

## Factsheet 2

# Buying retirement housing

November 2017

### About this factsheet

This factsheet explains some options and issues to consider if you are thinking about buying retirement housing. This is specialist housing for older people, which can be either 'age exclusive' or offer some level of support or care.

General information about housing for older people and how to choose a suitable option is in factsheet 64, *Specialist housing for older people*.

The information in this factsheet is applicable in England and Wales. If you are in Scotland or Northern Ireland, please contact Age Scotland or Age NI for their version of this factsheet. Contact details can be found at the back.

Contact details for any organisation mentioned in this factsheet can be found in the Useful organisations section.

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## 1 Recent developments

In **England**, the Government are considering making changes to leasehold law to tackle unfair practices. In particular, they are looking at preventing most new-build houses from being sold as leasehold, restricting ground rent on new leases to a 'peppercorn' and supporting existing leaseholders who are paying onerous ground rents. They are consulting on these issues before deciding what changes to make.

## 2 Introduction

Retirement housing is aimed at older people and residents must usually be aged over 55 or 60. Most retirement housing is sold on a leasehold basis. This means you have a tenancy granted for a long period of time, for example 99 or 125 years. Many new-build retirement properties now come with 999-year leases.

A leaseholder usually pays a large amount upfront and then a small amount of '*ground rent*' to the freeholder (the landlord) each year. This may be as low as £50 but can be £300 or more. Leaseholders usually pay a regular service charge to cover the cost of services provided by, or on behalf of, the freeholder. This can be a significant expense, particularly in retirement housing where additional services are often provided.

A lease reduces in length unless it is extended, so after 30 years a 99-year lease will become a 69-year lease. It is sold at its reduced length when the property changes hands, although it may be possible to extend at the point of purchase. Otherwise, most leaseholders have the right to extend after two years of ownership, but they have to pay a premium.

If a lease is not extended and runs out, the leaseholder may be able to stay in the property on the same terms or the landlord may propose to grant a new rolling tenancy. If the landlord wants the property back at the end of the lease, they need a court order to evict and can only do so on certain grounds.

As a leaseholder, your rights are different to a freeholder's. You have a landlord who retains some control over your property and how you use it. This may make life easier for you, but could be a big adjustment if you are used to living in a freehold property and making all your own decisions. It is possible to purchase freehold retirement properties, see section 12.

Retirement properties can be bought through shared ownership, which involves buying a share of a property. Depending on how big this share is, you may be charged rent on the remainder. It is important to seek advice before purchasing on this basis, as your rights and responsibilities are different to a full leaseholder. See section 13 for more information.

Facilities and services in retirement housing vary between schemes so check what is available before you buy. See factsheet 64, *Specialist housing for older people*, for more information. Contact the Leasehold Advisory Service (LEASE) for more information on leaseholder rights. They give free advice on specific cases by telephone, letter, email or face-to-face, and have advice guides available on their website.

### 3 Scheme management

Most retirement housing schemes are managed by the landlord or a third party manager appointed by the landlord. Some schemes are managed by the residents themselves. All management options are called the '*management organisation*' in this factsheet.

Managing a scheme means providing the services set out in the lease agreement (the 'lease') and maintaining the building in accordance with the lease, the law and relevant codes of practice. The type of services a management organisation is responsible for include:

- provision of a scheme manager service
- upkeep and cleaning of communal areas, such as corridors, lifts, communal lounge, external grounds etc
- repairs and maintenance to the structure, exterior and communal areas
- insurance of buildings.

You are usually expected to pay a service charge to cover the cost of these services. The management organisation should bill you regularly and collect the money.

If you are thinking about buying a retirement property, find out who the management organisation is, how experienced they are at managing leasehold retirement housing, and how often their representatives hold meetings with residents.

Check whether the organisation belongs to a recognised trade body, such as the Association of Retirement Housing Managers (ARHM). ARHM aims to promote and maintain high standards of management in retirement housing. All management organisations registered with the ARHM are bound by its Code of Practice.

