

LYONSDOWN  
GUIDES

# SENIOR LIVING

UNDERSTANDING RETIREMENT HOUSING – BECAUSE FAMILY MATTERS

In association with



Assisted Living and  
Housing with Care  
Retirement Villages

Funding advice  
in retirement

Innovative ideas for  
the new generation  
of retirees



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Housing LIN

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Newfield Jones Homes are part of the highly successful Emerson Group who have many years experience in designing, building and managing quality retirement homes.

Please see back cover for further details.



# RETIREMENT CARE VILLAGES

## THE SENSIBLE CHOICE



RICHMOND  
VILLAGES

*Caring for you*

*Retirement Care Villages are set to be the future of elderly care. Tessa Harvey discovers why Richmond Villages are the best option by far.*

*Whether we like it or not, many of us will face the day when we can no longer cope on our own at home, or face the prospect of helping our parents make important decisions about care. Most people dread the thought of moving into a Care Home and the prospect of losing independence is frightening, but up until recently there has been little alternative; well now there is, Richmond Villages.*

Richmond Villages now provide the answer for all these problems. They are borne of the understanding that mental and physical activities are key to a happy and fulfilling later life. But what really sets them apart is that they offer great choice; choice of accommodation and choice of care in sumptuous surroundings.

At the heart of each village is a Care Centre providing 24 hour nursing care. Each care bedroom, with en suite facilities, is located in the perfect position to benefit from all the Village Centre facilities as well as having its own dining room and lounges. The rooms have views of either the hustle and bustle of the village, or the tranquillity of the scents, sounds and views of the gardens.

Then there are the Serviced Apartments, offering Assisted Living. These are available to purchase or rent and are a real alternative to a room in a Care Home. Each has its own sitting room, galley kitchen, double bedroom and en suite shower room (2 bedroom apartments also available).

Your Serviced Apartment package includes all your food, either in the restaurant or brought to your apartment, beverages, cleaning and laundry. Imagine not having to bother with the cooking, cleaning and washing any more! Richmond Villages own on site domiciliary care agency can offer as much or as little assistance as you need, and with full time activity organisers, there is never a dull moment.

The third form of accommodation is the Village apartments. These apartments are for more independent people or for a couple where one partner may need some assistance with mobility or personal care. Each apartment is beautifully appointed comprising 2 bedrooms (most with an en suite), large sitting room and a fully appointed kitchen. All rooms within the Village have a 24 hour call system which is connected straight through to the Nurses station within the Care Centre.

But what makes Richmond Villages different to other retirement developments is the staff and facilities available. There are domiciliary care and nursing staff (employed by Richmond Villages) on site 24 hours plus other full time staff such as a Village manager, activity organisers, chef and kitchen staff, maintenance and gardening team, and a full time driver with a fleet of vehicles. Fabulous facilities and beautiful award winning gardens make living in a Richmond Village similar to living in a 5 star hotel!

Facilities can include a Bowling Green, IT suites, library, Café, Village Shop, hairdressers and, at our Painswick Village a swimming pool, gym, sauna and spa.

Living in a community with endless opportunities to socialise with like minded people and being able to join in the many events and activities is a very appealing prospect. Perhaps even more appealing though, is the thought that if a resident or their partner becomes less able, they won't have to worry about moving from the village in which they have established their home because every level of care they might ever need is right there for them. It's a very comforting feeling.

*Richmond Villages currently have villages in Cheshire, Warwickshire, Gloucestershire and Northamptonshire. They have a number of new villages in the pipeline throughout the country including Oxfordshire, Derbyshire and Devon.*

• *For more information on Richmond Villages please phone 0845 607 6405, or visit [www.richmond-villages.com](http://www.richmond-villages.com)*



Above images: The wonderful facilities at Richmond Villages.



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**Editor:**  
Bradley Scheffer  
brad@lyonsdown.co.uk

**Sub-editor:**  
Nick Scheffer

**Art Director:**  
Colin Halliday  
colin@v-creative.co.uk

**Project Manager:**  
Georges Banna

**Production Manager:**  
Emmanuelle Miquel

**Sales & Marketing:**  
Daniel Wienburg

**Published by:**  
Lyonsdown Publishing  
10a Millway, Mill Hill  
London NW7 3RE  
Tel: 020 8906 9011  
Web: www.lyonsdown.co.uk  
Email: info@lyonsdown.co.uk



## PROMOTING HOUSING INNOVATION FOR OUR AGEING POPULATION

### *The Housing LIN and the Department of Health Extra Care Housing Fund*

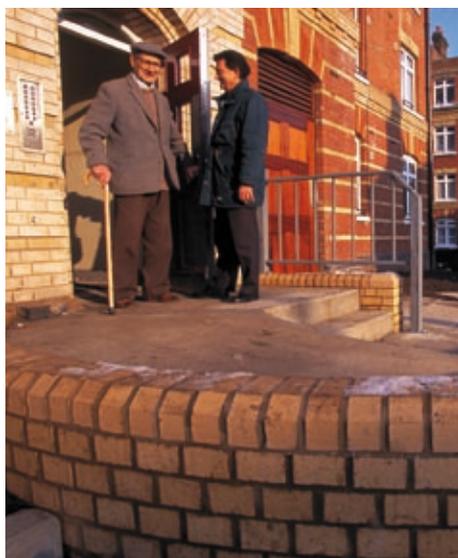
Care Services Improvement Partnership **CSIP**

Housing LIN



**T**he Housing Learning and Improvement Network is here to help commissioners, practitioners and policymakers improve housing options and quality for vulnerable people.

A key role is leading within the Care Services Improvement Partnership on the implementation of the Department of Health's



£147m Extra Care Housing Fund. We share guidance on the funding and help organisations learn the lessons of previous rounds.

Since 2004-05, the fund has distributed tens of millions of pounds a year (£40m this year alone) to develop new extra care housing places in England where need has been identified.

This provides independent housing with support and long term care for vulnerable older people or people with disabilities.

#### **A little more about us at the Housing LIN**

Our website, ([www.icn.csip.org.uk/housing](http://www.icn.csip.org.uk/housing)) offers a comprehensive range of resources and events to help professionals meet the rising aspirations of older people and disabled people.

