



# Assisted living

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# Assisted Living

## Introduction

If you are keen to maintain your independence as you grow older but aware that you might benefit from some support, then assisted living is a good option to consider.

This guide will look at all aspects of assisted living - what it is, who it is for, what it looks like in practice and some of the important details, such as financial support.

It is also worth talking to family or friends who may have gone through a similar decision-making process, as they will often have useful help and advice for you.



# What is assisted living?

Assisted living enables you to live in a home of your own while still receiving care as and when you need it. The home you will move into as part of this arrangement is designed to be yours for life - it's not a temporary solution. It means you can keep your independence and privacy, but have care and support available if you need it.

There is a key community aspect to assisted living and you will have the opportunity to make friends and share interests and activities.

There will also be opportunities to try out new hobbies and skills hosted at the neighbouring care home. Assisted living is also sometimes known as housing with care or extra care housing. It's not the same as sheltered housing or independent living.

Sheltered housing typically involves properties that are grouped together - such as apartments or bungalows - and a scheme manager is available to offer advice at certain times of the day. There is usually a communal lounge and garden where residents can interact with each other, but the level of support available is less than in assisted living. While the scheme manager will check on you every day, they do not provide care or do your shopping for you.

*'There is a key community aspect to assisted living - you will live alongside other people of a similar age with whom you can make friends and share interests and activities.'*



# Who is it for?

Assisted living can be the perfect option for those people who want to live independently, but require some level of care and support now or in the future. It is also suitable for couples who wish to continue living together but have different care and support needs.



# What does it look like in practice?

Assisted living apartments are based on the same site as a care home, so there is the potential for support 24 hours a day, whenever you need it.

This support can take whatever form you require - whether that's help with getting in or out of bed, washing, cleaning, or having your meals cooked for you, or just having the reassurance of knowing that help is available if you need it now or in the future.

Most purpose-built apartments are designed to make life as easy as possible. They are wheelchair-friendly and include features such as:

- Call Bells
- Waist-height ovens and plug sockets so you don't have to bend down
- Slip-resistant bathroom flooring

You are free to participate in as many or as few of the activities and services that are on offer as you like. These include the option to have your meals cooked for you at the care home and enjoy the company there. There will be a communal area - such as a lounge or garden - where residents can get to know each other and there will be regular activities for you to join in with if you wish to do so. These include coffee mornings, trips into the local community, visiting activity groups, craft activities and games nights.

Because you still maintain your independence by having your own front door, you are able to access as much or as little as you like from the on-site care home.



# Financial details

## How does it work financially?

Firstly, if you are a homeowner, you will need to sell the house in which you currently live. This is exactly the same as any other property move.

Selling your home can often be a stressful and time-consuming endeavour, so ensure you have people around you who can help out - whether it's cleaning and tidying or putting a lick of paint on the walls.

Depending on what suits you best, you can then either buy or rent an assisted living property. Make sure you take a good look at the various options that are available in your area to find the right setup for you personally. As this is designed to be a house for life, it's not a decision to rush.

In terms of finances, there are a few other factors you'll need to consider when budgeting and working out what's best for your needs. For example, you will need to pay for your utilities, such as electricity, gas, water, council tax, internet access and phone line.

There is also the cost of your care and support. Since this is tailored to your specific needs, costs will vary - it isn't possible to quote a stock figure. Looking at care packages and how well they would suit your needs will help to establish a rough idea of the amount that you can expect to pay.

Most assisted living properties will also require you to pay a service charge. This is a sum of money that enables the communal areas to be looked after and maintained and will give you one less thing to think about. This will allow you to free up your time and further enjoy your retirement. Some providers may also include some utilities in the service charge.



## Is there financial support available?

Financial support is broken down into two sections - the cost of your housing and of your care.

For the former, you could be eligible for housing benefits from the government, so it is worth exploring this avenue. However, as the tenant, you will always pay the utility bills.

In regards to funding your care and support, you need to have an assessment of your needs by social services. If it transpires you are eligible for financial help, you will be means tested to determine the level of financial support that will be offered to you.



# Who can help me?

There are a number of charities and organisations who are happy to help you through this process.

The [Elderly Accommodation Counsel](#) and its sister organisation [First Stop](#) (both 0800 377 7070) form the UK's largest charity focused on housing for older people, including advice on all types of housing and residential care. They will provide an advice package specific to your needs for a small fee.

[Age UK](#) (0800 169 6565) is a large charity, help and pressure group for older people and can answer queries about housing, residential care, benefits and allowances for England. Have a look at its website and brochures for more details. It has separate organisations for other parts of the UK, such as [Age Scotland](#) (0800 470 8090) and [Age Cymru](#) (0800 022 3444). As the situation on fees, benefits and allowances differs significantly across the UK, make sure you contact the relevant organisation.

[Independent Age](#) (0845 319 6789) has considerable experience on issues such as residential care and its finance. It also produces useful brochures and discussion papers.



# FAQs

## Is there an option to rent an assisted living property instead of buying it?

Usually, there is. You should contact the specific care provider for more details - but generally you don't have to purchase a property if renting is the better option.

## Can I move in with my spouse / partner / friend?

Yes, you can. Assisted living is designed to enable you to continue living your life just as you want.

## Is assisted living suitable for people living with dementia?

It can be. It depends on the individual situation and if the person living with dementia would feel comfortable in an assisted living environment. Care homes with dementia services may be able to provide you with further support. Talk to your GP or social services to see what they think.

## In what situations would a care home be better than an assisted living property?

If you or your relative are struggling to look after themselves and would benefit from constant care, then a care home could be the better option.



## Can I bring a pet?

You will have to check with each care provider, but there's a good chance the answer will be yes since assisted living is designed to enable you to continue living your life as you like it - and that may involve a furry friend!

## Are my family or friends allowed to stay with me?

Yes, they are. It's your house, after all!

## What happens if my health deteriorates?

Part of the advantage of assisted living is that it will adjust around your needs. You can review those needs regularly, talking to your care provider.



# Your right to comment, make suggestions and complain

Good care providers will have a simple procedure for you to make comments and suggestions.

All service providers should encourage service users, family and other advocates to express their opinions about the quality of care and services they provide. They should welcome positive and negative feedback - it will all help them improve what they can offer.



## Sources

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