Provided by local councils, housing associations, charities, or by commercial companies</li> <li>• Inspected and rated by independent inspectorate and regulator of health &amp; care</li> </ul>
<b>Close Care Housing</b> (On the same site as a Care Home)	<ul style="list-style-type: none"> <li>• The Care Home provides a range of care services</li> <li>• Available to buy or rent (Some providers offer the possibility of a buy-back facility)</li> <li>• Allows occupant to move from close care housing into the care home as and when their needs escalate (for example where they have a diagnosis of a deteriorating condition)</li> <li>• Particularly suitable for couples where one partner needs to be in a care home and the spouse does not, but they do not want to be separated.</li> <li>• Inspected and rated by independent inspectorate and regulator of health/care</li> </ul>

## BASIC QUESTIONS AND CONSIDERATIONS APPLICABLE TO ALL TYPES OF RETIREMENT LIVING

Some of the questions you want to ask will depend on the type of retirement living property you're considering, as well as whether you're looking to rent or buy. But before we look at questions specific to the four main types of retirement living, the following considerations are likely to be relevant regardless of the property or scheme type.

### Community

- Is a sense of community important to you?
- Are there communal areas for you to meet other residents? Are social events organised?
- Can you speak with existing residents to find out what it's like to live there?

### First steps

- Does the retirement property stage 'open days' or trial periods so you can get a good feel for whether it will meet your needs?

### Legal Matters

- Always make sure the terms and conditions of any lease have been read **and understood**, before signing anything or making any decisions.
- If you are managing your own care needs, then it's a good idea to have a relative or friend check the lease with you, before signing anything.
- Find out about the options and liabilities should your circumstances change. For example, incurring extra costs as a result of your health declining, or if you develop an illness or disability that requires increased or more specialist care.
- Before the tenancy agreement is signed, check to see how much notice is required to leave.
- How easy it is to cancel/leave the tenancy agreement should alternative housing arrangements need to be made?
- If planning to buy, always check the lease for specific conditions about moving. There may be restrictions in the leasehold agreement on what happens if you want to sell the property or leave it to a relative in your will. Make sure you check these restrictions and other lease terms and conditions before you buy.
- Find out about resale values of similar properties, and any fees that may be incurred if the property is sold or left vacant.

### Location

- Is it an area that's familiar?
- Is it close to family and friends?
- Are there amenities, such as food shops and a GP, nearby?
- Are there good local transport links, such as bus routes or train stations?
- Is parking available – what about electric charging points?

### Ownership

- What options exist to rent, buy, part-buy and/or part-exchange

### Pets

- If you have pets, are they allowed in the new property? If not, think about what arrangements you'll need to make for your pets.
- Are there any specific restrictions regarding pets (e.g. only cats or dogs allowed)?

- Be aware, some facilities admit pets but operate a 'not to be replaced' condition. If having pets is important to you, you may want to check the small print for this or ask specifically about it.
- Can friends and family bring pets with them when they visit you?

### Visitors

- Is it easy for friends and family to visit?
- Is there parking available for visitors?
- Are guests allowed to stay occasionally?
- Does the housing provide guest rooms/suites that can be rented to visitors? If so, what are the charges and how are they booked?

## RETIREMENT VILLAGES

**Although a relatively recent concept, there are already many retirement living complexes across the UK, all offering different types of property, village size and sporting/social amenities on site. Some provide access to additional care and domestic support, usually at an additional cost. Almost all are commercial developments.**

Schemes may offer properties to buy, to rent or on a shared ownership basis, or a mixture of all three. The range of facilities and services available vary significantly between providers.

## SUITABILITY

Retirement Villages can be particularly suitable for:

- ✓ Those who can live independently in a property of their own
- ✓ Those who want to enjoy a degree of luxury lifestyle in later life, with the reassurance that support is available as personal care needs typically grow.
- ✓ Those who don't want to be responsible for house maintenance or garden maintenance (maintenance of the properties, communal areas, facilities and gardens are usually dealt with by the scheme provider)
- ✓ Those who may feel safer in a complex, especially those who live alone
- ✓ Those who are prepared to pay more than a similar property in the open market would cost

## KEY QUESTIONS

### Age Limits

Some retirement villages have a lower age limit of 55 years; others say you need to be over 60 years old.