You may wish to check whether there is a residents' association that works with the management organisation to ensure residents' views and needs are considered and addressed. For more information on forming a residents' association, see the ARHM website.

You can ask a First-tier Tribunal (Property Chamber) to appoint a different management organisation, see section 11. The *First-tier Tribunal (Property Chamber)* and the Welsh equivalent, the *Residential Property Tribunal Wales*, are called '*the Tribunal*' in this factsheet. Contact LEASE for information on making an application to the Tribunal.

## 4 Scheme manager or warden service

Most retirement schemes have a scheme manager, also known as a warden, house manager or estate manager. They are distinct from the management organisation responsible for providing services specified in the lease, although they may assist in the provision of these services.

The manager's duties vary between schemes, sometimes considerably. In the past, most managers lived on-site and provided individual support for residents, for example emergency help, emotional support and help applying for benefits and social care. Now, the role may involve more administrative and housing management duties. It may be shared by a team of support staff living off-site. In some schemes, an emergency alarm system is the main way for residents to get help and assistance.

Information about a scheme manager's role and duties, hours of service, and details of relief or emergency cover during periods of absence should be included in an information pack, which is provided prior to sale in some cases (see section 8).

The scheme manager's overheads can account for a substantial amount of the service charge, as it includes their salary and, if they live on-site, the cost of maintaining their accommodation. It may include their rent if the lease allows it. When looking at schemes, think carefully about the manager's duties and whether you are willing to pay for this service.

Some schemes may not have a scheme manager. This may mean a lower service charge, but consider whether a scheme without a manager is right for you and what you would do if your needs change in future.

## 5 Services and service charges

### What services are provided in retirement housing?

Services provided vary and are set out in the lease. They usually include:

- **cleaning and general upkeep** of communal areas and grounds
- **repairs and maintenance** – make sure you are clear about the respective responsibilities of the management organisation and residents, particularly if living in a house not a flat. You are normally responsible for maintaining and repairing the inside of your property and for arranging contents insurance
- **the scheme manager service**
- **emergency alarm** provision and upkeep
- **management fees** – the management organisation may charge a fee for staff time and overheads related to scheme administration.

The management organisation is only obliged to provide the services set out in the lease.

## What is the service charge?

A service charge is paid by leaseholders to meet the cost of the services provided. The cost of providing services can only be recovered from the leaseholder if the lease says so.

The service charge payable varies from scheme to scheme, so it is important to be clear about costs before making a commitment. For a one-bedroom flat, you may expect to pay between £1,500 and £3,000 a year, but for some extra care or luxury sheltered properties the charge may be in excess of £10,000. Remember, there are other charges on top of the service charge (see section 6).

## What are my rights around service charges?

You have rights around service charges that are '*variable*', which means not fixed as part of your rent. You have a legal right to request a summary of the service charge account from your landlord. This should detail costs incurred over the last accounting period, show how costs relate to charges you are being asked to pay and say if any costs relate to works which have, or will be, funded by a grant.

In this context, 'landlord' means '*any person who has a right to enforce payment of a service charge*', so it is a good idea to approach your management organisation initially.

If you obtain a summary, you have six months to ask to inspect the full accounts, receipts and other documents and make copies. You should be given a summary of your rights and obligations with each demand for payment.

By law, costs can only be recovered from leaseholders '*to the extent that they are reasonably incurred*' and '*if the services or works are of a reasonable standard*'. You have a right to challenge the reasonableness of your service charge at Tribunal.

You can ask the Tribunal to determine whether you are liable to pay the charge, for example if your landlord is asking you to pay for a service when this is not set out in your lease. You can do this whether or not the charge has already been paid.

You must be consulted before your landlord carries out expensive works to your property or enters into a long-term contract requiring you to pay more than a certain amount each year.

For more information, see the advice guide *Service charges and other issues*, on the LEASE website. They also produce a specific guide on leasehold retirement housing, *Leasehold retirement housing – your rights and remedies*.

