

Housing Options for Older People (P25)



Torbay Disability Information Service

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Important: Please ensure that you are using the latest version of this information sheet. To check this, go to our information sheets page on the Trust website at

www.torbayandsouthdevon.nhs.uk/disinfosheets or call the Disability Information Service on 0300 456 8373

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About this information sheet

This is one of a series of regularly updated local information sheets that aim to meet the most common information needs of people with disabilities and carers in Torbay.

The information should be used as a guide only, as it may not cover all the organisations that can help with your needs. Torbay Disability Information Service (part of Torbay and South Devon NHS Foundation Trust) cannot guarantee the accuracy of the information, or the quality of service provided by the organisations. No liability can be accepted for loss, damage, or injury arising out of any contract made by a private individual with any of the organisations listed.

Details change often, so please make sure you are using the current edition. Latest copies of the sheets are published on the following website page:

www.torbayandsouthdevon.nhs.uk/disinfosheets

If you do not have Internet access, you can ask for single copies from our office.

A full list of our other information sheet titles can be found at the end of this sheet.

Information can be made available in other formats and languages. Please let us know what your needs are.

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Thinking about the future

Planning Ahead

Many people find it difficult to think about the future but as we get older it is important to think about how we will keep our independence in the years ahead.

Forward planning, for example thinking about the need to move or adapt your home, will make it easier for you to deal with any difficulties that you may meet in the future.

Sometimes it is not possible to find the perfect solution and you may need to make compromises. Strike a balance that you will be comfortable with and consult with friends and family. This information sheet is only meant to start you thinking. There are helpful and more detailed publications that you can obtain – some of these are included in the lists of contacts and information at the back of this sheet.

Consider:

- How will you get around in the future if you can no longer drive?
- Do you intend using taxis and buses – is this going to be easy or affordable for you?
- Will you be able to move safely and easily around your home?
- Will the property you live in be too big for your future needs?
- Is your current home warm and secure?
- If you own your own home, will you be able to cope with the continuing maintenance costs?
- Are you living close to friends and family?
- Is it a friendly neighbourhood?

When thinking about the above, please note that there are useful publications that go into 'Planning Ahead' in more detail (see National Contacts and Information, page 26). There are also national and local advice agencies, such as Torbay's

Housing Options Service, which can provide advice on a wide range of housing issues (see Local Contacts, page 23 and National Contacts and Information, page 26).

Having considered the different points above, have you spotted a problem, now, or in the future, that could affect your independence? If so, move on to the following sections, which set out some of your possible options.

Accommodation Choices

Staying in your current home

There are several reasons why you may be considering a move; for example, you may be worried about falls, feeling isolated or insecure or having problems getting out and about.

Whatever your reasons for thinking of moving, it is worth remembering that moving house is often stressful and in the end you may not have all your needs met. Be aware, for example, that 'sheltered' does not necessarily mean easy access. Also, if you are feeling isolated and seeking a livelier social life, sheltered housing may not always include a community room and, if it does, there is no guarantee that residents will use it.

Before thinking about choices such as sheltered housing, consider whether your existing home can be made suitable for your future needs. Think about some of the following options:

- If you are finding it hard to manage independently (for example, due to a sensory or physical disability) you can request an assessment from **Torbay and South Devon NHS Foundation Trust**. You may be entitled to receive various kinds of help, including equipment, adaptations and practical support with domestic tasks and personal care. (See Local Contacts, page 23.)

- If you need help with housework or personal care you can get details of local agencies from our 'Housework, Domestic Help and Laundry Services' or 'Domiciliary (Personal Care) Agencies' information sheets. You may also consider live-in care (local and national contacts are included in our 'Domiciliary (Personal Care) Agencies' information sheet). If personal care is being provided you should always check that the agency is registered with the **Care Quality Commission** (see Local Contacts, page 23).
- If you are aged over 50, **Age UK Torbay Home Maintenance Register** can give you contacts from its list of reputable local tradespeople who have been vetted and have agreed to comply with a strict Code of Practice. They are prepared to carry out work in your home and garden, and offer a wide range of skills: electrical, plumbing, roofing, building, gardening, decorating and many more. Please note that traders on the Home Maintenance Register are not employed by Age UK Torbay so any contract made is strictly between you and the trader concerned (see Local Contacts, page 23).
- **Torbay Home Improvement Agency** assists older, disabled and vulnerable people who live in Torbay. The service can help clients who need assistance to adapt their home, enabling them to remain safe and independent. They may be able to help people to arrange works funded through a Disabled Facilities Grant, subject to a financial assessment and eligibility checks, which may be available to cover some or all of the cost of the works. The Service liaises closely with Occupational Therapists from Torbay and South Devon NHS Foundation Trust as an assessment will be necessary to determine whether clients qualify for an adaptation. Please note that there is no showroom.
Contact: Anyone who may require a Disabled Facilities Grant should self-refer for an OT assessment via (01803) 219700. Torbay HIA is now part of Torbay Council and can be contacted

for general advice on (01803) 208020 (see Local Contacts, page 23).

