



WEST OXFORDSHIRE  
DISTRICT COUNCIL

# Housing choices

For older people in  
West Oxfordshire



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# Introduction

Many of us find that as we get older we start to think more about where we live.

- Are you wanting to stay where you are, but need some support to make life easier?
- Would repairs or adaptations to your present home make living there more comfortable?
- Or are you thinking about moving somewhere smaller or nearer to family and friends?
- Have you thought about accommodation with support such as sheltered housing or extra care housing and want to know more.

This guide has been produced jointly by West Oxfordshire District Council and Age UK Oxfordshire to give you some basic information about the various housing options available. It details both local and national organisations that can help you with further advice. (Details are correct as of March 2013).

**This booklet is divided into 3 main sections:**

**Chapter 1: Thinking about your options**

**Chapter 2: Helping you to stay put**

**Chapter 3: Making the right move**

Read the 'Thinking about your options' information first as this will guide you to the services that might best help you.

Please note, any telephone numbers that begin 0800 are free. Numbers starting 0845 or 0844 are often charged at a local rate from land lines but this will depend on your service provider.



An elderly couple is sitting at a desk in a bright, modern office or home setting. The man, on the left, has white hair and is wearing a light-colored button-down shirt. The woman, on the right, has blonde hair and is wearing a blue and white striped shirt. They are both looking intently at a laptop screen. The woman's hand is pointing at the screen. A calculator is visible on the desk in front of her. The background is softly blurred, showing a window with light coming through.

## Section I: Thinking about your options

If you're considering a move,  
think about how to get the  
most out of making a change...

## It's a good idea to think about what you might need in the future as well as what you might want now.

Finding out as much as possible about all the options gives you the best chance of making the right decision.

The main choice you will need to make is about staying put in your present home whilst making changes that will make it easier for you to manage or making the decision to move.

If you're considering a move, think about how to get the most out of making a change.

- What is important to you?
- Are you looking for familiarity? Security? Privacy?
- Do you want to live in a new environment?
- Do you like the idea of a sense of community?

Finding out as much as possible about all the options gives you the best chance of making the right decision.

### TOP TIP:

Talking the possibilities through with family or friends or taking independent advice can also be very helpful.

## A good place to start:

The following websites provide helpful information which could help you decide what's best for you:

### Elderly Accommodation Counsel

To help you think through your housing options, the Elderly Accommodation Counsel (EAC) offers a simple on line questionnaire called HOOP to help older people think about different aspects of their home and how they live in it. There are also a wide selection of resources and materials to help tackle any problems you identify.



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

[www.housingcare.org/housing-appraisal-tool.aspx](http://www.housingcare.org/housing-appraisal-tool.aspx)

### FirstStop Advice

Offers free independent advice and information to older people, their families and carers about housing and care options for later life.



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



[info@firststopadvice.org.uk](mailto:info@firststopadvice.org.uk)



Freephone 0800 377 7070 Monday to Friday 9am - 5pm

### Age UK Oxfordshire

The helpline offers free local independent information and advice. Home visits are available where appropriate.



0345 450 1276 Monday to Friday 10am - 4pm





## Section 2:

# Helping you to stay put

If you would prefer not to move but are finding it difficult to manage, there may be ways to make your life easier and safer...

### Small repairs scheme

If you are a **home owner or private tenant** over 60 years old, West Oxfordshire District Council's Home Improvement Agency (HIA) offers a small repairs scheme for:

- minor plumbing repairs like replacing tap washers
- small carpentry jobs
- fitting door / window locks and door chains
- putting up curtain rails, pictures & shelving
- supplying and fitting key safes, smoke detectors and light bulbs
- minor adaptations such as hand rails and small access ramps

Advice is free but any work carried out by the Agency costs around £18 per hour, plus the cost of any materials used.

The Agency cannot carry out gas or electrical work, unblocking drains or toilets, cleaning, decorating, gardening, insulation works or any work that is the legal responsibility of a landlord.



[www.westoxon.gov.uk/hia](http://www.westoxon.gov.uk/hia)  
01993 861000

### Grants and loans

An improvement **grant or loan** to carry out essential repairs or improvements may be available to some homeowners and eligible tenants through the District Council.