## 6 Other charges

If you take out a mortgage to buy a property, you have to keep up with repayments. If you buy via a shared ownership scheme, you may be charged rent on the portion of the property you do not own. Unless you are a freeholder, you have to pay 'ground rent' to your landlord. The amount is set out in your lease and is usually between £50 and £300 a year, although it can be more. Increases in ground rent are restricted by the terms of your lease.

You have to pay Council Tax, water rates and energy bills. Water and fuel charges may be part of your service charge if they are for communal areas such as corridors or the residents' lounge. You have to pay a TV licence fee if you are under 75 and watch or record live television or watch BBC programmes on a laptop. You may receive a concession on your TV licence; check to see if this is the case.

Make sure you have budgeted for all charges, including additional costs such as telephone and internet bills and insurance. Make sure you can keep up with these payments in the long term and will have a good quality of life once paid. Check you could manage if charges increased.

If you want to carry out alterations or improvements to your home, you may have to get consent from your landlord and they may charge an administration fee. Like service charges, administration fees must be reasonable to be recoverable and can be challenged at Tribunal. See section 9 for information about 'transfer fees', which may be charged if you sell or sublet the property or someone moves in with you.

## 7 Financial help

### Service charges and ground rent

If you receive the Guarantee Credit element of Pension Credit, you may be able to get help with some of your service charges. Reasonable charges for the following services are eligible:

- provision of adequate accommodation including some warden and caretaker services, gardens, lifts, entry phones, portering, rubbish removal, TV and radio relay charges
- laundry facilities like a laundry room in a sheltered housing scheme but not personal laundry services
- cleaning of communal areas and windows
- minor repairs and maintenance
- home insurance if it has to be paid under the terms of the lease.

You may also be able to get help with ground rent. See factsheet 48, *Pension Credit*. See factsheet 67, *Home improvements and repairs*, for information on help with major repairs and maintenance.

## Support services

Your local authority may be able to help with support charges that cannot be met through Pension Credit, for example charges for individual support provided by the scheme manager or the emergency alarm system.

In **England**, this help may be available under the ‘*Supporting People*’ programme, but it is becoming more difficult to obtain. Speak to your local authority to see if it is available and what your options are if not.

In **Wales**, there is a national ‘*Supporting People*’ programme that is available in all local authority areas and operates in a standard way. Ask your authority to assess your circumstances and tell you if you are eligible. The Welsh Government has a factsheet and guidance on this programme at: [www.gov.wales/topics/housing-and-regeneration/services-and-support/supporting-people](http://www.gov.wales/topics/housing-and-regeneration/services-and-support/supporting-people)

## Council Tax and other bills

If you are on a low income, you may be able to get help with your Council Tax payments. For more information, in **England** see factsheet 21, *Council Tax*. In **Wales**, see Age Cymru factsheet 21w, *Council Tax in Wales: information about the tax and help you might get towards your bill*.

There are various ways you can minimise or get help with paying energy bills. See factsheet 1, *Help with heating costs* for more information.

If you are struggling to pay your bills, ask an adviser to carry out a full benefits check to ensure you are claiming everything you are entitled to. You may be able to maximise your income by claiming, for example, Attendance Allowance.

## 8 Protection for residents

There are a number of codes of practice providing protection for people living in retirement housing. These are:

- the National House Building Council (NHBC) *Sheltered Housing Code of Practice* - covers properties built by an NHBC-registered company
- the Association of Retirement Housing Managers (ARHM) *Private Retirement Housing Code of Practice* – applies to schemes where the management organisation is a member of ARHM
- the Associated Retirement Community Operators (ARCO) *Consumer Code* – covers certain schemes run by members of ARCO.



## 8.1 NHBC Sheltered Housing Code of Practice

NHBC sets standards for the housebuilding industry. Registered builders and developers must comply with its *Sheltered Housing Code of Practice* when building housing for older people.

The Code requires legal agreements to be made between a registered builder or developer, the scheme's management organisation and the purchaser. These agreements give the purchaser the benefit of the rights set out in the Code.