- If you are aged over 50, **Age UK Torbay Home Maintenance Register** can give you contacts from its list of reputable local tradespeople who have been vetted and have agreed to comply with a strict Code of Practice. They are prepared to carry out work in your home and garden, and offer a wide range of skills: electrical, plumbing, roofing, building, gardening, decorating and many more. Please note that traders on the Home Maintenance Register are not employed by Age UK Torbay so any contract made is strictly between you and the trader concerned (see Local Contacts, page 23).
- If continuing to afford your home is a problem, ask a local advice agency, such as **Age UK Torbay**, to check that you are getting all the benefits to which you are entitled - some extra money may stop you from having to move. (See Local Contacts, page 23.)
- If you own your home and the mortgage is paid off, but you find it difficult to manage financially, an equity release plan may be an option. However, it is essential to take professional advice from an independent financial adviser specialising in such schemes.

Equity release plans involve either selling all or part of your home to an investment company (home reversion plans) or raising a loan against the value of your home (mortgage-backed equity release plans). Whichever type of plan you choose, the effect is to release capital to enable you to manage more easily on a daily basis. Equity release should normally only be looked at as a last resort and may not suit your needs.

If you are taking out an equity release plan it is important to check that the company offering, it is a member of the **Equity**

Release Council and has signed up to the **SHIP** (Safe Home Income Plans) Code of Practice. Members of the Equity Release Council follow a voluntary code of practice, agreeing to provide a fair, safe and complete presentation of their plans to potential clients. Equity Release Council members provide a certificate, which has to be signed by the client's solicitor before a plan can be taken out. If you buy a plan from an intermediary, you may not be covered by this plan. Always take independent legal advice. (See National Contacts, page 26)

The **Financial Conduct Authority (FCA)** is the independent watchdog set up by government to regulate financial services and protect your rights. Mortgage-backed equity release schemes have been regulated by the FCA (previously the FSA) since October 2004, and there is now (with a few exclusions) some regulation of home reversion plans. (See National Contacts, page 26)

Publications that give information and advice about equity release include:

- 'Equity Release' fact sheet, free from Age UK (see page 23 for contact details).
- 'Equity Release Schemes - Lifetime Mortgages and Home Reversion Plans', free from the Money Advice Service (see page 29).

Moving Elsewhere

If, after considering the various options, you still decide that you wish to move, where you can move to will depend largely on what resources you have and where you are currently living. If, for example, you have bought your home, you may wish to buy again (although if you wish to rent you may be able to do so) whereas, if you are currently renting and have little or no money, your choice will be rented housing.

Listed below are the main types of housing for older people and descriptions of each type, including pros and cons and how to go about getting the housing described.

Moving in with Family

Think carefully before moving in with your family. For example, do you get on with them and is their home suitable for you? Will you be living in just a bedroom or a granny flat? How much independence and privacy will you have? It is also wise to be clear about financial and legal arrangements, and it is a good idea to have a legal document drawn up between you and your relatives to minimise disputes and uncertainties in the future.

Sheltered Accommodation

Sheltered housing may be for rent or sale. Applicants must meet the age conditions (this is normally 60+); each provider will have its own policy. Your decision on whether to rent or buy will be mainly influenced by the money you have available.

Sheltered housing offers some security, but also allows residents to keep their independence. If you are thinking about going into sheltered housing, you should consider the following:

- Is there a warden or manager on site? Some schemes are simply housing designed for older people and linked to a community alarm system. However, there is usually a scheme manager or warden, either on site or nearby, who can be contacted in an emergency. The role of the warden varies widely, but they do not offer personal care or help with cooking and housework.
- Although sheltered housing is based on self-contained units, there are usually some areas that can be used by everyone, such as a lounge or common room. Sometimes there may be social events, but not always – you should check with the scheme provider to find out what is included.
- How accessible is the accommodation? If you are finding it difficult to get around, you should bear in mind that most sheltered housing is not built to full ‘mobility standard’. Mobility

standard accommodation is housing that is designed for ease of use by the less mobile. You will need to check on this.