- Is there an age limit?
- If you're planning to move with your partner, do you both have to qualify?
- What happens if the property is inherited by someone younger?

### Rental or purchase options

- Does the village offer rental and/or purchase options?
- What about 'rent to buy' - where you rent for a period of time (perhaps as much as 2 years) before you need to complete the purchase, so you can sell your current home when the market price is right for you.
- What about 'part buy, part rent' - Also known as shared ownership, this option allows you to buy a percentage of the property and rent the rest, freeing up equity you can use elsewhere.

### If renting

- What are the terms and conditions?
- Is it clear exactly what is included in the weekly/ monthly charges?
- Are fees altered or reviewed periodically?
- What's the past history of increases to fees?
- Are there any uncommon responsibilities when renting, for example an insistence that internal decoration must be refreshed every five years at the resident's expense?

### If buying

- Is there any 'try before you buy' option?
- Is there a deferred completion option - where you have a period of time (a year) to sell your property while you live here?

- Can residents use a mortgage to purchase a property? Retirement village homes must normally be purchased for cash, rather than using a mortgage.
- Is a deposit required? Is this deposit returnable? What is it for?
- Retirement properties are usually sold on a leasehold basis. The lease often requires the owner to pay a fee for certain 'events', such as selling, sub-letting or transferring ownership of the property. These “*event fees*” (also known as exit fees, transfer fees or deferred management fees) are additional charges built into the lease that you would not expect to encounter with a standard property.
  - What are they and what do they cover?
  - Is there an assignment fee\*\* and if so, how much is it?
  - Can they be negotiated?

(\*\* *an assignment fee is payable every time a leasehold property is re-sold and covers the cost of reassigning the lease.*)
- What are the conditions of sale? When reselling a retirement property (usually when the owner dies or goes into full-time care), you will usually have a choice between using an estate agent or the operator's own in-house sales service. Be aware that some freeholders make it a condition of sale that you must resell through their company, so check the terms before buying, and make sure you are comfortable with them.

### Other Costs

- Are there any upfront fees, for example, administration fees, and what are they for?
- Are there shared services costs
  - are they detailed in a ‘Deed of Management’ that sets out the services and amenities arranged by the Management Company?
  - what do they cover?
  - how much are they?
  - How frequently are they payable?
  - do they include ground rent or is this an additional charge?
  - how much are they likely to go up by and how frequently?
  - is the annual cost for a typical property available?
- Are there favourable utility costs?

### Permissions

- Are residents permitted to make any changes to their home/ apartment, e.g. renovations, minor alterations, improvements, or interior decoration?
- Who is responsible for the external decoration of the property?
  - Is it the responsibility of the Management Company?
  - Is it included/ covered by the service charge?

### Statement of terms

- Will you be given a full statement of terms and conditions before or on admission?
- Are all procedures, such as complaints, clearly spelled out? Are you happy with these procedures?
- Is there a clear protocol for when owners have died? Are you comfortable with this?

### Personal Care

- Does the village offer home-help of any kind?
- Does the village have an agreement with a care provider to deliver care services to residents, and if so, who is the care provider and what services do they offer (e.g. hourly/live-in care, social care, or nursing care) and what are their fees?

- If the village does have an agreement with a care provider, is that provider regulated by the Care Quality Commission (or equivalent outside England)?
- Does the village allow residents to appoint a care provider of their choice (i.e. different from the one used by the retirement living complex)?

### Amenities/facilities

- What amenities are offered? Are any of these complimentary to residents e.g. gym or tennis courts?
- For amenities that are not complimentary e.g. bistro, restaurant, hair salon, country club etc can a menu/price list be provided?
- What about storage (especially if downsizing)?
- Is there a buggy or electric car charging point?
- What is the Wi-Fi like - what speed is it?
- How is waste recycled?
- Is there a laundry on site?
- Do you have resident transport available taking residents to local towns? Is it chargeable or complimentary?
- Is there a bus stop nearby?