#### **These include:**

- briefings on latest policy guidance
- examples of good practice and what works
- masterclasses and national and regional learning events
- networking opportunities across housing, health and social care
- a regular newsletter with the latest information on policy and new resources and tools.

#### **Recent publications include:**

*Extra Care Housing Toolkit:* a toolkit for producing local extra care housing strategies to meet the need for public and private sector accommodation with care for older people.

*Connecting housing to the health and social care agenda – a person-centred approach:* a report calling for closer working between the three sectors when new housing or regeneration is being planned.

*RTPI Good Practice Note 8:* a joint publication between the RTPI and the Housing LIN which seeks to support urban and regional planning professionals as they strive to meet the housing needs of an ageing population.

#### **Our Role in CSIP Networks**

We are part of CSIP Networks, the work of each touches that of the others – emphasising the idea of integration and partnership. The other networks are integrated care, better commissioning, telecare and leadership. To become a member, please click [www.icn.csip.org.uk](http://www.icn.csip.org.uk)

# A GUIDE TO HOUSING CHOICES IN RETIREMENT

By John Galvin, Chief Executive of Elderly Accommodation Counsel (EAC)

From almshouses to retirement villages, the UK has a rich tradition of creating built environments that work for older people. A new wave of innovation is now underway, as home builders and service providers across the public / private spectrum search for new ways to meet older people's housing aspirations and deliver the services they require.

## Housing purpose designed for older age

There are over 25,000 housing developments across the UK designed for older age, and usually sold or let exclusively to people over 55 or 60. They provide some 600,000 homes and house around 750,000 people.

## Knowing something about their history helps understand the new models that are appearing today.

**Almshouses** (Houses of Noble Poverty, as one history is entitled) began as mediaeval hospitals and evolved by the Victorian era into philanthropic ventures, aiming to provide decent homes for the urban poor. Today there are over 2,000 groups of almshouses providing practical and comfortable accommodation in towns and villages throughout England. Their often beautiful, human scale design provides the inspiration for many brand new village and courtyard style retirement developments.

**Abbeyfields** are "group homes that provide companionship for older people otherwise facing isolation and loneliness", according to their founder, Richard Carr-Gomm, in the early 1950s. There are now over 800 Abbeyfields.

From the late 1950s, **sheltered housing** rapidly became the dominant form of housing provided by Local Authorities for older tenants. (Interestingly the name appears to derive from Ministry of Health guidelines on the location of schemes – 'to assist in keeping the dwelling warm a sheltered site should be chosen' – rather than any other intention.) Its aim was to foster independence by coupling well designed accommodation with neighbourly support and care. From the 1960s to the 1980s Housing Associations added to the construction effort, and by the mid 1980s around ½ million sheltered properties had been built, all of them for rent.

The early 1980s saw private housebuilders starting to experiment with models of sheltered housing for sale. Rebranded as **retirement housing**, the product captured the imagination of older home-owners and production rose rapidly to a peak of 20,000 a year before the property market downturn in 1989. Around 3,500 new properties a year are built these days.

During the 1990s, some private developers began to be much more adventurous and create new forms of **retirement living** to cater for an increasingly sophisticated, affluent and long-living population of older people. Some majored on facilities such as swimming pools, bowling greens and restaurants; some on novel or traditional design features; some on providing hotel-style services; some on encouraging activities and healthy living.

In the same decade, rented sheltered housing began to get a bad press – much of it was looking outdated, and questions were being raised about how much support and care it



really provided for the increasingly older and frailer residents it catered for. We saw moves towards re-inventing it as **very sheltered housing**, and more recently **extra care sheltered housing**.

## An explosion of choices

What makes the last few years so interesting is that these two strands of thinking, retirement living's focus on lifestyle and aspirations and extra care housing's concern with care and support, are rapidly coming together. Providers across the public – private spectrum are beginning to share a common understanding that both are essential to creating sustainable housing environments where people in their 50s will want to live, and people in their 90s will be able to continue living with as much independence as possible.

All this convergence of opinion is not, however, leading to a standard 'product'. Far from it. As this Guide illustrates, housing developments for older people now come in so many shapes, sizes, styles and prices that choosing between them can be a problem for the uninitiated. Even the traditional separation between tenures is breaking down, as local authorities commission and housing associations build 'mixed tenure' schemes with properties to buy, part buy or rent.

This explosion of models is why EAC recently launched its Quality of Information Mark to encourage all providers to offer the public better information about their developments. Our website [www.housingcare.org](http://www.housingcare.org) carries all this information.

• [www.housingcare.org](http://www.housingcare.org)



# RETIREMENT LIVING – YOUR QUESTIONS ANSWERED

*Keith Cockell of Richmond Villages briefs us about lifestyle options for retirement living*



**RICHMOND VILLAGES**

*Caring for you*

## **What changes have you seen in the Retirement Housing Sector?**

The major house-builders have been slow to realise the importance to their business of the change in the demographic age profile. New models of housing for older people must include a comprehensive range of services which are not on the agenda of the house builder. The trend of only providing basic services is a formula to deal with this hugely important market.

## **What are the most important questions to pose when considering retirement living?**

When our customers walk through the door they are looking at the signals we send out, we need to say; we will look after you, we will care for you, we have your interests at heart.

## **What do you think are the three most important services a retirement village should provide?**

There should be a company culture that portrays an ethos that we care for people and are

concerned for their security and wellbeing.

The second most important aspect is that they will have a great social lifestyle and they will look forward to the events of the day, the weeks and months ahead and in doing so inevitable worries with regard to their health take on a lesser significance.

The ability to deliver good quality, comprehensive, joined-up care into a variety of different residential units. It may seem odd that I put this last and the reason for that is that it represents the easiest thing to get right.

## **How do you see the Senior Living landscape changing in the coming years and how equipped is Richmond Villages to address those changes?**

Planners have concerned themselves with jobs, family homes, schools, shops and even play areas but have failed to make provisions for the growing population of older people. Through political lobby, in Local and in Central Government, we are just beginning to see draft

guidelines. Richmond Villages have established an exceptional planning and design team that is capable of delivering planning consents for its proposed new villages in complex situations.