A purchaser must receive a '*Purchaser's Information Pack*' with important information about the scheme. The management organisation must have a formal complaints procedure, must formally recognise a residents' association with more than 51 per cent of the scheme's leaseholders as its members and can only charge a '*transfer*' or '*exit*' fee in certain circumstances.

Homes built by NHBC-registered builders and developers may come with a warranty, the *NHBC Buildmark*. It applies to newly-built, converted or renovated homes and protects you if certain structural problems occur in the 10-year period after exchanging contracts. If the property is sold during that 10-year period, the remaining cover transfers to the new purchaser.

If you are buying a retirement property, check whether the builder or developer is registered with NHBC, whether you are protected by the Buildmark warranty, and for how long.

The Code applies to housing for older people:

- purpose built or converted after 1 April 1990, and
- set out in a scheme of self-contained properties with a package of estate management services provided.

The Code can be downloaded from the EAC FirstStop Advice website at [www.housingcare.org/downloads/kbase/3316.pdf](http://www.housingcare.org/downloads/kbase/3316.pdf)

### 8.1.1 The Purchaser's Information Pack

The Code states that the Purchaser's Information Pack must be given to the '*first purchaser*' when they reserve the property and '*in good time*' to allow them to consider the information before exchanging.

If the property is sold again, the landlord or management organisation must ensure an up-to-date copy of the Pack is given to the new owner. This should be provided prior to the sale if possible. It is a good idea to request a copy at an early stage.

Although the Pack contains important information, the most significant document you will receive is the lease, as this is legally binding. Make sure your solicitor or independent adviser explains the terms of the lease to you.

The main points included in the Pack are listed below.

### 8.1.2 The landlord and the management organisation

The name and address of the landlord (generally the freeholder) and the management organisation; details of the management organisation's nearest regional office and information on its history and the number of homes for older people it currently manages; details of the relationship between the landlord and the management organisation and in particular whether the management organisation is a party to the lease.

### 8.1.3 The purchaser's legal rights

A summary of the purchaser's rights under leasehold law, including the right:

- to be consulted before major repair works are carried out
- to form a residents' association and the process by which an association can gain formal '*recognition*' and additional consultation rights
- to inspect the service charge account and challenge unreasonable service charges
- to information about the landlord and the management organisation, including information about the duties of the management organisation
- to comment on the management organisation's performance and on the suitability of any new management organisation the landlord is proposing to appoint and to have these views taken into account by the landlord
- to challenge a landlord who fails to provide services, for example by asking the court to order the landlord to carry out repair work or to appoint another management organisation.

The Pack must summarise the main provisions of the lease, including details of services provided, ground rent, charges on re-sale, charges for management services, communal facilities and restrictions attached to the property, for example the age of occupiers or keeping pets.

### 8.1.4 Complaints

Details of the management organisation's complaints and grievance procedure, including a timetable for action on complaints.

### 8.1.5 Services and insurance

A full explanation of all services and facilities provided by the management organisation including:

- the emergency alarm system
- how repair responsibilities are divided between the landlord, the management organisation and the resident
- the procedure for reporting emergency and non-emergency repairs
- details of the insurance for buildings and contents insurance for common areas such as the residents' lounge.

### 8.1.6 Charges and service charges

Full details of all payments, fees or charges you may have to pay to the landlord or management organisation, including:

- an estimate of payments, fees and charges for the current accounting year
- how all the services are charged for and how charges are divided between dwellings
- how often payments, fees and charges are collected
- the process for reviewing the level of payments, fees and charges – how often this takes place and what consultation with residents is involved
- the reserve fund - how it is funded and what it covers.

### 8.1.7 Re-selling

There must be information about your rights on re-sale, including details of any restrictions. Occasionally re-selling is restricted to purchasers over 55 or 60, but, more importantly, occupation of the property is almost always age restricted and you need to inform purchasers of this.

There must be details of any charge the landlord or management organisation makes upon re-sale, including any requirement to contribute to the scheme's sinking fund.