### Help with moving

Does the village have links to organisations that will help you move? For example, The Senior Move Partnership <https://www.theseniormovepartnership.co.uk/> - which helps older people with the emotional and physical demands of moving including:

- Selling, letting, or staging existing property
- Preparing inventories of all belongings detailing their destination point
- Floor planning
- Helping sort and downsize belongings
- Arranging for the sale, donation, disposal or recycling of possessions and furniture no longer required
- Change of address and utility notifications.

### Additional services

- Some villages offer room service to apartments and houses – is this available?
- Do residents get preferential rates in the restaurant, if it is open to the general public?
- Are there social events and activities, such as regular coffee mornings?
- Is there an organised minibus service – including regular trips to local shops, attractions and theatres?
- Do they have exclusive offers with retailers and local businesses?

## SHELTERED LIVING / HOUSING

**Sheltered housing is a term covering a wide range of rented housing for older and/or disabled or other vulnerable people. In the United Kingdom it most commonly refers to grouped housing such as a block or "scheme" of flats or bungalows with a scheme manager or "officer"; traditionally the manager has lived on-site although this is not always the case now. Managers/officers used to be called "wardens" but this term is now regarded as out of date.**

Sheltered housing schemes in the UK are generally owned, run and maintained as social housing by a local authority or housing association and subject to eligibility criteria. The rental costs are normally less than on the open market. There is a small private market with properties to rent or buy at market rates from a few private developers.

### Common eligibility criteria

When it comes to renting, each local council has its own housing allocation policy and eligibility criteria. Housing associations usually have to follow the council's allocation policy and will offer housing to people on the council housing waiting list. However, some may accept direct applications.

Common criteria include:

- you or your partner must be over 60 years of age, or over 55 if registered disabled, and in need of housing support (very occasionally the minimum age might be 50 plus)
- households should have an income of less than £60,000 per annum or capital assets of less than £24,000
- Applicants should be able to live independently, with the provision of housing support, but not need 24-hour care

Many councils and housing associations work together regarding their application procedures; most have also introduced a system called 'choice-based lettings', which involves those on the waiting list 'bidding' for properties advertised weekly or fortnightly.

If you want to buy, you'll usually have to buy from a private provider, rather than a council or housing association. Sheltered housing is usually sold on a leasehold basis in England and Wales (more often freehold in Scotland). Some offer a shared-ownership option where you can buy a share of the home and pay rent on the rest.

### SUITABILITY

Sheltered Living can be particularly suitable for:

- ✓ Those who want to live independently but need a bit more support due to age or disability but not necessarily personal care
- ✓ Those who want to live in a smaller home that's easier to manage

### KEY QUESTIONS

#### Facilities

Does the accommodation have all the facilities you need? For example, does it have:

- Suitable appliances?
- A 24-hour alarm system?
- Handrails in the bathroom?
- A phone line? Internet/Wi-Fi? Satellite/cable TV?
- Is there space and a charging facility for mobility scooters?
- Is there a lift?

- How secure is the main entrance and your own front door? Are there security locks on the windows?

### Emergencies

- What happens in an emergency?
- How is the alarm system managed?
- Is the alarm call directed to local emergency services, elected family member or a scheme manager?

### Care and support

- Make a list of your care needs and things you need help with to discuss with the manager.
- Is there any provision of personal or medical care along with the accommodation?
- Is there a fee if there's a change of occupancy – for example if a carer comes to live with you?
- Consider whether you need 'Assisted-Living/extra care sheltered housing'. This will typically offer some assistance with personal care.

### The manager

- Does the manager live on or off-site?
- How frequently does the manager contact/ check on residents? Daily?
- Is the manager full-time or part-time?
- What hours is the manager available to meet with residents?
- Check to ensure the Scheme Manager is a member of the ARHM (Association Of Retirement Housing Managers?)

