



# Housing Options

Different types of housing  
to suit your needs

# Contents



Introduction	1
Staying at home	2
Support to help you stay at home	4
Equity release	5
Making the right move	5
Downsizing	6
Moving in with family	7
Renting from the Housing Executive	8
Renting from a housing association	9
Moving to another area	10
Moving into sheltered housing	10
Renting sheltered housing	12
Buying retirement housing	13
Supported housing	14
Extra-care sheltered housing	14
Abbeyfield	14
Care homes	15
Moving abroad	15
Useful organisations	16

# Introduction



Many of us find that as we get older we start to think more about where we live. This guide gives you the basic information about different possibilities and explains how to find out more about your options.

Where we live can have a big impact on our quality of life. So if you're considering a move, think first about how to get the most out of making a change.

- 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?

You may want to stay in your home, but need it adapted so that it is easier to get around. Or perhaps you want to maintain your independence, while having someone to call on in an emergency.

Think about what you might need in the future, as well as what you want now. Finding out as much as possible about all your options gives you the best chance of making the right decision.

# Staying at home

Staying in your own home doesn't necessarily mean that things have to stay the same. A few simple changes could make life a lot easier.

Your home may need some repairs, improvements or adaptations to make it safer or more comfortable. If you're a tenant you have certain rights to have repairs carried out. Let your landlord know as soon as possible what repairs need to be done. If you're a homeowner or private tenant, you can contact home improvement agencies such as Gable (Shelter NI) or Fold Housing Trust (Staying Put department). Home Improvement Agencies give advice and practical assistance with home repairs, improvements and adaptations.

You may be able to get a home improvement grant from the Northern Ireland Housing Executive. You can also access free advice and support through Fold's Staying Put Service if you are applying for a Disabled Facilities Grant for a disabled home adaptation.

There are different handyperson schemes operating in NI to support older people who meet certain criteria, to assist with small repairs and reduce risks in the home. There is generally a charge for this.

Some people may be eligible for help with housing costs:

- **Rate Relief** - any owner or occupier on a low income, or in receipt of Pension Credit or Guaranteed Pension Credit, can be means tested for this benefit.
- **Lone Pensioner Allowance (LPA)** - if you're over 70, and live alone, you may be entitled to 20% discount. For more information, contact Land and Property Services or visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk) for regional office contact details.
- **Support for Mortgage Interest Payment (SMI)** - you may get help with mortgage interest payments as part of your benefit entitlements if you are an owner occupier and receive Pension Credit. This is a loan and must be repaid.

You can claim SMI at your local Jobs & Benefits or Social Security Office.

If you receive Pension Credit, your claim should be processed immediately. However, there is a 13 week waiting period for SMI if you receive the other qualifying benefits. SMI is paid directly to your lender in 4 weekly, rather than monthly, installments. It can be used to cover the interest on your mortgage and certain loans which you've taken out to purchase, repair or carry out adaptations to your home.

# *Support to help you stay at home*

You may want to stay in your own home, but need some assistance – perhaps help with getting up and going to bed, bathing or preparing meals. Your local Health and Social Care Trust (HSC Trust) is responsible for assessing the needs of older and disabled people, and arranging services that can help you to stay in your own home.

Consider using the Federation of Master Builders  
[www.fmb.org.uk](http://www.fmb.org.uk)

If you need aids or adaptations, contact your local Health and Social Care Trust and request an Occupational Therapy (OT) assessment or ask your GP to make a referral for you.

If you're worried about having an accident or falling ill while you're alone at home, you could get a personal alarm. These allow you to call for help even if you can't get to a phone.

Age NI provides Personal Alarm products - for more information, call **0808 808 7575**, or visit [www.ageni.org/products/personalalarms](http://www.ageni.org/products/personalalarms)

Find a copy of Age NI's Care at home guide at [www.ageni.org/careathome](http://www.ageni.org/careathome) or order a copy by calling **0808 808 7575**.

## *Equity release*

Equity release is a way for homeowners to release cash from their home without having moving. You borrow money against the value of your home, but pay nothing back until your home is sold – either after your death or when you go into long-term care.

You can also raise money by selling your home, or part of it. Equity release can be a way to release some spare cash or to fund repairs or adaptations. You are strongly advised to consider all options before deciding on this scheme and should also take independent financial and legal advice.

## *Making the right move*

If you decide that you want to move, it will only be a success if your new home is right for you. Ask yourself these questions before making a decision:

- Is there accommodation available 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 and places of worship in the area?
- 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 dies?

- 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 drive or cannot continue driving.
- Will your new home be suitable or easy to adapt if your needs change in the future?
- What type of heating system does it have? Is it easy to keep it warm?

## *Downsizing*

You may find that you're able to 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 if you are a homeowner
- reducing running costs, housework and maintenance.

The cost of moving and setting up a new home can be expensive. You will need to pay estate agent's fees, legal fees, stamp duty and removal costs, and there may be other costs too. Any additional money you're left with after the sale may affect your eligibility for means-tested benefits.