• **Richmond Villages, telephone 0845 6076405 or [www.richmond-villages.com](http://www.richmond-villages.com)**



*Keith spent 20 years in the motor industry. His background in industrial design and innovation has played a key part in establishing Richmond Villages as a brand leader.*

*With four innovative and sophisticated villages Richmond have a further nine Villages in the pipeline and plan to roll out six new Villages a year from 2010 in some stunning locations. Keith's drive for excellence is acknowledged as a hallmark of this leading brand name.*

# HOW TO FUND YOUR CHANGING NEEDS

**A**s we age, the running of the family home can become a burden; from the cost of maintenance and repair to physically being able to manage the house and the garden. Families and friends tend to move on and the neighbourhood may change leaving many feeling isolated in their home rather than enriched.

You may have a desire to move closer to family or enjoy residential care within a secure environment or perhaps move to a smaller, more modern home. Although this may be an understandably difficult and emotional decision for all involved, it may in fact be the right time



to start looking at your home as a financial asset and using its value to accommodate changing circumstances to enhance the quality of your life.

Unfortunately, the processes involved in selling a property and moving to a new home are usually one of life's more stressful activities. Bridgefast Property Services was established to help reduce the stress and emotion involved in moving. Based on the 25 years experience in the property and house moving market of our associate company, the HCR Group, Bridgefast Property Services are dedicated to the needs of retired homeowners. Our friendly and experienced staff understand the problems and concerns that people often experience when they move home providing solutions, advice and professional support.

Our refreshing approach to moving and selling property means that we can manage all the legal and practical requirements, from the Home Information Pack, estate agents and solicitors to the challenges which often arise in the house buying chain. We can also supervise the removals and house clearance, along with vacant property security and insurance. We still leave you in control, but as stress-free as possible and any problems encountered will be ours to shoulder.

**BRIDGEFAST**  
property services

In addition, Bridgefast can provide advanced facilities, by releasing money on a monthly interest free basis or lump sum, which allow you the option of moving into your desired new property or care home, before your property has been sold. Whatever the need, we can work towards a financial solution that will help you.

Finally, let's not forget that we are very effective at achieving the maximum sale price for your property as quickly as possible and that this remains one of our main objectives.

• **For an initial consultation, or to find out more about the services we can provide, please call us on 0800 083 8039. Bridgefast Property Services, Copenhagen Court, 32 New Street, Basingstoke, Hampshire RG21 7DT [www.bridgefast.co.uk](http://www.bridgefast.co.uk)**

*Bridgefast Management Ltd is Authorised and Regulated by the Financial Services Authority for lending on and administering regulated mortgage contracts.*



# RETIREMENT SECURITY LIMITED

**M**ost people would prefer to live as long as possible in their own homes, but due to ill health and lack of a supportive environment, this is not practical for many older people. Very Sheltered Housing was developed to provide an alternative and enable older people to retain their independence in their own property, improve their quality of life and preserve their capital. This is achieved with careful attention given to interior design, practical support with high service standards and a unique management strategy which empowers the apartment owners in the decision making process of each development.

Retirement Security Ltd (RSL) was the pioneer for Extra-Care Sheltered Housing. Founded in 1983 by Bob Bessell, a former director of Warwickshire Social Services, the company is responsible for the management of 28 developments comprising 1500 dwellings. RSL has achieved great success in the last 24 years and their Very Supported Housing model has been cited by the Department of Health as an example to imitate.

## Design

Each development is designed to mobility standards enabling a wheelchair bound person to live independently. The developments are comprised of a combination of individual private apartments or bungalows. Particular attention has been paid to the design of the bathrooms with the more modern developments having both a bath and a walk-in shower. The interior design has safety and comfort in mind and includes wider than usual doorways, conveniently placed switches and an alarm-call system fitted in each apartment.

## Staffing

There is a shift system of managers on duty from 8am until 10pm, seven days a week. There is always an overnight duty manager in case of emergency giving round the clock practical support. A team of housekeeping assistants provide domestic help for each property for one

and a half hours a week in addition to keeping the communal areas clean and tidy. The service team also includes two cooks, a handyman and a gardener. If any owner requires assistance, this can be arranged at additional cost to the owner, but on a not-for-profit basis.

## Facilities

There are extensive communal facilities including a comfortable lounge, dining room, function room for events and activities, well maintained gardens and a private suite available for guests. The major facility, in every development, is a restaurant, with a fully-fitted communal kitchen, where a substantial hot three course meal is served each day at a cost of between £5 and £6. While this is a welcome feature even for those who are well, for anyone who is in poor health it can be literally a life-saver, as the meal can be served in the owner's apartment so that it frequently avoids the need for people to have to go to hospital, or enables them to be discharged that much quicker. The development has a communal launderette, although most owners have a washing machine in their own apartment.

## Welfare Benefits and Affordability

The average age of the owners is over 80 and the majority are eligible for Attendance Allowance, which is worth a minimum of £43 a week. It is neither means-tested or taxed and as a result, almost anyone who owns their own house,



and has no other income than their State Retirement Pension can afford both to buy and live comfortably in Very Sheltered Housing. The staff of RSL are happy to give confidential advice about the affordability of both the properties and the service charge and help owners apply for Attendance Allowance. About 80% of all retired people own their own house making Very Sheltered Housing an attractive option for people who fear they may have to leave their family home, not least because if they move to a nursing home they will have to pay full fees until their capital is reduced to about £17,000.

## Owners' Management Company

The management of each court is controlled by the owners for the owners. At each court there is an 'Owners' company in which each owner automatically has one share. The owners are the only elected shareholders on their own board of directors which meets regularly to make decisions. They are closely supported by the court manager and by Retirement Security Ltd. The owners' company at each court controls the service charge levels and allocation. All staff including the manager are employed by the owners' company and are answerable to the board.

## Resale Values

RSL takes great trouble to ensure that their properties have the maximum re-sale values and we believe that our record compares very favourably with our competitors in the retirement housing market.