[www.westoxon.gov.uk/housinggrants](http://www.westoxon.gov.uk/housinggrants)  
01993 861000

### Help from your landlord

If you are a **housing association tenant** your landlord may be able to help with gardening and decorating as well as carrying out repairs that they are responsible for doing.

To find out more, contact your own landlord to see what help is available.

Cottsway Housing tenants should contact:



[www.cottsway.co.uk](http://www.cottsway.co.uk)  
0800 8766 366 (freephone) or 01993 890000

### Finding a reputable tradesman

Oxfordshire Trading Standards '**Buy with confidence**' scheme offers a wide range of tradesmen such as plumbers, builders and general handymen, who have been vetted and approved as operating in a legal, honest and fair way.



[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)  
0845 051 0845

**Four Rivers** (owned by Age UK) can organise quotations on your behalf using only Oxfordshire County Council 'Buy with Confidence' approved companies for a fee of £30. They can help you evaluate each quote and be with you whilst the work is done. They also offer a handyman and gardener service from £18p/h.



[www.fourriversoxon.co.uk](http://www.fourriversoxon.co.uk)  
0333 577 1044



### Grants for adaptations

If your home needs adapting to meet your needs, you may be eligible for a grant to **help with the costs**.

Work could include stair-lifts, more appropriate toilet, bathing or shower facilities, ground floor bedrooms, ramps, door widening and kitchen alterations.

A **disabled facilities grant** of up to £30,000 may be available through the District Council. Eligibility is dependent on your needs, income and savings and you may need to contribute to part of the cost.

If you are not eligible for a grant to cover the full cost, the Council maybe able to arrange an **affordable loan** charged against your property.

The **Home Improvement Agency** assists eligible owner occupiers and private tenants with adaptations and provides advice on getting financial assistance.

 [www.westoxon.gov.uk/hia](http://www.westoxon.gov.uk/hia)  
 01993 861000

#### TOP TIP:

If you have a long term illness or are disabled, you do not have to pay VAT on certain goods, services and building work.

Oxfordshire County Council has more information about adaptations and can tell you how to make a self **assessment** or get your needs assessed by an occupational therapist.

Oxfordshire County Council - social and health care team:

 [www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)  
 [socialandhealthcare@oxfordshire.gov.uk](mailto:socialandhealthcare@oxfordshire.gov.uk)  
 0845 050 7666

If you are a **Cottsway tenant** you may be eligible to have adaptations costing less than £2,500 carried out without needing to qualify for a disabled facilities grant.

Other housing associations may also offer similar help if you contact them.

Cottsway Housing tenants should contact:

 [www.cottsway.co.uk](http://www.cottsway.co.uk)  
 [contact@cottsway.co.uk](mailto:contact@cottsway.co.uk)  
 0800 8766 366 (freephone) or 01993 890000

### Help with equipment

There is a growing range of equipment designed with the needs of older people in mind.

Oxfordshire County Council's 'Help to Live at Home' catalogue allows you to browse items, complete a self assessment form and order online.



[www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)  
(and type 'equipment' in the search box)

#### TOP TIP:

Many high street stores and online suppliers such as Boots, Argos and Amazon offer an extensive range of helpful equipment.

You can also get **information and a free assessment** from Guideposts Trust Independent Living Centre. They do not sell equipment but have a range of items on display to try.



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



[ilc@guidepoststrust.org.uk](mailto:ilc@guidepoststrust.org.uk)



01993 899985



Guideposts Independent Living Centre, Abingdon Resource & Wellbeing Centre, Audlett Drive, Abingdon OX14 3GD

For transport advice contact Oxfordshire Travel Advice Line:



[oxtail@oxfordshire.gov.uk](mailto:oxtail@oxfordshire.gov.uk)



01865 323738

### Falls Prevention Advice

The Oxfordshire Falls Prevention Service offers support and advice to help people avoid falls and to regain confidence if they have experienced a fall. The service is provided by specialist nurses who offer a detailed assessment and make recommendations about medication, physiotherapy and home adaptations.

To access the service, talk to your GP, a district nurse or other health practitioner.



[www.oxfordhealth.nhs.uk](http://www.oxfordhealth.nhs.uk)

#### TOP TIP:

For details of a range of local groups and activities of interest to older people, pick up a directory from the Council offices or visit [www.westoxon.gov.uk/seniorsdirectory](http://www.westoxon.gov.uk/seniorsdirectory)

### Support for Carers

If you are looking after someone who needs support because of frailty, illness or disability, then you are a carer. If caring has a major impact on your life, you can talk to Social and Community Services about the help you may need.