### Additional Costs

- Utilities such as gas, electricity and water
- Service charges for things such as external maintenance, repairs and building insurance
- How much is the service charge? What's included in the service charge? Are any additional services to be paid for by residents, and if so, how much do they cost?
- Are there unexpected or hidden charges, for example a fee if you make changes or convert the property in some way?

## ASSISTED LIVING (EXTRA CARE HOUSING)

**This is a type of ‘housing-with-care’, sometimes also known as ‘very sheltered’ housing or ‘extra care housing’. It offers residents a greater degree of care and support than sheltered housing. The properties also tend to be more contemporary and up to date in build and style. It is mainly available through commercial developers but is also sometimes offered by local councils and housing associations.**

Typically, assisted living houses offer a self-contained flat that can be rented, bought privately or bought through the local council. Personal care is generally available round-the-clock. Although people living in extra-care housing still live in their own residence, the facilities usually offer social activities and communal areas where they can socialise. In some cases meals can be provided too.

Staff are usually available up to 24 hours a day to provide help with washing, dressing, toileting, and taking medication. There is usually an emergency alarm system, which may be connected to care staff rather than an external call centre. Domestic help, such as shopping and laundry, may be available and meals may be provided in a communal dining room or brought to individual flats.

Assisted Living/Extra care housing is not the same as a care home, although some schemes are linked to a nearby care home (this is sometimes called ‘close care’ – see the next category in this document). Assisted living means you are in a fully self-contained property, with your own front door. You may have the option of renting, owning, leasing or entering into shared ownership of your property. **Nursing care, such as having wounds dressed, catheter care, or being given medication, is not generally provided by staff in an assisted living scheme but may be provided by a visiting district nurse instead.**

The main body representing ‘housing-with-care’ providers in the UK is the Associated Retirement Community Operators (ARCO). Schemes provided by ARCO members may be referred to as retirement villages, extra care housing, assisted living, close care apartments, or independent living. Some are covered by ARCO’s Consumer Code which commits providers to minimum standards in respect of:

1. General provisions, including dealings with consumers
2. Requirements for retirement communities
3. Marketing and Advertising
4. Joining a retirement community
5. Contracts, including terms and conditions
6. Managing relationships with residents
7. Handling and resolving complaints

You can find out more about this body and its code here:

<https://www.arcouk.org/>

### Common eligibility criteria

Your eligibility for assisted living will generally depend on the severity of your care needs. If the property is provided by a local authority or housing association, eligibility will be dependent upon a care needs assessment.

Although assisted living facilities do provide medical and nursing assistance, it is usually only appropriate for those with lower-level care needs. The philosophy of senior assisted living is one of independence, and residents are usually free to come and go. Nursing care usually involves a lot of

time spent inside with medical attention and attendance, so most assisted living homes are not equipped to take on individuals with more intense care needs.

## SUITABILITY

Assisted Living can be particularly suitable for:

- ✓ Those who want to retain a degree of independence, need more personal care services than normally available in an independent living or retirement community, but don't need round-the-clock medical care and the supervision levels of a nursing home.
- ✓ Those who don't need significant or intensive care (where residential or nursing care would be more appropriate).
- ✓ Those who cannot or do not want to pay for residential or nursing care, as in general the cost tends to be lower.
- ✓ Those who feel comfortable being in a safe environment with the appropriate facilities, should they feel they need additional care provision in the future.

## KEY QUESTIONS

### Standards

- Do you subscribe to the ARCO Consumer Code?

### Facilities

Does the accommodation have all the facilities you need? For example, does it have any of the following that you feel are desirable or necessary :

- Suitable appliances?
- A 24-hour alarm system?
- Handrails in the bathroom?
- 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?
- Is there a lift?
- Is a phone line provided? What about Internet/Wi-Fi? Satellite/cable TV?
- How well insulated is the property?
- Is the property affected by noise from the lift, communal areas, laundry or neighbours? If so, is this an issue for you?
- How secure is the main entrance (if there is one) and your own front door? Are there security locks on the windows?