**• Whether you are planning for the future or looking for a retirement property now, for yourself or for a relative or friend, we provide a helpful, friendly and professional service.**

For further details, please visit [www.retirementsecurity.co.uk](http://www.retirementsecurity.co.uk)

Telephone 01789 292952 or 0800 389 9384 and request the Owners' Handbook for any development in which you are interested.

# THE BARTON COMMUNITY HEALTH & CARE CENTRE:

## *Assisted Living Improving the Quality of Your Life*

**T**he Shaw Healthcare Group is an award winning independent healthcare organisation with over 80 care homes and specialist care centres across the country. Shaw Healthcare design, develop and operate quality accommodation and clinical care facilities mainly for older people in 2386 registered care home beds.

Recently Shaw Healthcare, in partnership with South Staffordshire Primary Care Trust, announced the opening of its new £6 million Community Health & Care Centre in Barton-under-Needwood, Staffordshire. The new centre was designed to prevent inappropriate admission of older people to long term residential care. Inspirational design standards, large communal spaces, specialised assisted bathrooms and therapy suites making it an ideal facility for senior living.

Situated above the new care centre, with its own dedicated entrance, is Shaw's extra care facility, Barton Mews, which has 29 apartments. Starting from as little as £135,700 for a one bedroom apartment, Barton Mews offers the prospect of a new lifestyle. The flexible on-site

care and support teams bridge the gap between conventional private retirement housing and institutionalised care. Each apartment provides the supported home environment that older people require giving them the opportunity to live independently for longer. Facilities include a restaurant and café bar, IT suite and library, a beauty therapy salon, roof terrace, craft studio and communal gardens. The one and two bedroom apartments meet wheelchair standards and include a fully fitted accessible kitchen. The bedrooms have sufficient space to accommodate a carer whilst the walk in shower rooms are designed for easy accessibility and safety. All apartments have an aid call system to summon on-site care assistance in an emergency. This is in addition to emergency response devices that detect falls and inactivity, smoke, heat, and gas. Panic alarm buttons are standard and safety is considered paramount. Shaw's offer residents a range of optional support services and these are available 24 hours a day throughout the week. This consists of hotel style services, extra care support workers and domiciliary care.



For many, the cost of living within a Shaw extra care scheme is no more than the cost of purchasing the various services separately. Investing in a Shaw extra care apartment may help you or a relative to maintain their independence yet allow for higher levels of care to be delivered whenever they need it. Extra care accommodation may also postpone the day - perhaps indefinitely - when a care home becomes the only alternative.

• For further information on Barton Mews and our other care facilities, contact:  
Tel: 029 2036 5055 [www.Shaw.co.uk](http://www.Shaw.co.uk)

## Are you starting to think about Care Homes?

Our care homes help older people live safely and securely in a comfortable, caring and friendly environment. We promote independence, dignity and choice by tailoring our service to individual needs.



**Many people have to make a decision about a care home in a crisis, perhaps after a fall or illness, or the death of a carer. Looking back, people often wish they'd had longer to look around, so if you think you might need to look at care homes in the future, it's a good idea to do some planning now to prepare yourself.**

Anchor Homes is a not-for-profit organisation providing residential, nursing and respite care, and catering for those with dementia and other physical and mental health needs. The most important thing is to get the right type of care in the right location. We are here to help.

**To find out about a home close to you call us now on 01274 304500**

For more details about Anchor Homes and other Anchor services, please log onto: [www.anchorhomes.org.uk](http://www.anchorhomes.org.uk)

Ref: 069

# HOUSING AND CARE FOR OLDER PEOPLE – THE SHAPE OF THINGS TO COME

**O**lder people and their families are looking for more choices when it comes to housing and care. Whilst some who need care actively choose a residential or nursing home, the vast majority would rather maintain independence and control over their lives and are looking for options which enable them to keep control and maintain their income and capital.

The Mere View extra care development by Housing 21 in Suffolk is the first of its kind to offer all its extra care sheltered housing within a leasehold setting – in other words, residents own the properties they live in, rather than rent them,

and still have access to 24 hour care on site.

Extra care housing means people can continue to live independently, with their own front door, but with the reassurance that care is available at any time. They can also choose to participate in a wide range of cultural, fitness and community activities either on site or at nearby facilities.

Housing 21 is one of the country's biggest specialists in older peoples' services. These are some of the services we offer:

**Help at home:** we have a comprehensive range of care and support services for people in their own home. We also have day centres in

## housing21

some of our retirement housing which offer opportunities to learn new skills, meet friends, join in activities and enjoy visits to places of interest.

**Retirement housing:** across the country where activities take place and where facilities often include restaurants, shops, libraries and access to health and advice services. We have properties for rent, shared ownership and leasehold purchase.

**Dementia services:** we can support people with dementia at home, in our extra care schemes, and in special day centres where the care and support is designed to enhance independence and choice.

*'The Mere View extra care development by Housing 21 in Suffolk is the first of its kind to offer all its extra care sheltered housing within a leasehold setting – in other words, residents own the properties they live in, rather than rent them, and still have access to 24 hour care on site.'*

## MAKING OLDER PEOPLE MATTER

## housing21



Housing 21 lead the way in **housing, care** and **support services** for older people through unique expertise and service models:

- one of the country's largest providers of **care services**
- extra care housing at the heart of the **community**
- rented, leasehold and shared ownership **retirement housing**
- specialist **dementia** and **mental health** services
- an **experienced** partner to local authorities in improving older people's services

# LIVE-IN CARE FROM HELPING HANDS

Helping Hands  
The Live-In Care Specialists

**A**s families become more disparate and separated by modern living it becomes impossible to provide the one to one care you so want to devote to your parents or elderly relatives when their care needs become more demanding. You want peace of mind knowing that they are being cared for as you would want but not the guilt of moving them away from the family home and the upheaval and disruption that goes with it. And that's where live-in care can help.

As a direct alternative to a care home live-in care works if you are looking for a solution that would enable you or your loved one to stay at home and receive bespoke one to one, full time care. With the care very much the result of input from those that are familiar with existing routines and needs, the support is arranged on your terms and to fit in with existing preferences for meals and eating times, naps and favourite activities.

