

A senior's guide to housing options in later life

As we age, the way we interact with our living environment is bound to change. This is a natural aspect of life, which everyone experiences as they move closer towards retirement and beyond. The good news is that there's a large variety of options for anyone who's reaching this point.

Whether you choose to stay in your current home, want to look at residential alternatives or have a specialist housing environment in mind, there are various accommodation types available to suit your needs.

In this guide, we'll discuss all three of these options, looking at the different factors involved in each. We'll also look at how to assess which is right for you on an individual level, as well as schemes and grants available to make funding your home and lifestyle possible.

Staying at home

Your home is somewhere you've most likely put a lot of time and effort into making your own. As such, it's understandable that you may want to keep living there long into your retirement. However, as you age, the home that worked well for you in your forties and fifties can become challenging. Fortunately, there are plenty of options available for anyone deciding to pursue this path:

- **Adapting a home.** If you find you're largely still able to live at home comfortably but are struggling with one or two aspects of daily life, making adaptations to the building could be the perfect solution. Simple changes could make a home safer, while extending the amount of time you're able to live there for.

Some common examples of at-home adaptations include:

- Widening doorways to accommodate wheelchairs
- Moving furniture so paths are clearer
- Lowering countertops for easier access
- Replacing all old or outdated equipment with new appliances
- Adding non-slip tape where required
- Building a stair lift to help with accessibility in the home
- Adding grip bars to walls.

These changes could be all that's needed to **ensure a senior maintains their independence** for longer.

- **Family and friends.** If a close family unit is present, it may be a little bit easier for you to stay in the home you're used to living in. Regular check-ins from relatives or other loved ones could help with the tasks and chores that might otherwise become a bit of a burden as someone ages. This is a great option if it's just odd jobs that need doing, rather than medical caregiving requirements.

- **Getting in-home care.** If more round-the-clock, specialised support is needed, looking for a home care professional is probably the best bet. These workers provide a series of services that allow you to remain in your home, such as:
 - Help with getting in and out of bed or the bathtub
 - Preparing meals and doing the washing up
 - Cleaning the home
 - Serving as a transport system for a senior
 - In some cases, managing finances and paying household bills.

The core benefit of home care is the long-term commitment that comes with these forms of specialised services. It's also a useful support system to turn to during periods of extended illness, which might leave someone less mobile. Once a full recovery has been made the service can be ended or reduced.

Residential and other housing options

If you're finding that you may need more day-to-day support, then moving into residential housing might be the best way forward. This is a tough decision, so be sure to weigh up all the options first. You'll find that there's a wide array of care types available, depending on your specific needs:

- **Residential care homes.** These are the most traditional form of care home options for seniors. Residents live together in one large communal building, with meals, accommodation and all other basic amenities included as part of a monthly fee. A lot of care homes will also plan regular day trips and often have visitors from different groups and organisations creating a social environment for residents.
- **Sheltered accommodation.** Also referred to as 'retirement housing', this option allows someone (usually aged 55 or over) to purchase a home that comes with built-in support networks. That doesn't usually mean cooking, cleaning, bathing or other more personal tasks, but rather:
 - A touchpoint with a warden or scheme manager
 - 24-hour support through an alarm system
 - Communal areas and lounges for socialising
 - Regularly organised social events.

Sheltered accommodation effectively allows someone to maintain all the independence they're used to, but with a person to reach out to in the case of an emergency.

- **Assisted living.** Also called 'extra-care housing', this option provides you with a very similar lifestyle to sheltered accommodation but with staff on hand to also provide more intimate care like bathing, cleaning, cooking, shopping and healthcare requirements. These types of homes usually have 24-hour staff available, as well as communal areas.
- **Moving in with family.** This isn't always an option, however, if all parties are happy, it's not uncommon for people to move in with their children, grandchildren, nieces and nephews, friends or other relatives. In these

instances, it's important everyone involved is onboard and comfortable with the new living arrangements.

Specialist housing options

Sometimes the best approach is a middle ground between remaining at home and moving to residential accommodation. Specialist housing exists to serve as this bridge, offering residents a lot of the freedoms they're used to but with support from professional care staff. Some of the best options can include:

- **Shared ownership.** The [Older People's Shared Ownership Scheme](#) allows those aged 55 and above to buy partial ownership of a house (up to 75%), then pay rent on the remainder. This could be a good option for those who are looking to own a home but can't afford the full price. In order to qualify, total household income needs to be £80,000 or less (£90,000 in London) and the scheme is only available in England.
- **Retirement villages.** A number of villages are sprouting up across the UK, with the option for seniors to privately buy, rent or part-buy homes in a gated senior community. These villages usually consist of amenities, such as shops, a gym and even restaurants. In some cases, you may also have access to care professionals. Make sure to always check whether the village meets your specific needs before committing to a home.
- **Almshouses.** Run by charitable trusts, these homes are largely intended for seniors. Almshouses are usually run by local groups, which means you'll most likely only be able to live in one in your immediate community. One thing to note is that residents of an almshouse don't have the same legal rights as most tenants, as they only occupy the home as a beneficiary of a charity. No additional home care support is provided.
- **The Abbeyfield Society.** This charity provides housing for people aged 55 and above. In essence, Abbeyfield homes are a private care residence, with large buildings converted into communal living spaces. Meals are provided daily, with house managers and volunteers on hand to help support the needs of seniors 24/7.