### Activities

- Does the facility offer activities you're interested in?
- Are there hobbies or activities on site, or transportation available to external ones?
- Does the facility have amenities that are important to you such as a gym, recreation centre, library, or a chapel?

### Environment

What measures are taken to foster a safe, clean, and comfortable environment?

- What safety features are implemented (e.g., handrails, grab bars, and zero-threshold showers) throughout the community as well as within your own property?

- What accessibility features (e.g., elevators, widened doors, stair lifts, and wheelchair ramps) are located throughout the community?
- Are all exits clearly marked?
- Is the common area décor appealing and well cared for? Does it promote comfort and nostalgia (e.g., uplifting colours, art, and comfortable furniture)?
- How often are the common areas cleaned and the grounds maintained?
- Does the facility undergo regular inspections by the CQC? What was their most recent rating and when were they last inspected?

### Staff

- What qualifications and level of training do the staff have/undergo?
- How many staff members are actually involved in residents' care?
- How many people are working at any one time?
- What are their duties during those times—do they have time to interact with the residents?
- Are there registered nurses available on-site?
- How do staffing patterns differ at night?
- What happens when a staff member is sick or otherwise unable to be at work—is there enough cover?
- What level of staff turnover does the facility have?

### Services

- What food do they offer? Does it look the same as the pictures in the promotional brochure?
- Do you have the option of eating in your accommodation if you would like to?
- Is it possible to have a meal when you visit the facility to look around, so that you can sample the food?
- Is any level of domestic assistance available and/or included?

### Emergencies

- What happens in an emergency?
- What about out of hours/24-hour emergency?
- How is the alarm system managed?
- Is the alarm call directed to local emergency services, elected family member, carers or a scheme manager?
- How does the facility handle both emergency and non-emergency problems?
- If you develop a medical condition, will you be able to remain at the facility? At what point would you be required to move elsewhere for medical care?

### Care and support

While these vary by provider, most assisted living housing offers 24-hour assistance with personal care needs, such as washing, dressing or going to the toilet, as well as a call system.

- Make a list of your care needs and things you need help with, ready to discuss with the manager.
- Is there any provision of personal or medical care with the accommodation?
- Does care cost extra? What are typical costs?
- Are fees charged if there's a change of occupancy – e.g. if a carer comes to live with you?
- Consider whether assisted living housing will provide you with enough care and support both now and as far as can be predicted given your specific circumstances?

## The manager

- Does the manager live on or off-site?
- How regularly does the manager contact/ check on residents? Daily?
- Is the manager full-time or part-time?
- What hours is the manager available to meet with residents?
- Check to ensure the Scheme Manager is a member of the ARHM?

## Costs

Costs of assisted living are likely to be lower than residential care because there are fewer services provided, but it's important to note that if you require care you will need to pay charges for this on top of a regular service charge. If you are renting the property you will need to factor in rent, as well as council tax and utilities like water and energy bills – unless these are covered by your service charge.

## Additional Costs

If you have purchased a property through an assisted living scheme, you will be required to pay ground rent. Additionally, you will have to pay council tax and utility bills. However, these may be part of your service charge.

- If there is a service charge, how much is it and exactly what does it cover?
- Does it include ground rent, external maintenance, repairs and building insurance?
- Are there any additional services to pay for and if so how much do they cost?
- Are there unexpected or hidden charges, for example a fee to pay if you make changes or convert the property in some way?

## The Future

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

## CLOSE CARE HOUSING

Close care is a term used to describe various models of elderly people's housing where there is sheltered/retirement accommodation linked to or on the same site as a care home. It gives you the security and privacy of a home of your own, a range of facilities on the premises (from the care home), choice about how much you mix with the other residents and access to 24-hour care services if you need them.

Most close care housing projects are built and run by housing associations. Some are run by private companies or the local council. Some close care housing is available to buy, and on other schemes it is available on a rental basis. Some schemes offer both options. The range of services on close care schemes vary significantly between providers and it is important to check what is on offer, and how it is paid for.

### Common eligibility criteria

The eligibility criteria will depend on the scheme, but residents are usually above a certain age – usually 55 or 60 and able to live safely on their own with some support.

