

# Housing Options



**A guide for older people  
in Scotland**

# Who we are

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

**Our three strategic aims** are to:



**Help older people to be as well as they can be**



**Promote a positive view of ageing and later life**



**Tackle loneliness and isolation**

# How we can help

**We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.**

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

## For information, advice and friendship



**Call us free on: 0800 12 44 222**  
**(Monday – Friday, 9am - 5pm)**



**Visit [agescotland.org.uk](https://agescotland.org.uk)**  
**to find out more.**

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# Introduction

The home you have in later life affects your health and your ability to be independent. Even if you are happy living where you are now, it is wise to think about what you might need from your home in the future.

Planning ahead for your future housing needs is best done alongside other planning such as making a Will, setting up Power of Attorney and financial planning.

What you want and need from your home will be personal to you. Your options will depend on your financial situation, what is available where you want to live, the support you need now or may need in future and the cost of keeping your home warm.

This guide provides information about the options available, whether you want to move soon or are planning ahead.



# Staying where you are

Staying where you are has obvious benefits. You are surrounded by a lifetime's collection of possessions and memories, you may have friends and family nearby and your pets are at home there too. A familiar home environment really helps if you have problems with your sight or difficulties with your memory.

# Care, support and adaptations

## Care

If you need care or support to live at home, sometimes a straightforward adaptation like a ramp to your front door, grab rails in your bathroom or having equipment such as a shower chair can make life a lot easier.

You can apply to your local council's social work department for an assessment of your care needs. The council or a health professional will visit you at home and assess what care you need, and what you need to pay towards the cost. Care that is classed as personal or nursing care is free.

The help you are entitled to could include support from carers, a budget you can use to arrange your own care, health services and housing services.

You will probably need to wait a while for an assessment, so let the council know if your care needs are urgent.



Find out more from our guides **Care and support at home: assessment and funding** and **Care and support at home: practical help**.



## Support

There are organisations that provide practical support to older people to live independently at home.

The **Food Train** operates in many areas of Scotland. Services vary locally but they can usually help with grocery shopping and delivery, home support visits or befriending support.



Find your local Food Train branch at **[www.thefoodtrain.co.uk](http://www.thefoodtrain.co.uk)** or call **01387 270 800**.

The **British Red Cross** can help if you need to hire equipment and provides a range of practical support.



Call their support line on **0808 196 3651** or see their website **[www.redcross.org.uk/support-line](http://www.redcross.org.uk/support-line)**.

Call the Age Scotland helpline on **0800 12 44 222** to find out about the support available in your area.



## Adaptations

### Adaptations to common areas

For private tenants and homeowners, if you need to adapt common areas of a building such as shared stairs, or to add a ramp outside a shared doorway, a majority of the property owners need to consent. A majority of one will do, so you will not be prevented from making the adaptation if a minority of owners object.

### Adaptations for homeowners

If you own your home and need to adapt it because a disability makes it unsafe for you to live there, you may be able to get help from your council's **Scheme of Assistance**.

Scheme of Assistance grants are usually only available for essential adaptations to make your home accessible. This could include widening doors or fitting ramps for wheelchair access, installing a wet room or lowering kitchen work surfaces.

An occupational therapist will assess what you need, whether you qualify for assistance and how urgently adaptations are needed.

### Adaptations for tenants

Tenants have a right to adapt their home to make it suitable if someone with a disability lives there, or if they need to install heating or energy efficiency measures under a Scottish Government scheme. The rules are different for private tenants and council or housing association tenants.

A **private landlord** has a duty to make reasonable adjustments if you have a disability. These could include changing a no-pets rule if you have an assistance dog or providing an accessible entry phone. The landlord can only refuse if there is a good reason, for example their mortgage lender will not allow it.

Once you have agreement to make the adaptation, you can apply for help from the council's Scheme of Assistance.

A **council or housing association landlord** can help if you need adaptations because of a disability. An occupational therapist will assess your needs, whether you qualify for help and how urgently the adaptations are needed. If funding is available, the landlord will organise and pay for the work, but you may need to wait a while. If you are a housing association tenant and you do not want to wait, you can choose to arrange and pay for the adaptations yourself if your landlord agrees.