Renting Sheltered Housing

Housing Associations (known as registered social landlords) provide homes for people on low incomes, who would not usually be able to afford to buy their own homes. The system for renting social housing in Torbay is **Devon Home Choice** (see page 15 for full details).

Home Swap Schemes

If you live in a council or housing association property and want to move house, you may be interested in swapping your home with another council or housing association tenant. Mutual exchange schemes help you find a property and advertise your home to other tenants who want to move. Contact your landlord if you are a housing association tenant and want to swap homes.

Buying Sheltered Housing

If you own your home at the moment, you will probably want to buy again. It is often difficult, anyway, for homeowners to rent from housing associations, although in certain cases providers may be sympathetic to applications if the applicants have good reasons for wanting to move, or if they do not have enough money to buy a home in the commercial sector. It's worth noting that some housing associations provide housing for sale as well as to rent and their management fees may be cheaper than fees charged by commercial housing organisations.

Sheltered housing for sale is nearly always built by private developers and the schemes are run by separate management companies. You can register your interest with particular companies when buying or selling your home. Commercial leasehold providers often offer a complete package, including help with removals, etc. Scheme managers or wardens organise

maintenance and other services. You can expect to pay a service charge to cover these costs, so it is important to find how much the service charges will be and whether you can afford them. Refer to a solicitor for advice.

New developments are normally advertised through local estate agents. For your own protection, only buy new sheltered housing from a developer who is registered with the **National House Building Council (NHBC)** and covered by its Sheltered Housing Code (see p.24). It is also important to get expert financial and legal advice, not only on buying the property, but also on the terms of the lease, the service charges, and the running costs. **The Elderly Accommodation Counsel** can provide useful information (see National Contacts on page 26).

Private Landlords

Private renting may be an option while you are waiting for more suitable housing to become available or if you don't yet meet the age conditions to enter a sheltered scheme.

Rented housing is advertised by letting agencies, shops, and the local press.

It's worth remembering that most new tenancies in the private sector are now let on an assured shorthold basis unless the landlord specifies otherwise. This means that the landlord will have the right to bring your tenancy to an end after the first six months.

Girlings is a specialist agency dealing with private retirement housing to rent in England, matching prospective tenants with the most suitable property for them based on their means and requirements (see National Contacts, page 26).

The housing charity, **Shelter** gives general advice and information about rented housing via its helpline and website (see National Contacts, page 26).

Very Sheltered, Extra Care and Close Care Accommodation

Very sheltered or extra care accommodation offers more support than sheltered housing, providing meals and help with domestic tasks and personal care.

Close care housing is usually located in the grounds of a care home, with staff from the home giving extra care and help. Buyers may receive a guarantee that the management will buy back the property if they enter the care home.

Extra care and close care housing can be rented or bought. If you are planning to move to this type of housing, you should ensure that you know how the additional care services are paid for and organised. Services can either be paid for via a service charge or paid for by those who use them. **Always seek independent financial advice.** In Torbay, there are extra care housing schemes in Paignton, including at **Tweenaway Court** – vacancies there are advertised via the **Devon Home Choice** scheme (p.12). For information about the extra care housing schemes at **Whitley Court** in Paignton and **Dunboyne Court** in St. Marychurch, Torquay, see either page 15 (if you are interested in renting) or page 18 (if you are interested in shared ownership).

Abbeyfield Schemes

Abbeyfield houses provide sheltered accommodation in houses of 8-12 unfurnished bed-sitting rooms. Many have en-suite or bathroom facilities with a shared lounge, dining room and garden. The weekly charge usually includes 2 main meals a day, prepared by a resident housekeeper, and facilities for residents to prepare their own breakfasts and snacks. A typical house also offers a call alarm system, an assisted bathroom,

and a network of support from local volunteers. Abbeyfield Schemes operate throughout the country, and in Torbay there are schemes running in Paignton and Torquay. Note that in some Abbeyfield schemes, residents are classed as licensees rather than tenants, which means that their tenure is less secure than that given by other housing associations. Get advice from a solicitor or local Citizens Advice Bureau before deciding to move in. (See Specialist Schemes, page 16)

Specialist Providers

Specialist housing providers may be able to provide people with housing, mainly outside of the Torbay area. If you were in a particular profession or trade, contact the relevant association to find out if they run any housing schemes. There are also schemes operated by church societies and charities. This sheet lists specialist schemes in Torbay only, but providers vary from area to area.