You will usually be required to have a care needs assessment if you're applying for council-run extra care housing, but it's a good idea to get one even if you're planning to buy or rent privately.

### If renting

Most rental schemes are run by local councils and housing associations. If you're already a council or housing association tenant, you may be able to transfer into an extra care housing scheme. A small number of properties are available to rent privately. There will probably be fewer eligibility criteria to meet if you rent this way, but the rent will probably be higher.

### If buying

Housing to buy is mainly available through private providers, usually on a leasehold basis in England and Wales (in general, your home will be freehold in Scotland). Before you buy, you should get independent advice on your rights and responsibilities from a solicitor.

## SUITABILITY

Close care can be particularly suitable for:

- ✓ those who need greater levels of care than available via assisted living or sheltered housing options
- ✓ couples where one partner needs to be in a care home and the spouse does not, but they do not want to be separated
- ✓ someone who has had a diagnosis of a deteriorating condition, but wants to remain as independent as possible for as long as possible
- ✓ someone who is especially anxious and would feel better knowing that there are care professionals nearby.

## KEY QUESTIONS

Because of the close link between close care housing and a residential or nursing care home, these questions should be considered **in addition** to questions that should be asked in respect of the care home itself (you might be interested in our sister guide, which explores the questions to ask when looking at residential care homes – “*Choosing the Right Residential Care*”).

## Costs

There are three elements to the cost of extra care housing:

- the cost of buying or renting your own home
- the service charges associated with your home, for maintenance and any communal facilities
- your care and support costs.

## Facilities and services

- What facilities are on site?
- Do they offer meals and if so, when? What food do they offer? Does it look the same as the pictures in the promotional brochure?
- Do they offer housework or laundry services if these are required or desirable?
- Do they provide an emergency response to alarm calls?
- Do they offer short-term support from care staff if necessary to help with some activities of daily living, e.g. if you are (temporarily) unwell?
- Can residents choose whether to partake in the associated care home's communal activities?
- Are there any other services the care home offers that residents can take advantage of?
- How is any transition into the care home typically managed (if and when needed)?

## If buying

- Are there any exit fees and if so what are they?
- Is there a buy-back facility if a resident is moving from the close care property into the care home?
- What are the terms and conditions of any buy-back scheme?

## FUTURE DEVELOPMENTS

**In the face of growing demand from an ageing population and related research, the current focus on Retirement Living is shifting towards more specialist and integrated models of community living.**

### Dementia villages

As dementia care continues to evolve - with research leading to improved treatments and care - a small number of medical centres have been specifically designed to offer unique dementia caring methods.

Dementia villages draw on many of the ideas from dementia care homes, creating custom living environments for seniors with dementia. Here, residents with dementia are given both freedom and security. The staff take care of everything from cooking meals and planning activities to assisting with bathing, personal care, nursing care (such as that received in a nursing home) and administering medication. Secure buildings mean residents can roam and explore as much as they wish. Residents are also encouraged to get involved with things like cooking, shopping and other household tasks. A combination of reminiscence therapy and freedom helps residents and staff alike deal with any challenging behaviour.

The world's first recognised dementia village was The Hogeweyk in the Netherlands that paved the way for a new way of care in that country and has become an inspiration elsewhere for others who are looking to deinstitutionalise care for the growing numbers diagnosed with dementia.

The following video provides a useful overview of The Hogeweyk and the concepts around which it is based:

<https://www.youtube.com/watch?v=LN--egst3s>

There are currently a handful of 'dementia villages' within the UK and it remains to be seen whether it becomes an affordable option for the many.

### Integrated villages

Another recent concept is one that combines retirement living with a range of facilities which are open to the public as well as office space for local businesses.

The Chocolate Quarter in Keynsham, Somerset, is one such scheme. Opened in 2018, its concept and success lies in encouraging all the different generations to interact together and promoting mutually beneficial relationships with the wider community.

You can find out more here: <https://www.stmonicastrust.org.uk/retirement-villages/the-chocolate-quarter>