**Care and Repair** services operate in many areas of Scotland. They provide independent advice and assistance, and usually help homeowners, private tenants and crofters aged 60 or over to repair, improve or adapt their homes. Most also provide handyperson services.



For details of your local service call Care and Repair Scotland on **0141 221 9879** or see **[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)**.

## Hearing loss and your home

Hearing loss is very common as people get older. If you are concerned about hearing loss your GP can refer you for specialist NHS help. If you need a hearing aid, the NHS can provide one free or you can buy one from a private company. New batteries and other maintenance are free for NHS hearing aids.

Home adaptations that can help include:

- adding a hearing loop (induction loop) to door-entry intercoms
- fitting flashing doorbells
- installing linked heat and smoke alarms that flash or vibrating pads that go under the pillow at night.



You can get expert advice about how to manage your hearing loss on the **RNID website**  
**<https://rnid.org.uk/about-us/rnid-in-scotland>**,  
or call **0808 808 0123**, textphone: **0808 809 9000**.

## Sight problems and your home

If you have problems with your sight, there are adjustments that can help you at home.

Dim lighting can make it harder to see. Let in as much daylight as possible by keeping curtains pulled back during the day. Avoid net curtains as they reduce the amount of light that comes in.

Glare from a bright bulb can be a problem too; table lamps can help to spread the light around more evenly and task lamps will focus light where you need it most.

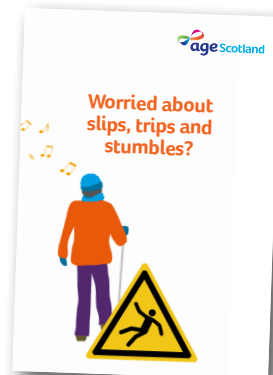
Make your home as safe as possible by fixing hazards such as loose carpets, rugs and dangling cables. Fit handrails next to steps and use non-slip flooring in bathrooms and kitchens.

Age Scotland's guide **Worried about slips, trips and stumbles?** explains more. Specialist charities can give advice about managing sight loss.



**Sight Scotland**'s Family Support Line can help with sight-loss topics, including adapting to sight loss and practical support. Call **0800 024 8973**.

**RNIB Scotland** provides talking books, braille books and music scores through their **RNIB Library Service** and runs telephone social groups including book groups. Call **0303 123 9999** or visit their website at **[www.rnib.org.uk/scotland](http://www.rnib.org.uk/scotland)**.

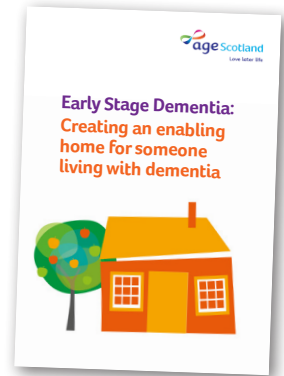


## Dementia and your home

Most people living with dementia want to remain in their own home for as long as possible. Age Scotland's guide **Creating an enabling home for someone living with dementia** looks at changes that could support someone living with dementia to be independent, safe and comfortable at home.



Call the Age Scotland helpline for a copy on **0800 12 44 222** or order a copy through the Age Scotland website **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.



# Having a warm and energy efficient home

Whether you are staying where you are or looking for a new home, it is important to have an energy efficient home to have the best chance of managing your bills.

Your home's Energy Performance Certificate rates the energy efficiency of your home and lets you know what you can improve. You will need an Energy Performance Certificate if you are selling a home or if you are a private landlord.

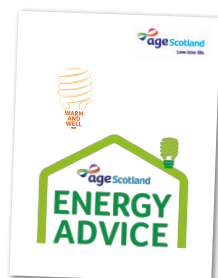
**Home Energy Scotland** can let you know about any schemes that may be able to help you with the cost of energy efficiency improvements. Some schemes are means tested, but others are simply based on where you live.