## 8.2 ARHM Private Retirement Housing Code of Practice

Management organisations that are ARHM members are bound by its *Private Retirement Housing Code of Practice*. This is principally aimed at leasehold retirement housing, but in most cases applies to the management of freehold bungalows and houses as well.

The Code covers good practice in providing services, including the scheme manager service, and in setting and collecting service charges. It requires the management organisation to consult residents to a greater degree than the law requires, invite all leaseholders to a meeting at least once a year, visit schemes regularly and encourage the setting up of residents' associations.

The management organisation should provide all purchasers with a Leaseholder's Handbook. This may be called a different name, such as Purchaser's Information Pack or Resident's Handbook. All potential purchasers must be made aware of the Handbook and a copy must be provided in advance of completion if requested.

The Handbook should be sufficient to meet the requirements of the Purchaser's Information Pack in the NHBC *Sheltered Housing Code* (see section 8.1.1), but the management organisation can produce a generic version for all their schemes explaining that each scheme may vary in detail. If so, ask the management organisation to give specific written information about the scheme you are interested in.

The ARHM *Code of Practice* was approved by Government. This means that, although not all aspects are legally binding, its provisions can be considered by a court or Tribunal if action is taken against a management organisation, for example for poor management.

There are Codes for **England** and for **Wales** that you can find on the ARHM website.

### 8.3 ARCO Consumer Code

ARCO is the main body representing '*housing-with-care*' providers. The *Consumer Code* applies to certain schemes run by ARCO members. It does not apply to all the schemes they provide, so make sure you check whether a specific scheme is covered. Schemes covered by the Code may offer a higher level of personal care services than other schemes.

The Code requires the provision of certain core services, for example domestic services for residents and meals available in restaurants or dining areas. Staff must be available on the premises 24 hours a day.

Marketing, advertising and sales materials must be up-to-date, clear and accurate and must not confuse or mislead. You must be given an accurate representation of a scheme's tenure arrangements, care arrangements and residents.

You must not be subject to any aggressive sales techniques and must be given time to digest information and raise queries before committing to a property or package of services. You must be given a Key Facts document summarising the key charges before you pay any reservation deposit, as well as clear information on how the scheme is managed and how care and other services are organised.

Detailed information on charges must be given, including a copy of the latest service charge budget or accounts if you request this. You must be given information on any fees payable if you sell or sublet the property (see section 9), either when you view the scheme or before you pay a deposit. This must include realistic worked examples of the financial impact. You must be told if there are any foreseeable major works that the scheme's reserve fund is unlikely to cover.

You are provided with a contract setting out your rights and responsibilities and those of the landlord or management organisation, including age restrictions for residents, arrangements for repairs and maintenance, and rules around the keeping of pets. Personal care services should be clearly described in a separate contract.

If you buy a property second-hand, the seller should give you the Key Facts document mentioned above. Speak to the scheme's landlord or management organisation if they do not, or if you have any questions.

You can access the full Code on ARCO's website.

## 9 Transfer fees

Some leases require a leaseholder to pay a fee to the landlord or management organisation in certain circumstances. These fees are known by different names, including 'transfer', 'event', 'exit' or 'departure' fees. They are most commonly triggered when a property is sold or sublet, but may be payable if there is a change of occupancy, for example if a new partner, relative or carer moves in.

There is often a lack of transparency about the fee and how it is calculated, but it may be calculated as a percentage of the re-sale price or market value of the property. Most 'housing-with-support' schemes charge a fee of one or two per cent. However, some schemes charge more, for example 10 or 30 per cent. Extra care schemes tend to charge more.

All the Codes of Practice above contain provisions about transfer fees. The NHBC Code states that no share in the equity or equity growth of a property can be claimed by the landlord or management organisation unless the lease provides for:

- a fixed deduction on re-sale to contribute to the scheme's reserve fund (a 'contingency' fee), or
- a fixed deduction on re-sale as part of a 'bona fide' scheme to finance the provision of care to residents or keep service charges low (a 'deferred payment' fee), or
- a defined share of the equity to be retained on re-sale where the property was originally sold at a discount.