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



[carersoxfordshire@oxfordshire.gov.uk](mailto:carersoxfordshire@oxfordshire.gov.uk)



0845 050 7666



### Affordable Warmth helpline

Offers free, impartial advice on improving energy efficiency, to keep warm and healthy, save money and keep bills under control.

As the price of fuel increases, energy bills can become unmanageable. For those restricted to oil or electric heating, or those in solid-wall properties, bills can be even greater.

The helpline is managed by **National Energy Foundation**, a charity in partnership with West Oxfordshire District Council, and Public Health Oxfordshire. Advice includes:

- Insulating (loft, cavity and solid wall)
- Available grants and financial assistance
- Switching energy supplier to get a better deal
- Making best use of heating controls and systems
- Boiler replacements to a high-efficiency model
- Explaining the Green Deal
- Onward referrals to other useful organisations (including the Home Improvement Agency, AgeUK, CAB, Carers Oxfordshire and Oxfordshire Fire & Rescue Service)

The helpline is available to all.

 0800 107 0044 (Monday to Friday, 9am to 5pm)

### Energy Saving Trust

Offers energy saving tips including an online home energy check. Also has details of the Green Deal and energy saving products.



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

0300 123 1234

### Energy monitors

Borrow a monitor from the District Council to find out which of your household appliances are using the most energy so that you can reduce your consumption. You can hire a monitor for up to two weeks for a £10 refundable deposit.



Council's Town Centre Shop, Welch Way, Witney



01993 861000

### Oil bulk buying schemes

If you use oil, there may be a local oil bulk buying scheme that you can join. ORCC is bringing communities together to bulk buy oil and make financial savings.



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



01865 733214

Cottsway Housing tenants may also be able to join a scheme.



01993 890000



### Support and assistance

If you need some assistance - perhaps help with getting up and going to bed, bathing or preparing meals - Oxfordshire County Council can assess your needs and arrange for help including:

- home help to assist with general household tasks
- home care to help with things like bathing and dressing
- meals on wheels
- lunch clubs, social clubs or day centres
- respite care to give you or your carer a break.

If after assessing your needs they find you need more help they will refer you to a specialist team.

 [www.oxfordshire.gov.uk](http://www.oxfordshire.gov.uk)  
 [socialandhealthcare@oxfordshire.gov.uk](mailto:socialandhealthcare@oxfordshire.gov.uk)  
 0845 050 7666

### Support for people affected by Dementia

Moving home can often increase a person's confusion. Care, benefits, adaptations, equipment (including assistive technology) may enable somebody to remain at home.

If remaining at home is not an option, there are options which can provide varying degrees of specialist support and care:

 [www.dementiawebboxfordshire.org.uk](http://www.dementiawebboxfordshire.org.uk)  
 Oxfordshire Dementia information line: 01993 893573  
National Dementia Information line: 0845 120 4048

### Information, advice and support

For help and advice about your care options, residential care information and the support available to you in your own home:

 0844 887 005 to speak to a Helpline Adviser.

If you are eligible for social care, you may be able to receive financial help through self directed support. This helps you to plan and arrange care to suit your needs.

Age UK Oxfordshire Support Brokerage Service can help you find, choose and arrange help and care at home.

 01235 849405 to speak to a Care Options Adviser.

For more information, including examples of how people use their financial support:

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

### Hiring a personal assistant

If you are considering hiring a personal assistant to help you, the **support with confidence scheme** helps you to find someone who is trained, checked and signed up to a professional code of conduct.

 [www.oxfordshire.gov.uk/supportwithconfidence](http://www.oxfordshire.gov.uk/supportwithconfidence)  
 [supportwithconfidence@oxfordshire.gov.uk](mailto:supportwithconfidence@oxfordshire.gov.uk)  
 0845 050 7666



### Community alarm

If you worry about having an accident or falling ill while at home, a community alarm will allow you to call for help even if you can't get to a phone.

A light-weight alarm button on a cord is worn around your neck or on your wrist and works in your home and garden. When pressed, the pendant sends a signal to a control centre. Depending on the problem, a trained member of staff will contact a neighbour, friends or family or the emergency services.