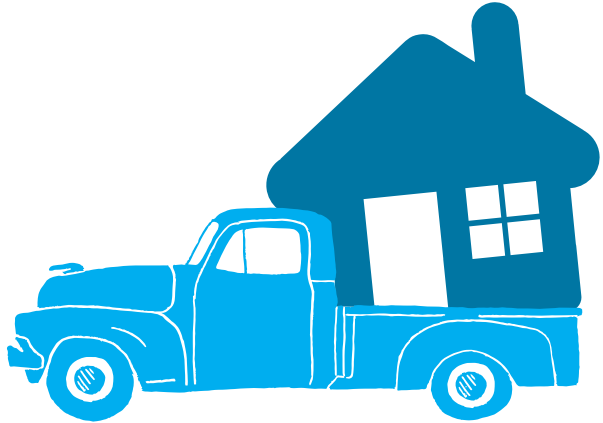


You can call Home Energy Scotland on **0808 808 2282** or visit their website **[www.homeenergyscotland.org](http://www.homeenergyscotland.org)**.

If you are worried about your energy costs or would like to know how your energy supplier could support you if there is a power cut, call the Age Scotland helpline on **0800 12 44 222**.

Our **Warm and well** guide explains more about energy issues and staying well in winter.





# Moving to a home that suits you better

## What are you looking for in your future home?

There is a lot to get right when you are thinking about what you want and need from a future home. You may want to consider:

### Location

- how well do you know the area?
- are your friends and family nearby?
- where would you go nearby for a breath of fresh air?
- is the area noisy during the day or at night?
- is it easy to get to shops, post offices, banks, pharmacies and medical services?
- are there groups and activities in the area that interest you?

## Transport

- how frequent are local bus or train services?
- how would you get out and about if you could not drive?
- is there suitable parking for yourself and your visitors?
- are the roads cleared in bad weather?
- could you install an electric car charging point in future?

## Accessibility

- would the property work for you if you became less mobile?
- if the property is not on the ground floor, is there a lift?
- are there steps to the main door of the property?
- are the doorways wider than 750mm to accommodate a motorised wheelchair?
- are the toilet, bathroom, living room, kitchen and bedroom all on one level?
- do the doors and windows have handles that are easy to reach?
- are the light switches and electrical sockets reachable without bending or stretching?

## Energy efficiency

- what changes does the Energy Performance Certificate recommend?
- how new and efficient is the boiler?
- is the heating system easy to use and well maintained?
- what will your heating options be when gas boilers are no longer available?



## Money Matters

- are there any service charges or other additional costs to live there?
- can you afford any essential repairs?



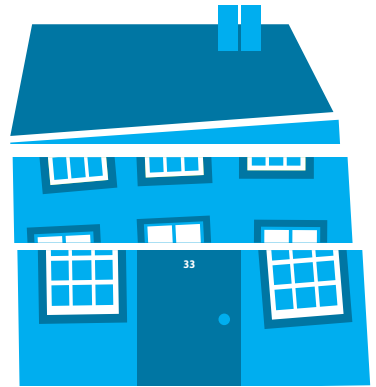
**Housing Options Scotland** supports older and disabled people and veterans who are looking to move to a more suitable home. See their website

**<https://housingoptionsscotland.org.uk>**.

## Moving to a smaller home

Moving to a smaller home can be a good move both practically and financially.

It is likely to be easier to manage and could have lower energy costs too. You could move to an area where your budget would not stretch to a larger home, be closer to family or friends, or settle in an area where there is more to do.



Downsizing may not work for everyone though. Think about:

- would you be happy with less space?
- would you mind parting with some of your furniture and possessions?
- will you have room for people to come and stay?

If you are a council or housing association tenant in a large property, ask your landlord if they have a scheme that could help you move to a smaller home.





# Buying a home

Most properties for sale are advertised online, but it is worth contacting local solicitors and estate agents who will have specialised knowledge of the area.



The **Elderly Accommodation Counsel** is a charity that helps older people make choices about their housing and care. They list properties for older people on their website **<https://housingcare.org/get-advice>** or you can call **0800 377 7070**.