If you're looking to rent in the private sector, consider availability and prices in the area you want to live in and what type of tenancy it offers. Tenants of the Northern Ireland Housing Executive (NIHE) and housing associations may also be able to downsize and can apply for a transfer.

Before deciding whether moving to a smaller property is right for you, think about how much space you'll need, such as for hobbies or entertaining friends. Will it suit your needs in the future if your care requirements change?

## *Moving in with family*

Moving in with family can seem like an attractive option and in many cases it works well. Consider the practical aspects. What sort of care will you need and who will be able to provide this for you? Will 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 would happen if one of you ends the arrangement – for example, if you need to move into a care home? If you invest in your relatives' property, or purchase a property jointly, there may be implications if you have to be means-tested for assistance with care home fees in the future.

Be sure to get independent legal advice separately from any advice obtained by your family and consider having a formal agreement drawn up.

It might seem awkward to discuss things of this kind, but it's better for you and your family to be clear about matters from the outset and know what to do if the arrangement doesn't work out. If you need to find a solicitor, contact The Law Society of Northern Ireland, a representative body of solicitors with an online solicitor directory. You can find the details at **[www.lawsoc-ni.org](http://www.lawsoc-ni.org)**

## ***Renting from the Housing Executive***

Rented social housing is provided by the Northern Ireland Housing Executive (NIHE) and housing associations - also known as 'social landlords'.

In order to apply for social housing, you must be eligible. Firstly, you must submit an application to the Housing Executive either by downloading an online form at **[www.nihe.gov.uk](http://www.nihe.gov.uk)**

A housing officer will arrange an appointment to assess your personal circumstances and check your eligibility. The housing officer will determine your housing needs and place you on a waiting list.

You will then have your needs assessed using the Housing Selection Scheme and you will be awarded points. You can request a copy of the Housing Selection Scheme rules either from the Housing Executive or housing association.

If you are already a social tenant but wish to move to sheltered housing or downsize, ask the Housing Executive about a transfer. How quickly this can be done depends on the availability of this kind of housing and whether the Housing Executive considers you need it.

## ***Renting from a housing association***

Housing associations are non-profit organisations that provide housing for rent, including sheltered housing. Many of them have an agreement with the Housing Executive that they will offer housing to people already on the register.

Some housing associations accept direct referrals but they may still require you to put your name on the Housing Executive register.

To find out what is available and whether you are eligible, contact the housing association you wish to apply to.

## ***Moving to another area***

If you're already a Housing Executive or housing association tenant, you may be able to swap homes with someone who wants to move to your area. You'll need to get your landlord's permission to do this.

Make sure you understand what type of tenancy you'll have and what your rent and other bills will be. Check that you're happy with the state of repairs at the property you've chosen. You should also try to visit the area to make sure that you like it.

## ***Renting from a private landlord***

You can find housing to rent using local newspapers, websites or a letting agency. You should not be charged by a letting agency, unless it has found you a property. You will probably have to pay a deposit and rent in advance. Private sector rents are often high so it is important to budget for this.

Most private rental property is let on assured shorthold tenancies, meaning the landlord has the right to end your tenancy after the first six months. Check your tenancy agreement to find out what the deposit is, how the rent is paid and who is responsible for maintenance and repairs.

All private landlords must register with the Landlord Registration Scheme and must be compliant with the Tenancy Deposit Scheme which is set up to protect a security deposit for a tenancy on or after 1 April 2013.

The agent or landlord has a legal responsibility to protect that deposit. Contact Housing Rights for more details. For information about the terms of your leasing contract, contact Shelter NI.

The property must meet the fitness and safety standards introduced in the Private Tenancies Act (NI) 2022.

## *Moving to sheltered housing*

Sheltered housing (sometimes called retirement housing) is specially designed for older people. There are different types of sheltered housing schemes. Some will have a scheme manager (also known as a warden) who lives on or offsite. All schemes should provide 24-hour emergency help through an alarm system.

Sheltered housing might appeal if you want to live independently but in a smaller and easier-to-manage home. It offers the reassurance of having an emergency alarm, or a responsible person to turn to for assistance. Accommodation is usually self-contained, but there are often communal areas, such as a lounge, laundry room and garden. Many schemes also run social events for residents.

When you are looking for sheltered housing, consider:

- the location of the property
- the size of the property
- local transport links
- the responsibilities of the scheme manager
- the level of support available
- what costs you would be liable for
- rules that might affect you - like keeping a pet

If you aren't allowed a pet, contact [Rainbow Rescue](#) or [Dogs Trust Ballymena](#) for rehoming options or [Rosie's Trust](#) for support helping owners facing life changes stay connected to their pets for longer.

## ***Renting sheltered housing***

Sheltered housing is provided by Housing Associations, but it can also be Housing Executive housing. It is often reserved for those aged 55 and over. Contact the Housing Executive to find out how to apply. There's a waiting list for rented sheltered housing, so ask how long it might take and the priority of your application. The Housing Executive and housing association have an allocation policy that explains who gets offered this housing.