Depending on your income and savings, there may be a cost for an alarm service.

#### Community Voice

@ enquiries@communityvoice.org.uk  
☎ 01865 882231

#### Magna Careline

🖱 www.magnacareline.org.uk  
☎ 01993 764541

#### Age UK Personal Alarm Service

☎ 01235 849424  
No obligation demonstrations are available

### Housing related support

You may also be interested in Community Voice's daytime housing related support service.

Staff visit regularly to check that you are well and have not fallen. They cannot provide help with personal care or general housework but can help you to approach other agencies about practical or financial assistance. Extra support can be provided when returning from hospital or after a period of illness.

You may be eligible for financial assistance with the cost of this service. Contact Community Voice to find out more.

☎ 01865 882231  
@ enquiries@communityvoice.org.uk

### Telecare

Telecare equipment monitors the wellbeing of vulnerable people in their home and includes sensors located around the home which detect dangers such as smoke or overflowing water. Other sensors detect if you have a fall, check for extreme temperatures, bed/chair occupancy and movement, epilepsy and there is a bogus caller button.

For more information and to arrange an assessment, contact the social and health care team at Oxfordshire County Council:

🖱 www.oxfordshire.gov.uk  
@ socialandhealthcare@oxfordshire.gov.uk  
☎ 0845 050 7666



## Safety and security

### Fire safety checks

You may be eligible for a **free home and safety check** by the Fire and Rescue Service. Alternatively, you can complete your own home safety check online.

 [www.oxfordshire.gov.uk/fire](http://www.oxfordshire.gov.uk/fire)  
 [fire.service@oxfordshire.gov.uk](mailto:fire.service@oxfordshire.gov.uk)  
 01865 842999

### Home and personal security

The local **crime reduction** adviser gives free advice and information to help you protect yourself.

 01993 861640

### Keeping safe

Anyone of any age can find themselves subjected to **physical or mental abuse**, treated in a bad way or in a way that makes them feel frightened, exploited or unhappy, sometimes even by those who they should be able to trust.

If you find it difficult to make decisions or protect yourself or you know someone who needs protecting from harm, contact Oxfordshire Social and Community Services.

 [www.safefromharm.org.uk](http://www.safefromharm.org.uk)  
 [socialandhealthcare@oxfordshire.gov.uk](mailto:socialandhealthcare@oxfordshire.gov.uk)  
 0845 050 7666

## General practical help

### Volunteer Link Up (West Oxfordshire)

Volunteer Link Up connects people with time to spare with those who need their help.

Volunteers can help with gardening and small repairs, paperwork, transport to take you out, to appointments, shopping and other errands and sorting out your belongings if you are moving home. They are also always keen to hear from new volunteers.

 [www.vlu.org.uk](http://www.vlu.org.uk)  
 01993 776277 (Monday to Friday 9am - 1pm)

### Oxfordshire Support Finder

This website is a single point of access to information about staying healthy and safe, living at home and transport and leisure activities. With hundreds of local organisations listed, you can search for the services you need.

 [www.supportfinder@oxfordshire.gov.uk](mailto:www.supportfinder@oxfordshire.gov.uk)

### Four Rivers (Social enterprise from Age UK Oxfordshire)

Offers a wide range of domestic services to provide you with help around the home including cooking, paperwork, cleaning, ironing, dog walking, gardening, basic handyman/DIY jobs or grocery shopping. Charges start from £18 per hour.

 [www.fourriversoxon.co.uk](http://www.fourriversoxon.co.uk)  
 0333 577 1044

[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing) | 01993 861010



### Council tax support and housing benefit

If you need help to pay your rent or council tax you may be eligible for housing benefit and/or council tax support.

To get an estimate of how much benefit you may be entitled to contact the District Council benefits team or use our 'web benefits calculator.'



[www.westoxon.gov.uk/benefits](http://www.westoxon.gov.uk/benefits)

01993 861000

If you are an **existing housing benefits customer** and you are worried that changes to your entitlement may mean that you can no longer afford to stay where you are, you may be eligible for transitional financial help for a limited period.

If you have any queries, contact the District Council's benefits team.

### Benefits for the over 50's

Age UK Oxfordshire can provide advice and information about benefits for the over 50's.