## Working out a budget

Moving house is expensive, and it is important to think through all the costs. Our **Money Matters** guide can help if you have not looked at your budget for a while. You will need to consider:

- your income, and whether it is likely to change
- your regular bills and living costs
- changes to Council Tax, energy costs, transport and insurances
- the effect on any savings you have
- whether you would qualify for a mortgage, and how much you could borrow.



For information about mortgages or to find an Independent Financial Adviser, call MoneyHelper on **0800 138 7777** or visit their website **[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**.

The costs of buying a home include:

**Legal fees** - You will need to use a solicitor. If you can, shop around to see where you can get the best price for the legal work that has to be done. You will be charged more for complicated work, where there are problems that need to be sorted out.



To find solicitors in your area, contact the **Law Society of Scotland** on **0131 226 7411** or visit their website **[www.lawscot.org.uk](http://www.lawscot.org.uk)**.

**Land and Buildings Transaction Tax (LBTT)** – No LBTT is due for the a home costing up to £145,000 (£175,000 for first-time buyers).

For properties costing over these amounts, the LBTT rates are:

£145,000 to £250,000	2%
£250,000 to £325,000	5%
£325,000 to £750,000	10%
Over £750,000	12%

You pay the rates shown above on the amount of the purchase that falls into each band. For example, if you purchase a home costing £160,000, you would pay:

0% LBTT on the first £145,000  
+ 5% LBTT on the remaining £15,000



For detailed information visit the **Revenue Scotland** website **[www.revenue.scot](http://www.revenue.scot)** or call them on **03000 200 310**.



# Different ways of owning your home

## Outright ownership

You own 100 percent of your home, either with or without a mortgage.

## Shared Equity

You buy a share of the property, and the Scottish Government buys the remaining 10% to 40%.

You do not pay any rent and you can increase the amount that you own over time.

You are responsible for any costs a homeowner would be expected to pay, such as repairs, maintenance and insurances.

The Scottish Government's share is repaid when the property is sold.



You can find details of current shared-equity schemes on the Scottish Government website, at [www.mygov.scot/browse/housing-local-services/buy-own-property/getting-help-to-buy](http://www.mygov.scot/browse/housing-local-services/buy-own-property/getting-help-to-buy).

## Shared Ownership

You buy a share of a property (25%, 50% or 75%) and a housing association owns the remaining share. You can buy a larger share of the property after a year if you can afford to do so.

You pay rent (sometimes called an occupancy charge) for the share of the property you do not own.

You are responsible for any costs a homeowner would be expected to pay, such as repairs, maintenance and insurances.

The housing association's share is repaid when the property is sold.



You can find details of current shared-ownership schemes on the Scottish Government website, at [www.mygov.scot/browse/housing-local-services/buy-own-property/getting-help-to-buy](http://www.mygov.scot/browse/housing-local-services/buy-own-property/getting-help-to-buy).

## Buying specialist retirement housing

Retirement housing is usually a cluster or block of privately-owned or shared-ownership properties for people aged 60 or over. It is usually run by a management company that employs staff and organises maintenance and services.

There is usually a warden or manager, but their duties vary so it is worth checking when they are on duty, what they are responsible for, how cover is provided when they are away and what happens if someone needs help at night.

The **Deed of Conditions** for your home is a legally binding contract between you, the other owners of property in the development, and the management company. It should include information about how much say you have in decisions, details of the services available, details of any service charges, and conditions such as age restrictions. You should get advice from your solicitor if you are unsure about anything in the Deed of Conditions.

The management company will usually be responsible for:

- day-to-day running of the development
- cleaning and maintenance of communal areas
- maintenance of the outside of the building
- ensuring agreed services are provided (such as an alarm system)
- insuring the building
- setting and collecting service charges – and letting you know what they are for
- collecting contributions towards a fund for future repairs
- letting you know about changes to any costs (usually annually)
- employing a warden or manager

If there are changes to the management company's responsibilities and charges, you should have four weeks' notice of what's changing.

If you want to buy retirement housing, it can be useful to talk to other people who live there, to get a feel for what it is like. Think about:



## Services provided

- are there any communal areas, and how often would you want to use them?
- is there an efficient heating system?
- how you would get help during the day or at night?
- is there a laundry service?
- what say do you have in the running of shared services?
- how do you make suggestions or complaints?
- what are your options if you need more care and support later in life?