Sometimes companionship and a permanent presence in the house is enough. A little support here and there when needed, prompts to eat and help in and out of the chair, can make the world of difference and reduce the risks of accident immensely. Alternatively you may be looking for help with personal care, such as washing and toileting and the prompting of medication. Your live-in carer is there to enable independence and quality of life at home.

*'At Helping Hands we appreciate the trust you place in us and the carers you allow into your home.'*

As the term "live-in" suggests the carer lives in the house with the person they have been asked to look after. They will sleep there (they will need their own room) and follow a bespoke care plan created specifically for that person.

We guarantee that you would never be left without care, so that when the main carer takes their scheduled breaks, typically every 6 to 8 weeks, we guarantee to cover their absence until they return. At Helping Hands we appreciate the trust you place in us and the carers you allow into your home. We are therefore meticulous in the way that we select, train and continually assess them.

Established in 1989 and now one of the largest providers of live-in care in the country we support many people for many different reasons. Needs may be short term, convalescent, respite or holiday care for example, or more long term. Because of the versatility of live-in care and the very specific training we provide, we are able to support numerous conditions, from Dementia to Parkinsons, Multiple Sclerosis and Stroke Rehabilitation. As with any care provider we are regulated by the Commission for Social Care Inspection and have a recent inspection report available.

• **If you would like to discuss whether live-in care could work for you, we are here to talk to 7 days a week. Call 0808 180 9488 or visit [www.helpinghandshomecare.co.uk](http://www.helpinghandshomecare.co.uk)**

## CASE STUDY 1: JEAN HARRISON, GLOUCESTERSHIRE

In 2004, I was diagnosed with a spinal cord tumour which resulted in the lower half of my body becoming completely paralysed. When it was time for me to be discharged from hospital, rather than go into a nursing home, I opted for Helping Hands live in care which enables me to continue leading as normal a life as possible. My current carer is fantastic and has been with me for many months. Not only does she care for me, she cooks the meals I like and keeps the house looking immaculate. We go out together and I meet up with my friends for lunch as well as playing bridge, but most importantly we get on well together and are like minded, life is pleasurable again."

## CASE STUDY 2: MYRA SHOEBRIDGE & VIRGINIA ACKRILL (WORCESTERSHIRE)

Myra is a former civil servant who has been retired for over 20 years, she is proudly independent and still socially active. However, she has made it quite clear to her family that as and when her needs change she definitely wants to stay at home. Her daughter Virginia says, "I know that for mom a care home is just not a consideration. We have talked about her options and she strongly feels that in terms of her privacy and dignity she would prefer to be supported at home where things can still be done her way. Live-in care gives her that opportunity."





# CARE & SUPPORT SERVICES IN HOUSING WITH CARE SETTINGS

By John Galvin, Chief Executive of Elderly Accommodation Counsel (EAC)

Different models of housing with care offer different packages of domestic and personal care services, which may include:

**Practical help and support** – most developments employ management staff whose role includes offering information, guidance and day-to-day support to residents.

**Domestic assistance** such as help with housework and shopping is commonly available, sometimes as part of the standard package of services, sometimes as an add-on charged for separately. Personal laundry services are sometimes available, and in developments with a restaurant, a home meals delivery services might be offered.

**Personal Care** includes assistance with dressing, feeding, washing and toileting, as well as advice, encouragement and emotional and psychological support. Many developments have care staff on site, sometimes 24/7. In others, on-site management staff will arrange or facilitate care when required. Chiropody and physiotherapy services are also common.

**Nursing Care** includes tasks normally carried out or supervised by a qualified nurse, such as administering medication and dressing wounds.

Few housing developments have their own nursing staff, though some are built alongside a nursing home from which nursing care can be provided either in your own home, or through daily visits to, or temporary stays in, the nursing home.

**Emergency help** – in all developments there are arrangements for summoning help in case of emergency. Pull cords are installed around the home and residents can also opt to wear a pendant or wrist band with a call button. These basic user-triggered systems are referred to as carelines, social alarms and community alarms.

Some developments incorporate more sophisticated technology that uses electronic sensors to detect accidents or unusual behaviour (or even whether taps have been left running) and can automatically summon an appropriate response. This kind of technology is increasingly referred to as telecare.

The response to emergency calls – whether generated by a resident themselves, or automatically – usually depends on the staffing

## WHAT'S IN A NAME?

Different models of housing have appeared which include:

**Retirement housing:** a group of self-contained flats or bungalows reserved for people over the age of 55 or 60; some shared facilities such as residents' lounge, garden, guest suite, laundry; plus on-site supportive management. Developments usually built for either owner-occupation or renting on secure tenancies.

**Sheltered housing:** ditto, except usually refers to developments for rent.

**Very sheltered housing:** used in the private sector for a model designed to enable older people to retain their independence in their own home for as long as possible through the provision of meals, domestic assistance and 24/7 housekeeping staff cover. Also by some social sector providers for housing that is somewhere between traditional sheltered and modern extra care.

**Assisted living:** used by some private sector providers as an alternative to very sheltered housing; also for a US model of hotel-style care facility for older people who can no longer live on their own at home but don't need 24-hour complex medical supervision.

**Extra care housing:** used mainly by social sector providers for retirement housing with a high level of services and facilities, meals and personal care services. Seen as an alternative to residential care.

**Close care:** independent flats or bungalows built on the same site as a care home from which services, including care, can be delivered. Can be for purchase or rental.

**Retirement villages or communities:** refers mainly to the size of a development (say above 100 housing units). Offers a variety of housing types, an extended range of facilities and attractive settings; more often than not also offer meals and personal care services.