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

0345 450 1276

### Citizens Advice Bureau

The Citizens Advice Bureau provides information on benefits and managing debt, and gives advice on a range of legal and financial issues as well as giving specialist housing advice. Home visits may be made if you cannot get to the local office.



The Old Print House, Marlborough Lane, Witney.  
31 High Street, Chipping Norton.



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

08444 111 444

### Pension credit

Pension Credits are awarded by the pension service to anyone of pensionable age to guarantee a minimum income.

Receipt of Pension Credit entitles you to help with your rent and council tax but you do not need to be in receipt of Pension credits to get help.

The pension service will complete a benefit form with you when you make an application for Pension credits.



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

(look under pensions and retirement planning)



08456 060 265

If you are not applying for Pension Credits, please apply to the District Council for housing benefit and council tax support.



## Section 3: Making the right move

Moving will be only be  
successful if your new home  
is right for you...

## Making the right move

Instead of staying put, you may decide that you want to move home perhaps with a view to planning ahead or because your property cannot be satisfactorily adapted or you need more care and support than you can receive at home.

To help you make the right move, ask yourself:

- Is the new accommodation within your budget?
- What are the local facilities like? Is there a post office, shop or bank nearby? Will you be able to keep up your hobbies and interests? Are there social clubs in the area?
- What is the public transport like? Are buses regular? Is there a local train station? Even if you drive now, there could be a time when you do not want to or cannot continue driving.
- Will your friends or family be able to visit easily?
- Do you like the area? Do you feel safe?
- If you are a couple, how will the other manage if one of you is left on your own or your partner goes into a care home?
- What type of heating system does it have? Is it easy to keep it warm?
- Will your new home be suitable or easy to adapt if your needs change in the future?

There are several different housing options for older people.

The website [www.housingcare.org](http://www.housingcare.org) includes specialist directories of over 40,000 **retirement housing developments and care homes** in the UK, with details of nearly 3,000 available properties updated each week. Alternatively, you can request a list of properties in your area by calling 0800 377 7070.

Age UK produce a wide range of information guides and factsheets including:

- Care homes
- Housing options
- Adapting your home
- Equity release
- Buying retirement housing
- Tenants rights
- Finding private rented accommodation



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

**The following pages give information on the range of housing options that you may wish to consider.**

### TOP TIP:

If you don't have family or friends to help you, Volunteer Link Up may have local volunteers who are willing to help with some moving tasks.



01993 776277 Mon to Fri 9am - 1pm

## Making the right move

### Moving to a smaller property

You may find that you can manage better if you move to a smaller property.

This can have several benefits, including releasing equity which can be used to supplement your pension, and reducing maintenance, housework and running costs.

If you are a **housing association tenant** and your home has more bedrooms than you need, by moving to a smaller property you will not only have a home that is more manageable, but you would also free up a larger home for a family that needs it. Some housing associations offer practical and financial assistance to help their tenants to move.

#### TOP TIP:

It is better to move before you are no longer able to cope with a larger property as it gives you time to choose the right property and location to suit your preferences.

### Moving to an adapted property

There are properties to buy or rent, that have either been specifically built for people with disabilities, or that have had adaptations carried out.



[www.accessible-property.org.uk](http://www.accessible-property.org.uk)

To register for an adapted housing association property, contact the District Council's housing services team:



[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing)



01993 861010

Advice on how a property might be adapted once you have moved in is also available from the Council's Home Improvement Agency:



[www.westoxon.gov.uk/hia](http://www.westoxon.gov.uk/hia)



01993 861000

#### TOP TIP:

Seamless Relocation is a house moving service that helps owner occupiers sell and find a new property. They can help with all aspects of the move. However, there is a charge for the service.



[www.seamlessrelocation.com](http://www.seamlessrelocation.com)



020 8621 3553

Alternatively call the Age UK Oxfordshire Helpline:



0345 450 1276



### Moving in with family

Moving in with family can seem like an attractive option and in many cases works well. But it's important for you all to be realistic about what to expect.

Consider the practical aspects:

- What sort of care will you need and who will be able to provide this for you?
- Does the home need to be adapted?
- You also need to be clear about financial and legal arrangements. For example, will you pay rent or help towards bills? If you live with a couple, what would happen if they split up?
- What happens if one of you ends the arrangement - for example, if you needed to move into a care home?

If you invest in your relatives' property, or purchase a property jointly, there may be implications if you then have to be means-tested for assistance with care home fees at some future point.