## Your responsibilities as an owner

- do you have to help keep common areas clean and tidy?
- are there any rules about pets?
- what are the are costs and restrictions if you wanted to sell your home?

All management companies must be registered with the Scottish Government.



You can search online for details of a property factor at **[www.propertyfactorregister.gov.scot/PropertyFactorRegister](http://www.propertyfactorregister.gov.scot/PropertyFactorRegister)**.

If the management company is a member of the **Association of Retirement Housing Managers**, they must follow a government-approved code of practice.



You can find out if a company is a member at **[www.arhm.org](http://www.arhm.org)** or call them on **0797 431 1421**.

## Retirement villages

Retirement villages are communities with facilities such as cafés, shops and medical services. They are likely to organise community events and recreational activities but as they are quite self-contained, there is a risk that people who live there may feel cut off from wider society, particularly in remote areas or if they are unable to drive.

# Selling your home



## The Home Report and Energy Performance Certificate

Homes for sale in Scotland must have a Home Report before they can be put on the market. It is a pack of three documents:

The **Single Survey** contains a valuation, a surveyor's assessment of the condition of the home, how accessible it is, any repairs that are needed and what they are likely to cost.

The **Energy Performance Certificate** is the surveyor's assessment of the energy efficiency of the home, its environmental impact and how its energy efficiency can be improved.

The **Property Questionnaire** is completed by the seller. It contains extra information such as:

- the Council Tax band
- any past problems such as fire or storm damage
- any alterations or extensions
- details of specialist work or guarantees
- any legal notices that might affect the home, or factoring costs.



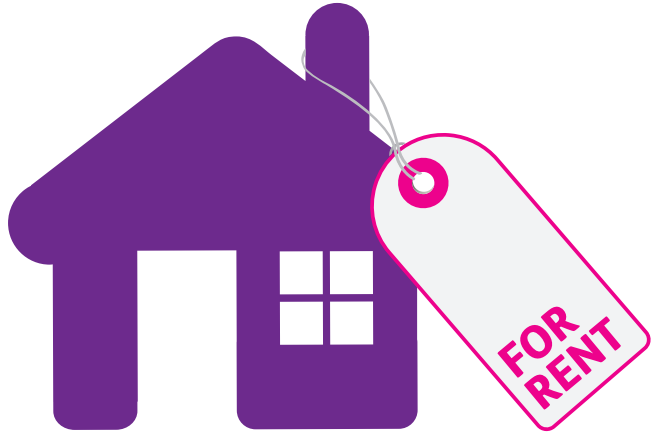
## Putting your home up for sale

You will need to use a solicitor or qualified conveyancer to deal with the legal side of selling your property. They will usually also deal with marketing your property. Their fees are normally a percentage of the final selling price, with VAT on top of this.

If you are in a hurry, or have problems selling your home, there are other options you could consider but get your solicitor's advice first to make sure you understand any risks involved:

- a quick house sale company will make you a low offer but buy your house quickly
- a part-exchange scheme
- a sale and rent back scheme lets you sell your home cheaply to a company that then rents it to you; you may not have the right to live there securely in the long term.

# Renting a home



## Renting from a council or housing association (social housing)

Councils and housing associations provide rented housing, including properties that are particularly suitable for older people.

If you are interested in social housing, contact your local council or housing association to ask what is available locally, and how you can apply to join their waiting list.

**Home2Fit** is an online housing register that allows people with disabilities to find properties that meet their needs. It has information about many aspects of housing, including adaptations, accessible design and housing costs. Visit their website at **[www.home2fit.org.uk](http://www.home2fit.org.uk)**.

In some areas, councils and housing associations have agreed to share one housing register, so you only need to complete one application form and, if relevant, have one medical assessment.

Three national housing associations, Bield, Hanover Scotland and Trust Housing Association have a shared application process called “Home for you”. To apply for properties with them, pick up a form at any of their offices or download it from **[www.homeforyou.org.uk](http://www.homeforyou.org.uk)**.