**Housing with Care:** a generic term for all the models above that offer care services.

arrangements in the development. Where staff are on site 24/7, they will respond initially, and call in outside help if needed. Where local staff are not available or not on duty, calls are routed to an off-site response service along with details of the address of the caller and any personal data about them that they have agreed in advance to »

With a focus on housing for older people, we are keen to ensure people can continue to live their lives independently. Our housing includes 24-hour cover via an emergency alarm system and the professional support of an estate manager during working hours. Facilities may include:

Dining room

Hairdressing salon

Communal lounge

Guest suite

Lift

Laundry room

Maintained gardens

Entertainment suite

Therapy room

Parking

[WWW.HANOVER.ORG.UK](http://WWW.HANOVER.ORG.UK)

- Do you know someone that needs extra care and support?
- Is their home getting too much to manage?
- Do they want access to care and support as and when they need it but also want to retain their independence?

## HANOVER MAY HAVE THE ANSWER

The Hanover Group is a collection of organisations that specialise in the design, development and management of housing, support and services for older people. Hanover now provides a variety of tenure options aimed at widening the choice for older people on a national basis.

Our ExtraCare estates generally have between 30 and 70 self contained flats or bungalows, specially designed to suit the needs of older people. Our housing is designed to ensure older people can live independently with access to care and support from an onsite care team should they need it.

Working with our partners is of paramount importance to us to ensure that priorities for the local area are met. The leading provider of ExtraCare housing, we have an ambitious build programme - the largest in the UK.

We are passionate about what older people want, now and in the future. If you would like to find out more about what Hanover offers, please contact us on **01784 446000**.



# MHA - Love, Compassion

# and Respect

MHA is a nationwide charity dedicated to improving the lives of older people.

Based on the Christian principles of love, compassion and respect, for 65 years, MHA has been providing high-quality person-centred care and support to older people throughout Britain, with a focus on nurturing spiritual, as well as physical well-being.

MHA delivers a range of services to suit the needs and circumstances of over 12,000 individuals, including:

- Residential, nursing and specialist dementia care homes
- Sheltered housing and housing with 24-hour care (for sale, part-ownership and rent)
- Community support for local older people.



### More Information

To find out how MHA services can benefit you or a loved one, visit [www.mha.org.uk](http://www.mha.org.uk) or contact us on:

**01332 296200**



provide. Response service staff will try to speak to the resident or alert a neighbour, family or the emergency services.

### Who provides the services?

It is rare in a housing with care development to find all these services provided by a single organisation. However there should always be a single 'lead' organisation, a management company or landlord, which takes responsibility for the availability, co-ordination and quality of the various services that are 'sold' as part of the housing with care package.

Generally, the managing organisation will employ a court, scheme or village manager, whose role includes providing practical help and support to individual residents as well as acting as the organisation's representative in relation to all services available in the development.

In some cases the managing organisation will contract with a single supplier to deliver services for which it is responsible under the terms of residents' leases or tenancy agreement. Examples include emergency alarm response services (which are commonly included as part of the basic service charge package) and domestic assistance (assisted living leases commonly include one or two hours a week).

Delivering personal care services is more complex. It is expensive to provide an on-site 24 hour service, particularly if this is not fully used. In local authority commissioned developments residents may be selected to ensure the on-site service is viable. In private developments, care is more likely to be facilitated than actually provided on site, except where a care home is an integral part of the development.

Residents' own choices are likely to shape the way in which personal care and support services are delivered in the future. Residents who can afford the full cost of their services may expect to choose their care service provider, rather than be

restricted to the one offered by the management organisation. At the same time, public policy is driving hard in the direction of offering similar choice and control (through 'individual budgets') to residents whose care is publicly funded.

### Who ensures the quality of services?

In England and Wales, personal and nursing care services provided by agencies (as opposed to individuals) can only be delivered by registered service providers, who are inspected regularly to ensure they meet national standards. In Scotland, providers of support services and domestic assistance to people considered vulnerable are regulated likewise. Throughout the UK, an initial focus on compliance with minimum standards is moving towards service quality assessment and expectations of continuous improvement. For more information about registration & inspection of services in England, and links to other UK Inspectorates, visit [www.csci.org.uk](http://www.csci.org.uk).

An extremely important aspect of housing with care, and one shared by most providers, is a philosophy of care and support. Their goal is to make available or deliver a package of services that are tailored to individual needs and preferences (person centred in the jargon) and that help people do things for themselves as far as possible – rather than do things for them (that support independence, in another piece of jargon). It is this philosophy, many argue, that most distinguishes housing with care from traditional approaches to care and support for older people. A philosophy of care will therefore be a central feature of a provider's statement of purpose.

The statement of purpose will often spell out an even broader vision; one that is now enshrined in public policy on services for older people. There is a growing consensus that the success of housing with care should be measured by what it

## MORE ON EXTRA CARE HOUSING

'Extra Care' (ECH) is a model of Housing with Care that is more tightly specified than any of the others. Whether as older people, or as their family, friends or advisors, we've all come to share the fear of getting old, frail, isolated or demented, and finding that the services available to us fall short of what's acceptable. Rightly or wrongly, most of us fear a move to a care home; we also read about the poor quality or unavailability of care services to help people at home. Whatever our politics, we know the situation must be improved.

ECH is part of a convincing attempt by the Department of Health, to reconfigure services to older people so that they are joined up, efficient, and customer friendly. It tries to bring together housing that's well designed for older people, services and facilities to help them live a full life, and responsive and person-centred care when it's needed.

At the moment, ECH means moving home to a new environment where housing, services and care are 'under one roof'. However many professionals see ECH as a model for what could be available in every locality, so older people wouldn't need to move. Many ECH developments already open their facilities and services to older people in the neighbourhood.

Government has supported ECH strongly over recent years, investing money in a number of flagship schemes, and encouraging innovation by fostering a 'learning network'. It hopes that by sharing experiences of what has worked well it can help create a culture of continual exploration involving the private sector to shape ECH and other forms of Housing-with-Care.

At present, most new ECH developments are commissioned or driven by Local Authorities. Private provision exists, but because of the high costs involved, developments tend to major on just one or two of the three ingredients that define ECH. In other words, you may get housing and leisure facilities, but not on-site care. Or you might get good housing and care, but few facilities or other services.

contributes to residents' overall sense of wellbeing and quality of life, not simply their health, and a lot of work is being done to refine ways of measuring these kinds of outcomes. We envisage that as the housing with care market grows and matures, providers of all kinds will come to be far more explicit about what they believe their model of housing with care can achieve in terms of quality of life for residents, and what evidence they have to back their claims.