Understanding your housing needs as a senior

Deciding between the different types of housing choices depends a lot on the needs of the person in question. One of the most important things you or someone you care for can do is sit down and assess what requirements are needed in a living environment. Think about each of the following when making a decision:

- **Location and accessibility.** Even if you stay agile and mobile as you enter retirement, this situation could eventually change in time. As such, it's important to consider how far you are from the basic amenities like shops, healthcare centres and family. It's not that driving there has to be the only option, rather that public transport routes need to be easily accessible. If this isn't the case, it may be time to consider a move.

- **Physical needs.** While homes can sometimes be adapted, this isn't always the case. What's more, even in circumstances where changes can be made, costs can run fairly high. If physical needs change and it becomes harder for a person to manage their regular lifestyle and routine at home, it might be time to look for assistance.
- **The budget.** A financial evaluation is arguably the most important factor in deciding housing options. While a lot of issues can be negated by an injection of cash, this isn't always a possibility. If renovations or in-home care prove to be too expensive, a cheaper option might be a move to a retirement village, almshouse, care home or any of the other options we've already mentioned.
- **Home maintenance requirements.** If it gets to the point where even basic home maintenance – such as garden work and tidying, is a struggle – it may be time to consider what other living arrangements might work better.
- **Social environment.** Humans are social creatures at their core. As we age, this doesn't change. If you find yourself cut off from friends, family and the local community, it may be a more ideal solution to find a spot in a care home or communal village where you'll be surrounded by peers.

Preparing for a housing change as a senior

Moving can be stressful at any point in life. Leaving somewhere you've become accustomed to and feel safe in is a big shift for anybody. It can be all the more challenging for someone who's at a point in their lives when adaptability is trickier than it was in the past.

Because of this, it's important to know how to prepare for a move to a new environment. While every individual person and circumstance will be unique, there are common themes across any move later in life. Here are some useful techniques for anyone either about to move or helping someone who is:

- **Clear communication.** There needs to be a clear and open conversation from all parties when moving home. The exact needs of the person moving need to be communicated, while the realistic outcomes also need to be presented by those closest to them. This will help everyone find a solution that works perfectly.
- **Keeping an open mind.** It's very easy, and understandable, to have reservations about moving home – particularly when you're settled. However, it's important to remind a senior that a new home brings with it new opportunities. Interests or hobbies could be rediscovered or unearthed in a new environment, as well as the possibility for cultivating friendships.
- **Have patience.** Everyone needs to have patience during the process. It's not as easy as finding the optimum living space after a couple of days of searching. What's more, it's also important to be patient with yourself and those you're dealing with. Even if it doesn't feel like it at times, everyone's working to find the best outcome possible.

- **Make comfort a priority.** We all want to feel relaxed, safe, and – most importantly – comfortable in our living space. That’s why this should be at the forefront of every decision that’s made when looking for a new home. Comfort isn’t just physical. It can also mean living within financial boundaries that work, as well as how much someone wants to engage with social events and the local community.

Grants and schemes for senior housing in the UK

Moving and paying residential fees can be expensive. The government understands that, which is why a number of grants and schemes exist to make it easier for seniors to foot the bill. Here are some of the best currently available to residents of the UK:

- **Friends of the Elderly**. This senior-first company offers several grants to those living in retirement, with a focus on helping them financially however possible. Money can be used by recipients in whatever way they need, with an application process managed by organisations like community centres, religious centres, carers centres and housing associations. These groups are referred to as ‘referral agents’ for the purposes of the application.
- **The Warm Home Discount**. This government-backed scheme was set up to guarantee that people living across the UK were able to comfortably afford their energy bill. While not specifically targeted at seniors, the grant available (which caps out at £150) is designed to help those who need it most. You’ll qualify automatically if you receive the Guarantee Credit element of Pension Credit or if you’re on a low income.
- **Barchester’s Charitable Foundation** (BCF). The BCF works to provide seniors with a disability in England, Wales and Scotland to help them connect or reconnect with their local communities. They have a number of grants, ranging from £100 to £1,000, which can be put towards whatever requirements a household has. Applications need to be completed by a third-party, who knows the applicant on a personal level.
- **Disabled Facilities Grants**. Another government scheme, these grants are designed to help those who might need to make adaptations to their home in order to thrive. Many different types of disabilities can qualify for the grant, including those that are commonly experienced by seniors.

Finding a home that’s right for you should always be a priority. With your housing options now a little clearer, it should be easier to begin the next chapter of life with a little more confidence.

Useful links

[The essentials of safe, independent living for seniors](#)

[Compare over 50s home insurance deals](#)

[Digital money for seniors](#)