Almshouses

Almshouses are run by charitable trusts and provide low-cost housing to older people in need. Although the houses tend to be old, many of them have been fully modernised. Also, there are some newly built flats and bungalows, some of which are warden-assisted. There are usually strict conditions about who can apply for tenancies.

Residents in almshouses do not have the same legal rights as other tenants, in areas such as rights to continue living in their home. It is a good idea to get legal advice about your rights before moving into almshouse housing. Depending on the scheme, normally almshouses only consider local people meeting certain conditions, but exceptions may be made if the applicant has a connection with the area. In Torbay, there is only the Sir George Cary Almshouses in Cockington – contact the Almshouses on (01803) 607586 for further details.

Adult Placement Schemes

Adult placement schemes enable adults who are vulnerable and disabled to live as independently as possible whilst sharing in normal family life. In the South West, **Shared Lives South West** - a registered charity - administers adult placements, which may be long term or a transition to or from other types of care. Placement providers are usually individuals and families who are able to provide care and accommodation in their own home for a vulnerable or disabled adult. Placement providers would usually support one service user but can provide up to a maximum of three places in their home. All providers are vetted for suitability by Shared Lives South West and will also be regularly monitored in compliance with the national minimum standards for adult placement schemes. For further information about Shared Lives South West or to make a referral, please refer to contact details on page 24.

Care Homes

If you can no longer manage independently, you may be considering moving to a care home. This sheet does not cover care homes, but you will find information about care homes in our care homes sheets (see Other Titles in this Series, p.25).

Sheltered Accommodation to Rent

The system for allocating social housing in Torbay changed from Homefinder Torbay to **Devon Home Choice** in 2010. **Devon Home Choice** is a Devon - wide choice-based lettings scheme. There are five bands depending on need, and bids can be placed on the properties available.

Anyone in Torbay who is seeking a Housing Association or Council home to rent, or part buy under shared ownership needs to register with **Devon Home Choice**. It is advisable to register online via the website at www.devonhomechoice.com so that your application will be processed as quickly as possible.

If you are unable to apply online, contact Devon Home Choice (see below). **NB.** If you are posting an application form, please ensure that you use the correct postage for a **large letter** as any under-funded post will be returned to the post office.

Properties are advertised from 12.00 am on Wednesday to 11.59 pm the following Monday on the **Devon Home Choice website**.

You can bid for up to 3 homes a week, either on the Devon Home Choice website, via an automated telephone service or using digital TV. You can also bid at Torbay Connections office in Paignton Library. If you would like help with bidding, contact Devon Home Choice.

For further information contact:

Telephone: (01803) 207126

To place a bid, call: 0845 402 7894

Website: www.devonhomechoice.com

(See also Local Contacts, p.20.)

Specialist Schemes

There are some specialist housing schemes available locally, including accommodation for retired teachers, provided by the Teachers' Housing Association - this Association belongs to the Devon Home Choice partnership, so details of vacancies are made available via **Devon Home Choice** (see page 15).

The specialist accommodation below is not covered by **Devon Home Choice**, and all enquiries should be made to the schemes direct.

Abbeyfield South West Society Ltd. (Paignton)

Abbeyfield Park House,

13-15 Garfield Road, Paignton, TQ4 6AX

Contact the Housekeeper on: (01803) 557732.

Website: www.abbeyfield.com

Lincombe Manor Retirement Village
Lincombe Manor Village, Middle Lincombe Road,
Torquay, TQ1 2NE
Care Centre: (01803) 389800
Apartment Sales: (01803) 389859
Estate Manager: (01803) 389861
Website: www.lincombemanor.co.uk

A luxury retirement village. Apartments in Thatcher View and The Manor House are for sale to people over the age of 60, and apartments in Orchard Place are available to those over the age of 55, on an 'independent living' basis. Selected apartments are available to rent. There is also a 48-bed care centre on site. The Village is staffed 24 hours a day. It is possible for residents to arrange care provision and additional external services, such as hairdressing, physiotherapy and chiropody. Social activities are arranged and communal rooms are available, including a gym and dining room.