• [www.housingcare.org](http://www.housingcare.org)

# Where can you turn when looking for unbiased information about Equity Release?

Retirement Plus and the Elderly Accommodation Counsel have helped solve the problem – with you in mind. We have worked together to develop an equity release website – [www.eacer.co.uk](http://www.eacer.co.uk) – aimed at helping you understand more about the equity release market.

[www.eacer.co.uk](http://www.eacer.co.uk) is linked to the EAC website [www.housingcare.org](http://www.housingcare.org) – one of the most comprehensive online portals built for those looking for help and assistance with the many issues facing older people, their families and relatives.

**“The main objective is to prepare you to speak to a specialist adviser who can then produce a detailed recommendation for you. Your adviser will also be able to put a time perspective on your enquiry and provide you with confidence about the process with the product provider.”**

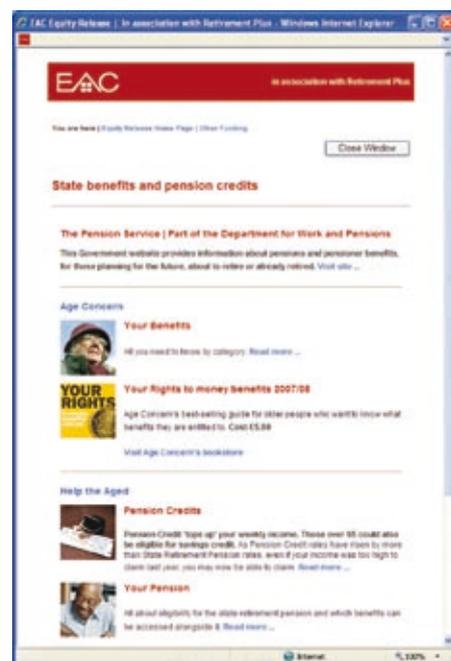
Duncan Young, CEO of Retirement Plus, said: “We are delighted to have been instrumental in researching, designing and developing this website with EAC. We believe it’s vital that anyone contemplating equity release feel that they have somewhere to turn for independent and impartial information. And that is precisely what this website does.”

The website takes a balanced look at equity release. It includes information about the different products available, offers suggestions on where to go for further independent advice and answers the questions that most commonly arise when you decide to release equity from your property.

Crucially, [www.eacer.co.uk](http://www.eacer.co.uk) also contains details of alternative funding that you may not be aware of but which you may be entitled to. This ensures that you are fully informed of your current financial situation so that your final decision will be the one that is the best fit for your circumstances and for your family.

To help you fully research equity release and the part it plays in retirement planning, we hope you take advantage of [www.eacer.co.uk](http://www.eacer.co.uk). The website provides a number of links to other websites where research can be conducted. You will also find a glossary of terms to help with the jargon issue.

Please also remember that equity release is not suitable for everyone. You should consider how it might reduce the value of your estate, particularly if you wish to leave an inheritance. Also important is how equity release may affect any current or future entitlement to means-tested state benefits.



retirementplus  
Unlock Home Equity Fairly

For further information visit [www.eacer.co.uk](http://www.eacer.co.uk)

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[www.retirement-plus.co.uk](http://www.retirement-plus.co.uk)

# WHAT DOES HOUSING WITH CARE COST?

By John Galvin, Chief Executive of Elderly Accommodation Counsel (EAC)

**B**ecause housing with care provides a combination of private accommodation, the use of shared facilities and access to a range of services, working out what it will cost you can be difficult. All but the most affluent people will need to understand their entitlements to state benefits and local authority services, as well as what they can afford themselves. Most providers understand this complexity well, and are able to provide information and advice you might find helpful.

## Your property

To date, more housing with care developments have provided properties for rent than for purchase, as local authorities and housing associations have led the way. However things are changing fast. Housing associations are moving towards mixed tenure provision, where outright purchase, part purchase and renting are offered on the same site. More privately financed assisted living complexes are now coming on stream too, new retirement villages are under construction and an increasing number of care home operators are building small housing estates in their grounds.

Purchase prices vary widely, but most are in the range £100,000 to £300,000 for a one bedroom property, and £125,000 to £350,000 for two bedrooms.

Rentals vary even more widely because they include both public and private provision, but reckon on between £250 and £800 per month for one bedroom and £275 and £900 for two bedrooms.

Part purchase, also known as shared ownership, might mean acquiring a 50% stake in a property for half the normal purchase price plus half the normal rent. Taking an equity

release option at the time of purchase is another way of either affording the property you want or ensuring that you have enough capital or income to cover service charges and possible care costs.

## Service charges

It would be meaningless to quote averages for the ongoing monthly charges that residents need to budget for. But we can at least discuss how to look at the figures you will be presented with.

Fixed charges are payable regardless of how much you use the facilities and services available. The fixed charge will usually cover the cost of managing, cleaning and maintaining the development, the day to day help and support provided by the on-site manager, and the emergency response service. In some developments it also includes some domestic assistance.

Supplementary charges will be made for services you may want to use such as recreational and social facilities, meals in a restaurant or drinks in a bar.

How care services are charged for varies enormously but charges should be clearly itemised rather than obscured, especially so in case of those entitled to help with the costs. Most providers do publish the hourly rate charged for domestic assistance and personal care by their on-site staff or preferred suppliers.

## Financial help towards the service charges

Many of the current generation of retired people are owner-occupiers with capital in their homes but limited income. Care and support services are expensive, so those who choose to move into housing with care need to carefully consider how to make best use of their own resources and take advantage of the collective insurance payouts we

call state benefits.

Advice will probably be needed, initially from an Independent Financial Advisor or a Benefits Advisor, depending on circumstances. For some, it is a difficult adjustment to engage with the complexities of state means tested benefits. In a guide of this nature it is impossible to cover the financing of care and support services in detail; however by way of encouragement, consider one state benefit which is widely ignored and yet possibly the most important to people moving into housing with care.