The first step is usually to complete an application form, on paper or online. You will be asked about:

- where you live now
- any medical conditions that affect you or your family
- the type of housing you need, for example a ground floor flat because of problems with stairs
- any area you need to live in, to be near family or carers.

Your local Citizens Advice Bureau can help you to complete the application, making sure you include all the information needed so that a proper decision can be made.

The council or housing association will have an additional process if you need to move on priority medical grounds because your home is no longer suitable for you; this may involve an interview, completing a form or looking at your care needs assessment if you already have one.

You will probably have to wait some time for housing. The landlord should give you an idea of the average waiting times for different types of housing in different areas, and your likelihood of being offered a home. You may need to complete regular forms whilst you are on the waiting list to let the landlord know whether your circumstances have changed.

Some council areas use ‘Choice-based Letting’ rather than a waiting list. Available properties are advertised online and you bid for the properties you would like to live in. A property will go to the bidder who has been waiting the longest unless another bidder has higher priority.

Each landlord has a policy about how many properties you will be offered and what will happen if they think you have refused an offer without a good reason. You should be given a reasonable time to decide about an offer, and the opportunity to look at the property before deciding. If you refuse an offer, and the landlord thinks you are being unreasonable, you may be taken off the list or not offered another property for some time.

If you are not happy with an offer of housing or other decisions about your application, get advice from a specialist housing adviser if you are unsure how to argue your case.

Once you have a council or housing association tenancy (usually a Scottish Secure Tenancy) you should have a tenancy for life unless you break the terms of the tenancy agreement. Your tenancy should explain:

- how much the rent will be
- how many people can live in the property
- the rules about looking after gardens, and any shared areas
- any service charges
- any rules about pets.

Social housing tenants have important rights including a member of your household taking on the tenancy when you die (succession) and passing on the tenancy to someone else if your landlord agrees (assignation).

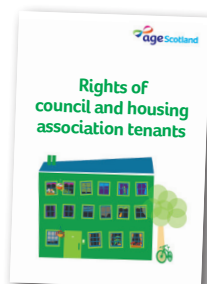
If you already have a tenancy with a council or housing association, they may have a scheme that can help you if you want to move to a smaller property. If your landlord agrees you may also be able to exchange properties with another Scottish Secure Tenant, or a social tenant elsewhere in the UK.



This can be done through websites such as Home Swapper [www.homeswapper.co.uk](http://www.homeswapper.co.uk) or House Exchange [www.houseexchange.org.uk](http://www.houseexchange.org.uk).

If you are not happy with any decisions about your application or tenancy you can get advice from your local Citizens Advice Bureau or Shelter Scotland.

See Age Scotland's **Guide for council and housing association tenants** for detailed information.





## Renting specialist sheltered housing for older people

Sheltered housing is designed for older people or people who have disabilities; it is usually provided by councils and housing associations.

There is no standard definition of sheltered housing, but many properties include a community alarm service and controlled-entry system. There may be a warden who provides daily checks and emergency assistance, but services vary greatly so check what is provided and what this support will cost. Sheltered housing does not include help with personal care.

The council or housing association will be able to tell you about their process for applying for sheltered accommodation. This usually begins with the council's social work department assessing your care needs.

See Age Scotland's guides **Care and support at home: assessment and funding** and **Care and support at home: practical help** to find out what is involved in a care needs assessment.

Properties referred to as **very sheltered housing** or **housing with care** offer more support but allow for more independence than a care home would. People live in self-contained properties, but meals may be provided, either delivered to your home or in a shared dining room. Staff may also be available to provide personal care.



## Renting privately

You can find private housing to rent using local newspapers, websites or letting agencies.

A new private tenancy will usually be a Private Residential Tenancy. This is open-ended, so you cannot be asked to leave simply because you have reached the end of a fixed period. You cannot be evicted without a court order.

You may be able to find a suitable private tenancy quickly, but the rent will be higher than for a council or housing association property. You normally have to pay a deposit and rent in advance. Although most landlords behave well, some tenants still face difficulties persuading the landlord to carry out repairs despite the laws which say they must do so.