#### TOP TIP:

Be sure to get separate legal advice from your family and consider having a formal agreement drawn up. It might seem awkward to discuss things of this kind, but it is better for you and your family to know what to do if the arrangement doesn't work out.

### Renting from a private landlord

Contact local estate or letting agents to find out what properties are available to rent, or go online.



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

For details of lettings agents in West Oxfordshire and more about renting locally contact the District Council:



[www.westoxon.gov.uk/rent](http://www.westoxon.gov.uk/rent)



01993 861154

Most private rental property is let on an 'assured shorthold tenancy' - this means that the landlord has the right to end your tenancy after the first six months. However, more often than not the tenancy will simply be renewed.

If unsure about the terms of a contract, or for advice about your rights and responsibilities, call the Citizens Advice Bureau:



08444 111 444

Don't forget to check if you are eligible for any assistance with rental costs. For an estimate of how much benefit you may be entitled to use our 'web benefits calculator'



[www.westoxon.gov.uk/benefits](http://www.westoxon.gov.uk/benefits)



01993 861000

#### TOP TIP:

A letting agency should not charge you unless they find you a property you want. Check the terms of your agreement for how much the deposit is, how to pay the rent and who is responsible for maintenance and repairs.

### Renting or buying from a housing association

Housing associations are non-profit organisations that provide housing for rent and low cost home ownership, including sheltered housing and extra care housing.

To find out about property available from housing associations in West Oxfordshire, contact the Council's housing services team:



[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing)

01993 861010

To be considered for any housing association vacancies in the District, you only need to register with the District Council.

If you would like to discuss your housing situation in more detail, arrange to see a council housing adviser. Home visits are available if you cannot get to the offices in Witney.

Priority for re-housing is determined by a points scheme which assesses the applicant's housing need and the urgency of the need to move. If you are already a housing association tenant and your property is bigger than you need, you will be prioritised for a move.

Applicants who have a local connection with the District and who are over retirement age or have physical disabilities receive priority for vacant bungalows and certain small flatted complexes such as sheltered housing.

Applications from people wanting to move into the District to be near family for support are also considered.

**Owner occupiers** may be eligible for a housing association property in certain circumstances, eg if you would not have sufficient capital from the sale of your home to be able to afford to buy more suitable accommodation in the District.

Properties in Witney are the most popular but some of the smaller sheltered schemes and bungalows in the surrounding villages do not have a very long waiting list.

There are also a number of **shared ownership** properties in the District that can be purchased on a part-rent/part-buy basis. A housing association owns the freehold and sells a shared ownership lease to the occupier ranging from a 40% to an 80% share in the equity of the property.

Details of current properties for sale can be found on the District Council's website and by registering with Catalyst Housing Association.



[www.westoxon.gov.uk/sharedownership](http://www.westoxon.gov.uk/sharedownership)

01993 861010

To complete an application form with Catalyst:



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

0845 601 7729

The Catalyst website also has some useful information including taking a self assessment on affordability.



### Moving to retirement housing

This type of housing might appeal to you if you want to live independently but in a smaller, more manageable home. Some schemes also offer the added reassurance of having an emergency alarm or someone to turn to for assistance, such as a caretaker or on site manager.

When you are looking for retirement housing you need to think about:

- the location of the property
- the size of the property
- the responsibilities of the site manager
- the level of support available
- what costs you would be liable for
- any rules that might affect you, like whether you are allowed to keep a pet
- any restrictions as to who the property may be sold to when you wish to move

There are a small number of housing association schemes and some private developments in the District. For more details including vacancies:

 [www.housingcare.org](http://www.housingcare.org)  
 First Stop on 0800 377 7070 (freephone)

### Buying retirement housing

Details of properties for sale are available from local estate agents or online:

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

A retirement home is usually run by a management group and the quality of the service provided can have a great effect on a scheme.

Check whether the managers are members of a recognised trade body such as the Association of Retirement Housing Managers.

Be sure to get independent, professional advice on your rights and responsibilities before you sign a lease.

For advice see Age UK's free factsheet 'Buying retirement housing'. There are a number of other useful factsheets available.

 [www.ageukoxfordshire.org.uk](http://www.ageukoxfordshire.org.uk)  
 0844 887 0005

Alternatively contact the Elderly Accommodation Counsel for more information.