Attendance Allowance (AA) is a state benefit available to all older people who need help with their personal care on a daily basis. It is not means tested and can be claimed by anyone. The rate at which it is paid depends only on the level of need. And claiming it does not prejudice entitlement to any other means tested benefits.

**EAC's Advice Line 020 7820 1343 can provide information on all aspects of paying for your housing and/or care, and on specialist Independent Financial Advisors.**

• [www.housingcare.org](http://www.housingcare.org)

## STAYING PUT

**Most people in their 50s and 60s don't want to think too hard about where and how they will be living in later life. By their 70s many mask anxieties about their reduced physical capacity by becoming a little defensive, particularly in the face of well-meaning questioning – I intend to stay where I am! And indeed, most manage to do so. It is in their 80s, however, that the day to day consequences of ageing seem to hit hardest; the admission that they can no longer manage the garden is a common trigger to thinking, reluctantly, about moving. Falling down the stairs is a more brutal reminder of failing faculties. Whatever the trigger, moving in your 80s isn't always a good idea.**

**For those who intend to stay put (and most of us do it!), some planning ahead can make all the difference. Create a low maintenance garden while you can, and get yourself in with younger neighbours who might lend a hand later on. Think about technological innovations that can improve your security and safety. Research local home help and care services and what these cost. Do your sums and work out what you will be able to afford to pay if you do need them; take a view on releasing equity from your house; bring children in on your thinking about inheritance.**

**If all this sounds daunting, it needn't be. There are plenty of helpful publications to read, and there are some good, free advice services to help think things through. If you want to 'stay put' successfully into old age, go for it – but prepare for it! And just to prove to yourself that you are open minded, brief yourself on the alternatives to staying put.**



# I CARE GROUP MAKES THE LINK TO INDEPENDENT MATURE LIVING

**E**stablished specialist care provider, the I Care Group, is at the forefront of developments in the residential market for the elderly, following the completion of its 'mature living' complex in St. Anne's, Lancashire.

The development of 'Links View' follows a commitment by the Group to caring for the elderly for almost two decades as a provider of community meals, care at home and the running of residential care homes in Lancashire.

The flagship scheme aims to be a springboard on which I Care will launch a development programme modelled on this successful formula, and the company already has plans for developments on sites in other areas of Lancashire and around the UK.

Under the banner of I Care Extra Care, Links View has been created to offer residents a lifestyle where they can continue to enjoy their everyday lives and home life with the added reassurance of physical and emotional support in a safe and secure environment. Furthermore,

a home at Links View offers residents sound financial long-term planning.

Offering 59 one and two bedroom apartments, Links View presents residents with the opportunity to embark on a carefree lifestyle with the reassurance of a host of late-life facilities on site. Uniquely I Care Extra Care facilities benefit from a technically sophisticated infrastructure that is equipped with telemedicine technology that, among other functions, can monitor some medical conditions.

Set in beautiful surroundings, overlooking the Old Links Golf Course, Links View offers a range of amenities to enrich residents' lives including; an onsite activity room, restaurant, cinema-style television room, hairdressing salon and a library.

For those residents that need the additional care that the I Care Group excels in, facilities include: personal hygiene and grooming and medication management. In addition, and with safety and security in mind, the most up to date intelligent security equipment has been installed



including door entry systems, and CCTV.

"We're proud of our track record in providing care for the elderly across the North West and the development of Links View is a logical step forward in meeting the changing needs of the older generation," explains I Care Group Chairman, Stephen Emmanuel.

"Our philosophy is to bring peace of mind, independence and freedom of choice to senior living. At Links View our residents will experience all these things and more."

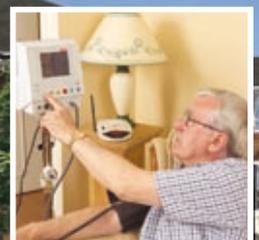
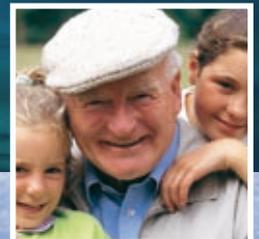
• **For further information about Links View call 01253 721678 or visit [www.icarematureliving.co.uk](http://www.icarematureliving.co.uk)**

## LINKS VIEW

### *Mature Living*

#### Lytham St Anne's, Lancashire

FREEDOM TO CHOOSE, PEACE OF MIND



At Links View you can enjoy a normal life, safe in the knowledge that your every need is catered for; from the most up to date technology, professional, 24-hour on site support and modern leisure facilities. Live life to the full with I Care.

telephone 01253 721678 [www.icarematureliving.co.uk](http://www.icarematureliving.co.uk)

Artists impression of Links View from the Golf Course drawn from the developer's plans and landscaping layouts. Please note; There will be a metal fence along the public footpath bordering Links view. This is suggested to the left of the building but it has not been drawn in its entirety to enable the whole of this elevation to be shown.





**HousingCare.org**  
options for older people



Charity No. 292552 Company No. 1955490 Vat No. 386 3167 27

# Discover all the UK's retirement housing developments through our website

**www.HousingCare.org**



**EAC**  
Advice Line  
020 7820 1343



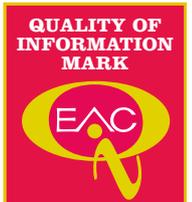
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Advice Line  
020 7820 1343




EAC is a national charity that provides information and advice on all forms of accommodation and services for older people. Our National Database of Housing for Older People contains information on 26,000 retirement developments across the UK, and our Quality of Information Mark aims to ensure that each is described honestly and fully.



Development of the EAC Quality of Information Mark and research into housing-with-care were sponsored by The Housing Corporation and the DH Care Services Improvement Partnership.

**Elderly Accommodation Counsel**

3rd Floor, 89 Albert Embankment, London SE1 7TP  
Tel: 020 7820 3755 Email: enquiries@eac.org.uk

Care Services Improvement Partnership **CSIP**

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BRITISH HOUSEBUILDER OF THE YEAR AWARD TOP TEN FINALIST FOR 8 YEARS RUNNING  
(Daily Express 76-150 Homes & Best Retirement Homes categories)