The ARHM Code for **England** states management organisations should 'include a clear and prominent explanation of the terms of any event fees in any pre-sale information they provide'. If this cannot be provided directly to the purchaser, it should be given to the seller's solicitor with 'prominent instructions' to pass to the purchaser as soon as possible.

Similar information should be given in the Leaseholder's Handbook. Management organisations should make it clear if a fee is payable simply as a consequence of moving out or as a way to keep service charges lower for residents.

Under the ARCO Code, customers must be provided with information on any fees payable when selling or subletting a property, either when they view the scheme or before a reservation deposit is paid. They must be given:

- information on how and when the fees are payable and how they are calculated
- realistic worked examples of the financial impact of the fees, which clearly state any assumptions made.

In addition, property purchase contracts must clearly set out the rights and responsibilities of the landlord and the resident in relation to fees triggered by leaving or selling the property, or by subletting.

Although the Codes offer some protection against unfair or hidden fees, the lease ultimately dictates if a fee is payable and how it is calculated.

It may not be possible to see a copy of a property's lease until you make an offer. Thus, it is vital you receive detailed pre-sales literature (including the Purchaser's Information Pack or the Leaseholder's Handbook) and ask for a written explanation of any transfer fee terms in the lease. Ask a solicitor or independent adviser to explain the terms and give you a worked example of how much you would have to pay if your property reaches a certain value.

### Note

The Law Commission, an independent body that keeps the law under review and makes recommendations to Parliament, has published a draft code of practice to regulate the charging of transfer fees. The aim is to protect leaseholders from unfair or hidden fees. If approved by Government, it will apply to all new leases and to certain existing leases upon re-sale.

## 10 Terminating leases

As a leaseholder, you have many basic statutory rights. Additional rights depend on the terms of your lease. Seek independent legal advice on your rights and responsibilities before signing a lease.

An important part of the lease relates to the landlord's ability to terminate it early. This is known as '*forfeiture*'. If a property is occupied, the landlord cannot forfeit the lease without first obtaining a court order. There are significant restrictions on landlords' ability to do this and it is possible for a leaseholder to seek '*relief*' from forfeiture after an order is granted.

Most long leases contain a clause allowing the landlord to forfeit the lease if the tenant does not meet their obligations, such as an obligation to pay ground rent or service charges. It may be possible for a landlord to terminate a lease if the leaseholder causes severe nuisance to other residents.

Before purchasing a retirement property, check the landlord's forfeiture policies. Ask them to confirm in writing what action they would take if your needs changed substantially, for example if you develop a long-term health condition like dementia. For more information on forfeiture, contact LEASE.

## 11 The right to manage

If your lease was originally granted for a term of more than 21 years, you can form a company with other 'qualifying' leaseholders and take over responsibility for management of the building. This is known as the 'right to manage' the building. It only applies to leaseholders of flats, not houses or bungalows.

You do not have to prove any fault on the part of your landlord or management organisation, or obtain their consent. However, your building must comply with certain requirements and the company must include at least half of the qualifying leaseholders living there. The right is exercised by the company serving a formal notice on the landlord and any management organisation that is party to the lease.

Alternatively, if the management arrangements put in place by your landlord are unsatisfactory, you can ask the Tribunal to appoint a different management organisation. This right is not available where the landlord is a registered provider of social housing such as a local authority or housing association. For more information, contact LEASE.

## 12 Freehold properties

There may be an opportunity to buy freehold bungalows or houses on retirement schemes, although the vast majority of properties are leasehold. As services are provided to freehold properties in a similar way to leasehold schemes, you need to sign a deed of covenant to accept management services from a specific provider.

As a freeholder you do not have the protection of leasehold legislation, but you should have the protection of the ARHM Code if your management organisation is a member, or the ARCO Code if your scheme is covered. Your property may be covered by the NHBC *Sheltered Housing Code of Practice* if it was built by a registered builder/developer.