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

#### TOP TIP:

For your own protection, it is sensible to buy a retirement home only from a builder who is registered with an accredited body such as the National House-Building Council, and is covered by its Sheltered Housing Code.

### Renting sheltered housing from a housing association

Sheltered homes are generally grouped around a residents lounge or common room, with laundry facilities available. Most flatted schemes either have a lift or chairlift. Many schemes also run optional social events for residents.

These schemes do not have resident staff but tenants can receive cover from a 24-hour emergency alarm service and anyone who needs day time support can apply for the Community Voice support service. (For details see page 11).

You don't have to have a current need for support to be eligible for sheltered housing.

For more details about how to apply and to find out what vacancies are available, contact the Council's housing services team:



[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing)  
01993 861010

Cottsway Housing Association manage most of the sheltered accommodation schemes in the District:



[www.cottsway.co.uk](http://www.cottsway.co.uk)  
01993 890000

There are a few schemes with other housing associations, such as Oxford Citizens Housing Association:



[www.ocha.org.uk](http://www.ocha.org.uk)  
01865 773000

### Close-care and extra-care housing

Close-care housing consists of independent flats or bungalows built on the same site as a care home. Some services, such as cleaning, are included in a service charge and others can be bought from the care home as necessary.

Extra-care housing offers more support to residents than other retirement housing, but allows you to retain more independence than moving to a care home. Residents live in self-contained flats but meals may be provided, either in the flat or in a shared dining room. Staff are available on site, 24 hours a day to provide personal care.

There are currently no extra-care housing schemes in West Oxfordshire but planning consent has been granted for one in Milton-under-Wychwood and over the next few years there should also be schemes developed in Witney, Carterton and Chipping Norton.

For details of extra care schemes in West Oxfordshire or to apply, contact the Council's housing services team:



[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing)  
01993 861010

### Care homes

If you think that you need more personal care than sheltered housing can give you, moving to a care home could be an option. These sometimes provide nursing care too, so check what level of support is provided before you move.

Care homes are staffed 24 hours a day and all meals are provided. Moving to a care home may seem like a big step but can offer the opportunity to form new friendships and provide a safe, comfortable place to live.

How you pay for a care home depends on your personal situation. The County Council may be able to pay all or part of your fees if your capital and savings are below a certain limit.

For more information about choosing and paying for a care home see the free Age UK information guide 'Care homes' and the factsheet 'Paying for permanent residential care'.



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



0844 887 0005

To find out how to apply for a care assessment and for details of vacancies in local care homes contact Oxfordshire County Council's Social and Healthcare team:



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



[socialandhealthcare@oxfordshire.gov.uk](mailto:socialandhealthcare@oxfordshire.gov.uk)



0845 050 7666

### Park homes

Park or mobile homes are modern, bungalow-style properties, usually sited on private residential estates. They can be an affordable way of moving into an area that might otherwise be too expensive.

A park home lets you:

- escape the responsibilities of a large house
- release equity and enjoy a low-maintenance property
- live in a secure environment with a real sense of community

The legal position of a park-home owner is unique because you own the park home but rent the land on which it stands. Make sure you understand the legal implications before buying one and that you have the correct level of insurance. Take independent advice and talk to people on the particular site to see how happy they are with the arrangements.

There are a number of mobile home parks within West Oxfordshire. A public register of licensed caravan sites is held at the District Council's offices which gives details (such as the location and size) of individual parks.



01993 861000

### Almshouses

Almshouses are run by charitable trusts. Each charity has a policy on who it will assist. For example, residents who live in a particular area, or workers who have retired from a certain trade.

A resident occupies an almshouse as a beneficiary of the charity and does not have the same legal rights as a tenant elsewhere. An individual's rights as a resident will be outlined in a letter of appointment provided by the trustees.

There are almshouses in Witney, Burford, Chipping Norton and a small number of other villages.

Almshouse trusts generally notify the District Council when they have vacancies but you can also apply to them direct. To find out about vacancies in Witney or Burford:



01993 843196 - Witney  
01993 823866 - Burford

For more information contact the Council's housing services team:



[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing)



01993 861010

### Abbeyfield

The Abbeyfield Society is a voluntary organisation that runs supported sheltered housing in family-style households with 8 to 12 residents. A typical supported sheltered house or complex offers:

- No cooking, bills or repairs to worry about.
- Freedom to come and go as you please.
- A balance of privacy, support and security.
- The freedom to furnish and decorate your accommodation to your taste.
- A friendly and supportive environment.
- Professional staff on hand to provide emergency assistance through a call alarm system.