Sanctuary Housing

Estuary House, Peninsula Park, Rydon Lane, Exeter, EX2 7XE
For further information, contact:

- Dunboyne, 170 St Marychurch Road, Torquay, TQ1 3AB
Contact: (01803) 696180 (to rent) or 0800 916 1444 (for shared ownership)
 - Whitley Court, Hayes Road, Paignton, TQ4 5XX
Contact: (01803) 698870 or 0800 916 1444 (for shared ownership)
- Website: www.sanctuary-supported-living.co.uk/extra-care

Extra care housing for over 55's with care needs of at least 5-7 hours per week and 24-hour cover. Applicants under 55 may be considered if there is an ongoing condition or disability which requires at least 5-7 hours of care per week. Facilities include full wheelchair access, activity rooms, assisted bathrooms, restaurant, communal lounge, and hairdressing salon

Sheltered Accommodation to Purchase

How to find vacant Properties

If you are looking for sheltered retirement accommodation to buy, the Elderly Accommodation Counsel (EAC) lists all the latest vacant properties across the UK on its Housing and Care Options website.

For locations and management details of sheltered accommodation to purchase in Torbay, please see the tables on the next two pages. For details of vacant properties at any of these, either contact EAC's FirstStop Advice line (freephone) or log onto their website – see below for contact details.

Elderly Accommodation Counsel (EAC)

3rd Floor, 89 Albert Embankment, London SE1 7TP

FirstStop Advice Line: 0800 377 7070 (freephone)

Email: info@firststopadvice.org.uk

EAC's housing and care options website: www.housingcare.org

Important points to consider prior to purchase

If you are considering buying sheltered accommodation it is important to note the following points:

- **It is very important to get expert financial and legal advice**, not only on buying the property, but also on the terms of the lease, the service charges and the running costs.
- If you buy sheltered accommodation from a housing association, management fees may be cheaper than those charged by commercial housing organisations.
- For your own protection, only buy new sheltered housing from a developer who is registered with the National House Building Council (NHBC) and covered by its Sheltered Housing Code (see p.20 for contact details).

For further information and advice on buying sheltered accommodation, refer to Age UK's fact sheets 'Buying

Retirement Housing', 'Specialist Housing for Older People' and 'Housing Options' or contact the Elderly Accommodation Counsel's FirstStop Advice Line (see above). There is also some useful advice in Independent Age's fact sheet, 'Housing Options'.

Sheltered Housing to purchase from Housing Associations

Housing is sold on a commercial basis by these organisations but management fees may be cheaper than those charged by commercial organisations.

LiveWest Homes Limited

LiveWest, Skypark, 1 Wellington Way, Exeter, EX5 2FZ

Sales Team: (01752) 856037 or 0800 027 9801

Customer Services: 0300 123 8080

Email: enquiries@livewest.co.uk

Website: www.livewest.co.uk

Independent Living Retirement Schemes to purchase from Housing Associations Housing is sold on a commercial basis by these organisations but management fees may be cheaper than those charged by commercial organisations.

Sanctuary Housing

Estuary House, Peninsula Park, Rydon Lane, Exeter, EX2 7XE

Contacts: 0800 131 3348 or 0300 123 3511

SMS Text: 07800 006781 Text Relay: 18001 07800 0066781

Homebuy Team: 0300 123 3516

Email: homebuy@sanctuary-housing.co.uk

Website: www.sanctuary-housing.co.uk

SNG (formerly Sovereign Housing Association)

Vantage Point, Pynes Hill, Exeter EX2 5FD

Telephone: 0300 500 0926 or 0300 111 3600

Website: <https://www.sovereign.org.uk/>

Westward Housing Group
Templar House, Collett Way, Newton Abbot, TQ12 4PH
Telephone: 0300 100 1010
Email: via website Website: www.westwardhousing.org.uk

NB. These flats are managed by Westward Housing Group but they are generally advertised on the open market via local estate agents.

Commercial Leasehold Sheltered Accommodation

Churchill Retirement Living
Millstream House, Parkside, Ringwood, Hampshire, BH24 3SG
Telephone: 0800 077 3978 Email: enquiries@crl.co.uk
Website: www.churchillretirement.co.uk

Cognatum
(formerly English Courtyard Association and Beechcroft Trust)
Pipe House, Lupton Road, Wallingford, Oxfordshire, OX10 9BS
Telephone: (01491) 821 150 Email: property@cognatum.co.uk
Website: www.cognatum.co.uk

FirstPort Property Services (Retirement Homesearch)
Queensway House, 11 Queensway, New Milton, Hants, BH25 5NR
Contact: 0333 321 4060
Email: enquiries@retirementhomesearch.co.uk
Website: www.retirementhomesearch.co.uk
Website: www.firstport.co.uk

(NB. To find out about current vacancies contact Retirement Homesearch or view homes on the Retirement Homesearch Website.)