Freehold houses should not be confused with blocks of flats where the leaseholders have exercised the collective right to buy the freehold of the block. These occupiers are not freehold owners, but leaseholders who are also members of a freehold company. You should seek independent legal advice if considering this option.

## 13 Shared ownership and other options

### Shared ownership

Shared ownership allows you to purchase a share in a property and pay rent on the remainder. You are able to purchase additional shares in the property until you 'staircase' up to full ownership.

In **England**, there is a specific scheme for people aged 55 or over, called *Older People's Shared Ownership*. In this scheme, your maximum equity share is limited to 75 per cent, but once you reach this level, you do not have to pay rent on the remainder.

Seek independent legal and financial advice if you are considering shared ownership, as there are potential drawbacks. You may find it difficult to move if property prices go up and you only own a small share of your home. You may find it difficult to staircase up, as additional shares are bought based on the value of the property at the time you staircase up, not the original value.

Even if you only own a small percentage of a property, you are likely to have to pay service charges in full. If you fall behind on the rent payments due on the part of the property you do not own, it is possible for the landlord to evict you in the same way as a tenant and you could lose your equity stake in the property.

### Other options

There are other options that could enable you to purchase a retirement property when you would otherwise find it difficult, or make the process of moving easier. There are leasehold schemes for the elderly, which work in a similar way to Older People's Shared Ownership, and 'Lifetime Lease' plans, which offer you the opportunity to purchase the right to live in a property for the rest of your life.

Some developers allow you to 'part exchange' your existing property for a retirement home. This enables you to move without the hassle of selling your property on the open market, although the developer takes a percentage of its market value.

Contact EAC FirstStop Advice for more information.



## Useful organisations

### **Association of Retirement Housing Managers (ARHM)**

[www.arhm.org](http://www.arhm.org)

Telephone 020 7463 0660

A trade association representing organisations managing retirement housing. Its Code of Practice applies primarily to leasehold retirement housing.

### **Associated Retirement Community Operators (ARCO)**

[www.arcouk.org/](http://www.arcouk.org/)

Telephone 020 36971204

The main body representing 'housing-with-care' providers in the UK. Schemes provided by ARCO members may be known as retirement villages, extra care housing, assisted living, close care apartments, or independent living. Some are covered by ARCO's *Consumer Code*.

### **Citizens Advice**

England or Wales go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

In England telephone 0344 411 1444

In Wales telephone 0344 477 2020

National network of advice centres offering free, confidential, independent advice, face to face or by telephone.

### **EAC FirstStop Advice**

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

Telephone Advice line 0800 377 7070

Free advice on housing options for people in later life.

### **Leasehold Advisory Service (LEASE)**

[www.lease-advice.org/](http://www.lease-advice.org/)

Telephone 020 7832 2500 (England)

Telephone 02920 782 222 (Wales)

LEASE provide free initial advice to members of the public on residential leasehold law. They can help if your enquiry is about a flat or leasehold house with a lease longer than 21 years.

Initial advice is defined as the provision of outline, summary, legal advice – as much as can be fitted into a 15 minute time-slot –together with the recommendation as to where more detailed information can be found.

LEASE produce a series of advice guides on leasehold law, which can be viewed on their website. They have an interactive tool to help you locate the most relevant guides for you and recommend that you use this before contacting them for specific advice so that you get the most out of your time with them.

**National House Building Council (NHBC)**

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

Tel: 0800 035 6422

NHBC are a standard-setting body for the construction industry and provider of warranty and insurance for new homes. They produce a Code of Practice which applies to retirement housing built by registered builders or developers after 1 April 1990.

**Shelter**

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

Telephone 0808 800 4444 (free call)

A national charity providing telephone advice to people with housing problems including tenancy rights, homelessness, repairs and Housing Benefit.

**Shelter Cymru**

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

Telephone 0345 075 5005

**Welsh Government**

[www.wales.gov.uk](http://www.wales.gov.uk)

Telephone 0300 060 4400

The devolved government for Wales.

## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice or Age Cymru Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

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

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

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

0800 022 3444

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

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

0800 124 4222

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### Next update November 2018

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