Abbeyfield has one complex in Chadlington. For more details:



[www.abbeyfield.com](http://www.abbeyfield.com)



[m.campbell@abbeyfield.com](mailto:m.campbell@abbeyfield.com)



01608 676652

## Making the right move

### Moving abroad

Moving abroad can seem like an attractive option, particularly if you're considering moving to sunnier climes!

Many of the things to think about are the same as for moves within the UK, but there are some things to bear in mind:

- Will you be comfortable communicating in another language?
- What are the health and social care facilities like?
- Who is expected to pay for care?

Most benefits are not payable when you leave the UK and your state retirement pension may be frozen if you move abroad.

If you decided to return to the UK following a move abroad, it could take some time to establish what your rights are to services, benefits and housing. Whilst these things were sorted out, would you have somewhere to live and the finances to support yourself?

Age UK's leaflet 'Retiring Abroad' gives further information about this option:

 [www.ageukoxfordshire.org.uk](http://www.ageukoxfordshire.org.uk)  
 0844 887 0005

A guide is also available from First Stop Advice:

 [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)  
 0800 377 7070

[www.westoxon.gov.uk/housing](http://www.westoxon.gov.uk/housing) | 01993 861010

# Contacts

## Age UK Oxfordshire

St Edmund House, 39 West St Helen Street, Abingdon OX4 5BT

 [www.ageukoxfordshire.org.uk](http://www.ageukoxfordshire.org.uk)  0844 887 0005

## Citizens Advice Bureau

The Old Print House, Marlborough Lane, Witney.  
31 High Street, Chipping Norton.

 [www.caox.org.uk](http://www.caox.org.uk)  08444 111 444

## West Oxfordshire District Council

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

### Town Centre Shop

3 Welch Way, Witney OX28 6JH

 [enquiries@westoxon.gov.uk](mailto:enquiries@westoxon.gov.uk)  01993 861000

### Benefit Services

PO Box 32, Witney OX28 6JH

 [benefits@westoxon.gov.uk](mailto:benefits@westoxon.gov.uk)  01993 861030

### Housing Services

Elmfield, New Yatt Road, Witney OX28 1PB

 [housing@westoxon.gov.uk](mailto:housing@westoxon.gov.uk)  01993 861010

**We are happy to provide this information in other formats. Please contact us if this is required.**

# Moving home checklist

## If you decide to move, this handy checklist may help:

- If you need to hire a removal firm, get two or three quotes from different companies before you make your decision.
- Make sure that the trades people you use belong to a professional organisation such as the Removals Industry Ombudsman Scheme.
- Check whether your home contents insurance covers you for the move. If it doesn't, arrange for transit insurance.
- Make sure your home contents insurance has been arranged at your new home for your arrival.
- Make a list of people/organisations you need to inform about your move including utility companies, such as gas and electricity suppliers.
- Notify the District Council that you are moving and ask for a review of your council tax and any benefits that you are receiving.
- Before moving, check that your new home is ready for your occupation and that you know where all operating instructions for appliances and heating systems are.
- If you have pets, ask someone you know to look after them on the day you move.
- Shortly before your move, pack a 'survival kit' that includes cash for emergencies, food, washing-up liquid, light bulbs, soap, and things to make a cup of tea.
- Ensure that the boxes you use are strong enough and do not overload them so that they are too heavy to lift.

## When you've moved:

- Check the smoke alarm in your new home.
- Take gas, electricity and water readings.
- If you have moved away from the area where you lived previously, register with a doctor as soon as you can and find a new dentist and optician.
- Check the sum insured on your home insurance. Make sure it is high enough to cover the cost of rebuilding it, including obtaining planning consent. Ensure that you have adequate home contents insurance.

### TOP TIP:

To ensure you inform all the relevant people about your move, order a copy of Age UK's free LifeBook.

It's easy to use and a safe way of recording the practical details of your life such as who provides your insurance and utility services, who your key health professionals are (if relevant) and the contact details for your family and close friends.



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

0844 887 0005