Retirement Villages (The Priory)
The Priory, Priory Road, Abbotskerswell, TQ12 5PP
Reception: (01626) 360 069 Sales: (01626) 650 178
Email: via website
Website: <https://www.retirementvillages.co.uk/>

Self-contained Apartments

The retirement apartments in Torbay listed below may offer some degree of care, support or communal facilities. For further information or details of current vacancies, please contact the providers, using the contact details provided.

Penlee
5-8 Lindridge Road, Torquay, TQ1 3SD
Contact Name: (01287) 632782 or 07980 921998 (Lailah Conlon)
Email: lailahconlon@mollyyork.com

23 flats. Self-contained and studio flats for ladies only over the age of 55. Communal facilities include laundry room, communal lounge and garden. Regular coffee mornings. Housekeeper visits for 2 hours a day. No meals or care provided – if care or meals are required they need to be arranged on an individual basis.

Sundial Lodge Ltd.
Sundial Lodge, Park Hill Road, Meadfoot, Torquay TQ1 2EA
Contact: (01803) 292889 Email: live@sundial-lodge.co.uk
Website: www.sundial-lodge.co.uk
44 flats. Apartments vary. Meals in own apartments provided. Care and support offered as required, including help with bathing and personal care. Trips out.

Local Contacts

Age UK Torbay

12 Dendy Road, Paignton, TQ4 5DB

Information and Advice Line: (01803) 841832

Home Maintenance Register: (01803) 555181

Email: reception@ageuktorbay.org.uk

Website: www.ageuk.org.uk/torbay

Provides information, advice and advocacy for older people and their carers aged 50 and over.

The Care Quality Commission (CQC)

National Customer Service Centre

Citygate, Gallowgate, Newcastle upon Tyne, NE1 4PA

Telephone: 03000 616161

Email: enquiries@cqc.org.uk Website: www.cqc.org.uk

The Care Quality Commission (CQC) registers and inspects all care homes (and other adult social care and health services) against national essential standards. Inspection reports and reviews of compliance may be available to view on the CQC website or they can be ordered by calling CQC. Information, including booklets, about government standards can be viewed and downloaded from the CQC website.

Devon Home Choice

Telephone: (01803) 207126

Online enquiries: <https://forms.torbay.gov.uk/HousingEnquiry>

Website: www.devonhomechoice.com

Countywide choice-based lettings scheme.

For further information about this scheme see page 16.

Housing Options Service
Telephone: (01803) 208723
Email: housing.advice@torbay.gov.uk
Website: www.torbay.gov.uk/housing

If you are at risk of losing your home, contact the Housing Options Service as soon as possible for specialist advice. The Housing Options Team offers advice and information on a wide range of housing issues. Face-to-face advice is offered in certain circumstances on a pre-booked appointment basis only, by contacting the office.

If you are unable to attend the office due to ill health or disability it may in certain circumstances be possible to arrange a home visit.

Shared Lives South West (formerly SWAPS)
Suite 3, Zealley House
Greenhill Way, Kingsteignton, Newton Abbot TQ12 3SB
Telephone: (01626) 360170
Email: enquiries@sharedlivessw.org.uk
Website: www.sharedlivessw.org.uk

Registered charity, formerly known as SWAPS (South West Adult Placement Scheme). Services can be short (up to 28 days) or long term, and are all about one household sharing their home and lives with other people, who may need accommodation and some care and support. The organisation is registered with the Care Quality Commission, and its carers go through a rigorous assessment and approval process. Shared Lives arrangements are made on a referral basis only, by care managers or by individuals and families direct

Torbay Home Improvement Agency (HIA) assists older, disabled and vulnerable people who live in Torbay. The service can help clients who need assistance to adapt their home, enabling them to remain safe and independent. They may be able to help people to arrange works funded through a Disabled Facilities Grant, subject to a financial assessment and eligibility checks, which may be available to cover some or all of the cost of the works. The Service liaises closely with Occupational Therapists from Torbay and South Devon NHS Foundation Trust as an assessment will be necessary to determine whether clients qualify for an adaptation. Please note that there is no showroom.

