Sheltered Housing

At the Armed Forces Community information hubs the most common topic that veterans want to discuss is moving into sheltered housing. Sheltered, also known as independent living housing, is usually self-contained flats or bungalows with shared wardens and alarm systems. This issue can be complex. You need to consider your existing arrangements such as whether you are renting your property or own it, your care needs, whether you want to move to a different local authority area to be closer to your family and many other factors. Supported housing is usually rented from housing associations, although there are schemes where you can buy property aimed specifically at retired people where there is an option of receiving care support for an additional fee. It is strongly recommended to seek independent financial or legal advice regarding purchasing retirement property before making the decision to purchase it and consider any potential implications. The retirement housing to rent is available throughout the Telford and Wrekin area and it is provided by the following housing associations: the Wrekin Housing Group, Alpha Homes, Sanctuary Housing, Bromford, Coverage Care, and some others. There is information on sheltered and supported housing available locally on the <u>Telford council website</u>. To search for properties, you could apply through the Telford Council Housing Options, go on the WHT website directly, for other HA properties you would need to register with Homes Direct portal and apply on their website. Veterans may also have access to sheltered housing through specific schemes available nationwide, you can see those on the RBL site.

If you own your own home, you may wish to sell it or rent it out when you move into supported housing. Be aware that if you claim means tested benefits such as Housing Benefit or Universal Credit, the value of your house or the proceeds from selling it could be classed as savings preventing you from being eligible to these benefits. Any rent you may receive from renting your property is likely to be classed as income also affecting potential eligibility to means tested benefits. If you already rent your home, the process should be easier, however, if you live with younger members of the family, moving out could potentially affect the remaining tenants. If unsure, seek advice from organisations such as <u>Citizens Advice, Age UK, SSAFA</u> or <u>Veterans Gateway</u>.

The type of housing that might be suitable for you depends on your health needs. While independent living housing is self-contained and has limited support available, assisted living enables you retain some independence but provides help with care, and care homes provide both accommodation and personal care. The services and costs could vary widely. Age UK's website has <u>useful pages</u> describing different kind of housing for older people.

If you are considering moving to a different part of the country because, for example, your family live there and you need their support, you should check with the housing providers in that area what your options are. Individual local authorities determine the criteria for eligibility for social housing in their area. Sheltered housing availability became limited and could be restricted to people already living locally. If you already live in social

housing, you may be able to request a transfer to a different area. In order to maximise your chances of successful application it is worth mentioning to the housing provider that you are a veteran, what support network you have locally and any reasons why it is no longer reasonable for you to remain in the area you lives previously.

Phone numbers for the organisations mentioned in the article are listed below:

Citizens Advice Telford and the Wrekin - 0300 330 1165 Royal British Legion - 0808 802 8080 SSAFA - 0800 731 4880 Veterans Gateway - 0808 802 1212 Age UK helpline - 0800 678 1602. Age UK Telford and Wrekin - 01743 233 123 Telford council Housing Solutions - 01952 381925 The Wrekin Housing Group - 01952 217100 Alpha Homes – Ashley Court 01952 506 284 Sanctuary HA - 0800 131 3348 Bromford HA - 03301 234 034 Coverage Care - 01952 587439.

For more information, contact us at AFC@telfordcab.co.uk