Check how much the deposit is (it must be put into a government-approved scheme that will keep it safe), how the rent is paid, who is responsible for maintenance and repairs and also for any specific rules about decorating, keeping a garden tidy or pets.



Almost all private landlords in Scotland must be registered with the **Scottish Landlord Register**. You can check if a landlord is registered at **[www.landlordregistrationscotland.gov.uk](http://www.landlordregistrationscotland.gov.uk)**.

Letting agents in Scotland must comply with a **Letting Agent Code** of Practice and join the **Scottish Letting Agent Register**. You can check the agent's registration at **<https://lettingagentregistration.gov.scot>**.

Age Scotland's **Private tenants guide** explains more.



# Care homes



There are many housing options that support independence in later life, but if someone has complex care needs that cannot be met at home, a care home may be the best option.

Age Scotland's care home guides look at choosing a care home, living in a care home, being a good friend to someone who lives in a care home, care home funding and care home contracts. Call the Age Scotland helpline for copies or order through our website [www.agescotland.org.uk](http://www.agescotland.org.uk).





# Other housing options

## Residential caravans

Residential caravans, also known as Park Homes, are single-storey properties that can be moved from place to place. You buy the caravan and rent a pitch on a residential caravan site. They can be an affordable way of moving into an area that might otherwise be too expensive for you, but you need to check:

- the cost of insurance for your caravan
- the site license – can you live there all year round?
- how much the energy costs will be
- could the caravan be adapted if you develop mobility problems?
- what are the site rules?
- are there age restrictions?
- does the site allow pets?
- how much are the rent and service charges?
- what the people who live on the site say about the pros and cons of being there

Your solicitor can advise you about your responsibilities and any risks.



Further information about mobile homes, including the rights and responsibilities of residents is available on the Scottish Government website:

**[www.gov.scot/policies/homeowners/mobile-homes](http://www.gov.scot/policies/homeowners/mobile-homes)**.

## Moving in with family

Moving in with family works well for some people. You are with people you know well, and someone is on hand in case of an emergency. However, it is important to be realistic and make sure you all have the same expectations. It may be useful to talk about arrangements in advance, for example:

- will you need care, and who will provide this for you?
- how much space will you have for yourself?
- what will the arrangements be for cooking, washing and other chores?
- will the home need to be adapted?
- will you pay rent, or help with the bills?
- if your family members are claiming benefits, will these be affected?
- where will you go if the arrangement doesn't work out as planned?

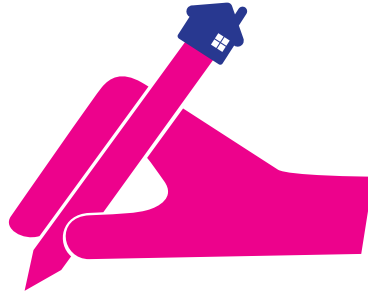
## Home sharing

A homeshare is an arrangement where someone has low-cost accommodation in exchange for providing a minimum of 10 hours' support per week to the home owner. A homeshare scheme will assess you and match you with someone suitable, providing support throughout the process. There are only a few schemes at present.



**Homeshare UK** can advise you about schemes in your area and what is involved. Call **0151 227 3499** or see their website <https://homeshareuk.org>.

## Giving your home to someone else



Some people consider passing on ownership of their home to children or others. They may transfer ownership and continue to live there, move out of the home or place the home into a trust. You should never do this without discussing all the pros and cons with a solicitor.

Giving away savings or property could affect your entitlement to help with care costs and to means-tested benefits like Pension Credit. If you are found to have “deliberately deprived” yourself of money or property, you will be assessed as though you still owned it.





## Homelessness

Homelessness does not only mean not having a roof over your head. You may be legally homeless or at risk of homelessness if, for example, you are staying with someone temporarily but will need to move out in the near future, or you have a home, but cannot live in it safely because of a health issue.

Contact your council as soon as possible if you are homeless or at risk of homelessness. They will give you advice and assistance ranging from general housing advice to providing temporary or permanent accommodation.