Contact: Anyone who may require a Disabled Facilities Grant should self-refer for an OT assessment via (01803) 219700. Torbay HIA is now part of Torbay Council and can be contacted for general advice on (01803) 208020.

Torbay and South Devon NHS Foundation Trust

Telephone: (01803) 219700

Website: www.torbayandsouthdevon.nhs.uk

Please note that if safety is an issue, especially if you are experiencing falls, it is advisable to contact Torbay and South Devon NHS Foundation Trust on (01803) 219700 and ask for an assessment. If you are a Devon resident (living outside Torbay) contact Care Direct on 0845 155 1007 or 0345 155 1007.

National Contacts and Information

- Age UK

(Charity formed by merger of Age Concern England with Help the Aged)

Tavis House, 1-6 Tavistock Square, London, WC1H 9NA

Advice Line: 0800 169 6565

Email: contact@ageuk.org.uk Website: www.ageuk.org.uk

Age UK publishes a series of useful information sheets, including fact sheets on accommodation such as 'Buying Retirement Housing', 'Council and Housing Association Housing', 'Equity Release', 'Housing Options', 'Specialist Housing for Older People' and 'Finding Private Rented Accommodation'.

Information can be downloaded from Age UK website or contact Age UK Advice Line free on 0800 169 6565 (7 days a week, 8.00 am to 7.00 pm).

- The Almshouse Association

Billingbear Lodge, Maidenhead Road,
Wokingham, Berkshire, RG40 5RU

Telephone: (01344) 452922

Email: AlmshouseSupport@almshouses.org

Website: www.almshouses.org

The Almshouse Association, through its member charities, is a major provider of older persons' accommodation in the UK, and can provide information on local charities that administer almshouses.

- Elderly Accommodation Counsel (EAC)

3rd Floor, 89 Albert Embankment, London, SE1 7TP

FirstStop Advice Line: 0800 377 7070 (freephone)

Email: info@firststopadvice.org.uk

EAC's housing and care options website: www.housingcare.org

Offers a range of information on accommodation for older people, including a web-based accommodation database. Also has a telephone advice line providing detailed information on all forms of accommodation for older people nationwide, as well as guidance and advice to help enquirers choose and finance the accommodation most suited to their needs.

- The Equity Release Council (formerly SHIP)

The Old Rectory, Church Lane, Thornby NN6 8SN

Telephone: 0330 012 0239

Email: info@equityreleasecouncil.com

Website: www.equityreleasecouncil.com

The Equity Release Council represents the UK equity release sector and exists to promote high standards of conduct and practice in the provision of and advice on equity release products which have consumer safeguards at its heart. Contact the Equity Release Council or visit its website for information on its consumer standards and for details of member firms which pledge to observe them. The website also gives information and guidance about equity release.

- The Financial Conduct Authority (FCA)

Consumer Helpline: 0800 111 6768 (freephone) or 0300 500 8082

Email: via website Website: www.fca.org.uk

The FCA (formerly FSA) is the independent watchdog set up by the government to regulate financial services and protect people's rights. To check whether an organisation or individual has been registered with the FCA or the Prudential Regulation Authority (PRA) or if it is exempt, you can search the Financial Services Register on the FCA website. The Financial Services Register also gives other useful information such as whether a consumer credit firm has interim permission and which firms are unauthorised.

- Girlings Retirement Rentals Ltd.

Glanville House, Frobisher Way, Taunton TA2 6BB

Telephone: 01225 251 916 (Option1 for Rental Enquiries)

Email: lettings@girlings.co.uk Website: www.girlings.co.uk

Girlings is an agency specialising in the renting of commercial sheltered retirement accommodation.

- Independent Age (formerly Independent Age and Counsel and Care)

18 Avonmore Road, London, W14 8RR

Advice Line: 0800 319 6789

Email: advice@independentage.org

Website: www.independentage.org

Independent Age gives free, impartial advice on a range of issues affecting older people, including housing. It also publishes a series of free guides, including 'Housing Options', which gives advice and information on housing options for older people, and 'Extra Care Housing'. Guides can be downloaded from the Independent Age website or contact the Independent Age Advice Line.