If you want a particular area or property, you may wait longer than you would if you were prepared to look at whatever is available. Talk to your housing department so they know what you will consider. Some sheltered housing is available to rent privately. Although there's often no waiting list or priority selection, rents may be higher.

# Buying retirement housing

Retirement housing that's available to buy is usually built by private developers. For your own protection, buy only from a builder who is registered with an accredited body such as the National House-Building Council (NHBC), and is covered by its Sheltered Housing Code.

Once all properties have been sold, the scheme is usually run by a separate management group, which employs the scheme manager and organises maintenance and other services. The quality of the service provided by the management company can have an effect on a scheme.

Check whether the managers are members of a recognised trade body such as the Association of Retirement Housing Managers (ARHM). The ARHM produces an approved code of practice that includes both good practice and legal requirements.

Most retirement housing is sold on a leasehold basis. This means that you are given a lease of the property and will usually pay a small ground rent to the freeholder. Your rights as a leaseholder are partly established in law and partly in the terms of your lease. Be sure to get independent, professional advice on your rights and responsibilities before you sign your lease.

Find out about the running costs, such as the service charge, ground rent, rates and utility bills.

## ***Supported housing***

Supported housing is a good option for those who need extra help with daily tasks. It is usually accessed through Social Services as the level of support received is can depend on your care needs.

This housing may be suitable for those who have complex needs, due to a learning disability, physical disability or mental health issues. Supported housing offers a range of accommodation types with the support in place to help people cope on a daily basis.

## ***Extra-care sheltered housing***

This sheltered housing offers more support to residents than other retirement housing, but allows more independence than 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 available to provide personal care.

## ***Abbeyfield***

Abbeyfield societies are voluntary organisations that run sheltered housing in family-style households with 8–12 residents. Supervised by a house manager, they usually provide two meals a day. Contact Age NI if you're interested in an Abbeyfield scheme

**Contact a GP for a Social Services referral if you or someone you know could use supported or sheltered housing.**



## Care homes

Care homes can provide nursing care too, so find out what levels of care are 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 it can offer the chance to form new friendships and provide a safe, comfortable place to live.

How you pay depends on each situation. Your local Health and Social Care Trust (HSC Trust), may contribute towards fees if your capital and savings are below a certain limit.

## Moving abroad

Moving abroad can often seem like an attractive option. Many of the things to think about are the same as for moves within the UK, but there are specific points to bear in mind.

Will you be comfortable communicating in another language? How frequently will friends and family visit? What are the health and social care facilities like? Who will pay for care? Most benefits are not payable when you leave the UK and State Retirement Pension may be frozen if you move.

If you do decide to return to the UK following a move abroad, it may take some time to establish your rights to services, benefits and housing. While these things are sorted out, will you have somewhere to live and the finances to support yourself?

# Useful organisations



## Abbeyfield Society

Tel: 028 9036 5081

E: [info@abbeyfieldandwesley.org.uk](mailto:info@abbeyfieldandwesley.org.uk)

## Dogs Trust Ballymena

Tel: 028 2565 2977

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

## Equality Commission NI

Tel: 028 9050 0600

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

## Fold Housing Association

Tel: 028 9042 8314

E: [info@foldgroup.co.uk](mailto:info@foldgroup.co.uk)

[www.foldgroup.co.uk/contact](http://www.foldgroup.co.uk/contact)

## GABLE

Tel: 028 7188 2147

E: [gable@shelterni.org](mailto:gable@shelterni.org)

[www.shelterni.org/gable](http://www.shelterni.org/gable)

## Housing Rights

Tel: 028 9024 5640

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

## Land & Property Services

Tel: 0300 200 7801

E: [rating@lpsni.gov.uk](mailto:rating@lpsni.gov.uk)

[www.dfpni.gov.uk/lps](http://www.dfpni.gov.uk/lps)

## Libraries NI

Tel: 028 3757 0738

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

## The Law Society of Northern Ireland

Tel: 028 9023 1614

[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

## NI Direct

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

## Northern Ireland Housing Executive

Tel: 0344 892 0900

E: [info@nihe.gov.uk](mailto:info@nihe.gov.uk)

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

## Office of the Ombudsman for Northern Ireland

Tel: Freephone 0800 343 424

[www.ni-ombudsman.org.uk](http://www.ni-ombudsman.org.uk)

## Rainbow Rescue and Rehoming Centre

Tel: 028 7181 2882

E: [rainbowrehoming@gmail.com](mailto:rainbowrehoming@gmail.com)

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

## Regulatory and Quality Improvement Authority (RQIA)

Tel: 028 9051 7501

E: [info@rqia.org.uk](mailto:info@rqia.org.uk)

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

## Rosie's Trust

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

# ***Contact Age NI***

For more information on the issues covered in this guide, please contact the Age NI Advice Service on freephone **0808 808 7575** or email **[advice@ageni.org](mailto:advice@ageni.org)**

Age NI also offers free, independent and confidential advice to older people, their families and carers on a range of issues including care, health, housing and money.

**Tel: 028 9024 5729**

**E: [info@ageni.org](mailto:info@ageni.org)**

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