Contact **Shelter Scotland** on **0808 800 4444** or see their website **[www.scotland.shelter.org.uk](http://www.scotland.shelter.org.uk)** for expert advice on homelessness.

# Help with Housing Costs



If you have a low income, you may be entitled to financial help with your housing costs. This help includes:

**Housing Benefit** - help with rent if you have a low income and less than £16,000 in savings.

**Discretionary Housing Payments** - a top-up payment if you are already receiving help with your rent but cannot pay the full amount.

**Pension Credit** - this can include additional amounts to help with eligible service charges such as management fees, insurance, minor repairs and the cleaning of common areas. The payments cannot help with day-to-day living costs such as heating, lighting and meals.

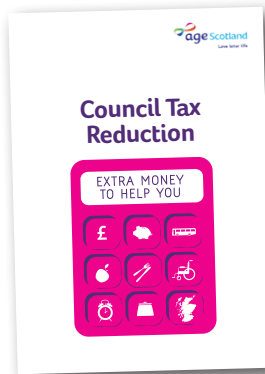
**Support for Mortgage Interest** - if you receive a means-tested benefit like Pension Credit you can take out an interest-bearing loan secured on your home to help pay your mortgage interest costs. See our Pension Credit guide for details.

**The Scottish Welfare Fund** - can provide non-repayable grants from your council to help if you have a low income and are in a crisis, need help to start or maintain a settled home, or need support to stay out of care. Our Scottish Welfare Fund guide explains more.

**Help with Council Tax** – Council Tax discounts are not means tested and can help to reduce your Council Tax, for example the 25% discount if you live alone. Council Tax Reduction can help if you have a low income.



See our **Council Tax** and **Council Tax Reduction** guides or call the Age Scotland helpline on **0800 12 44 222** to find out what you are entitled to.



# Useful Organisations



## Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download / order copies from our website at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

## Care and Repair Scotland

Care and Repair services provide help to older people and those with disabilities to repair, improve or adapt their home. Services vary across Scotland but they usually provide practical assistance with grant applications, finding reputable tradespeople and co-ordinating work. Most also provide handyman services and help with small adaptations.

Tel: **0141 221 9879**

**[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)**

## Citizens Advice Bureau

Free, confidential and independent advice on a wide range of topics including housing, money, benefits, employment and consumer issues.

Tel: **0800 028 1456**

**[www.citizensadvice.org.uk/scotland](http://www.citizensadvice.org.uk/scotland)**

## Home Energy Scotland

Home Energy Scotland offers free advice on how to reduce your fuel bills and keep your home warm. They provide advice on energy efficiency measures and information about any energy efficiency schemes you may qualify for.

Tel: **0808 808 2282**

**[www.homeenergyscotland.org](http://www.homeenergyscotland.org)**

## MoneyHelper

MoneyHelper provides free, independent guidance about money matters including budgeting and mortgages.

Tel: **0800 138 7777**

**[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)**

## Shelter Scotland

Specialist advice and information about housing and homelessness.

Tel: **0808 800 4444**

**<https://scotland.shelter.org.uk>**

This guide has been prepared by Age Scotland and contains general advice only which we hope will be of use to you. Nothing in this leaflet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Age Scotland does not accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

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# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.\*



### Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

\* Texts cost £5 plus one standard rate message

# Let's keep in touch



## Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting [\*\*age.scot/roundup\*\*](https://age.scot/roundup)



## Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



[\*\*/agescotland\*\*](https://www.facebook.com/agescotland)



[\*\*@AgeScotland\*\*](https://twitter.com/AgeScotland)



[\*\*@age\\_scotland\*\*](https://www.instagram.com/age_scotland)



[\*\*/AgeScotland\*\*](https://www.linkedin.com/company/AgeScotland)

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

**Our vision is a Scotland which is the best place in the world to grow older.**

**Contact us:**

**Head office**

0333 323 2400

**Age Scotland helpline**

0800 12 44 222

**Email**

info@agescotland.org.uk

**Visit our website**

www.agescotland.org.uk

**Follow us on social media:**



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