- Money Helper

Holborn Centre, 120 Holborn, London, EC1N 2TD

Telephone: 0800 138 7777,

Website: <https://www.moneyhelper.org.uk/en?source=mas>

A free, independent service set up by the government to help people to manage their money better. Advice and information is available over the phone and online. A range of downloadable guides, including 'Equity Release Schemes', are available on the website or copies can be ordered from the Money Advice Line.

- The National House Building Council (NHBC)

NHBC House, Davy Avenue,

Knowlhill, Milton Keynes, Bucks, MK5 8FP

Telephone: 0800 035 6422 Email: ccsupport@nhbc.co.uk

Website: www.nhbc.co.uk

NHBC is the leading independent standard setting body and warranty and insurance provider for new homes in the UK. If you wish to check whether a builder is NHBC registered, search the NHBC register on their website or call Customer Services.

- Shelter England

Telephone: 0808 800 4444

Website: <https://england.shelter.org.uk/>

Provides advice and specialist help for those with a housing or housing related problem. Torbay residents are advised to speak to an adviser on the telephone in the first instance to check whether they are eligible for help.

- Shelter (Plymouth and Devon)
Ernest English House, Buckwell Street, PL1 2DA
Telephone: 0344 515 2399
Email: devon@shelter.org.uk Website: www.shelter.org.uk

Provides advice and specialist help for those with a housing or housing related problem. Torbay residents are advised to speak to an adviser on the telephone in the first instance to check whether they are eligible for help.

Other Titles in this Series

Most sheets have many pages, and details change often. If you would like copies, please request no more than 5 titles at a time (further details on page 4).

For Disability Support Series	
Bathing and Showering	P02
Domiciliary Care Agencies	P05
Equipment Centres	P07
Equipment Hire and Loan Services (including wheelchair hire)	P08
Finding Funding for Extra Needs	P12
Home Maintenance Services and Building Adaptations	P10
Home Visiting Services	P23
Housework, Domestic Help and Laundry Services	P11
Housing Options for Older People	P25
Keeping Safe and Warm at Home	P13
Leisure and Day Opportunities	P28
Meal Delivery Services	P14
Shop Delivery Services	P16
Telecare (includes community alarm systems)	P04
Transport Services	P20
Care Home Series	
Care Homes: Assisted Living Torbay	C03
Care Homes: Nursing, Torbay	C02
Care Homes: Residential Torbay	C01

If you have any concerns or require further support with topics that are not mentioned above and are not sure where to go or who to contact, please contact Disability Information Service and we will try our best to help you.

Further Information and Advice

Torbay Disability Information Service has been providing comprehensive information and advice to people in Torbay for over 21 years and we are a founder member of the Torbay Advice Network (TAN). Our service is open to any resident of Torbay affected by any type of disability. We also provide information to anyone working or caring for people with disabilities.

No referral is necessary. Simply call us on **0300 456 8373** or email us at dis.torbay@nhs.net

We offer:


- An enquiry desk service covering a wide range of topics related to disability support and independent living.
- Advice and guidance on disability-related social security issues, including benefit checks.
- Many web-based information sheets covering the questions that we get asked most frequently.

Opening hours: Monday to Friday, 9am to 4pm

- **Signposts for Carers**

Signposts for Carers is Torbay's dedicated telephone support service providing specialist information and advice to unpaid carers in Torbay. Contact *Signposts* in confidence to find out about services, equipment, benefits and rights. Support is available on a short or long-term basis.

Calls are diverted to a 24-hour staffed message taking service outside office hours. Your details and enquiry will be relayed to us and we will respond to your enquiry on the next working day.

 **(01803) 666620**

 signposts@nhs.net

Feedback Sheet

Was this information sheet useful?

We are keen to ensure that this information sheet is relevant to your needs and clear. We would be grateful if you would take a moment to answer the questions below and send your response to us either by email at dis.torbay@nhs.net or by post.

Our address is:

Torbay Disability Information Service
4th Floor, Union House
Union Street
Torquay TQ1 3YA

Q: Where did you get this information sheet from?

Q: How old are you?

Q: Was the information easy to read and helpful? (Please tick one box only)

- ☐ **Very Easy**
- ☐ **Fairly Easy**
- ☐ **Undecided**
- ☐ **Fairly Difficult**
- ☐ **Very Difficult**

Q: How might we improve it?

Q: What local disability related support do you struggle to find out about?

Note: Please contact us on 0300 456 8373 if you need help or have questions about the contents of this information sheet.



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This document can be available in other languages and formats.
For more information telephone 0300 456 8373.