



Questions to ask about Retirement Living Developments

What you need to know in order to help find
the right solution for you

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Types of Retirement Living facilities

Listed in order (from top to bottom) of those which represent the most independence, to those with the highest level of care provision available to residents

Types of Retirement Living	Basic information
Retirement Villages	<ul style="list-style-type: none"> • Private developers offering a range of property types in a village-style environment with varying levels of sporting/social facilities and opulence. • May offer additional medical or domestic support, usually at an additional cost. • Properties available to buy, part-exchange or rent. • Some include Assisted Living apartments. • Not inspected or given ratings
Sheltered Living/Housing	<ul style="list-style-type: none"> • The majority of these schemes are operated by Local Authorities and Housing Associations and are subject to eligibility criteria. There is a small private market with properties to rent or buy at market rates. • Typically flats, built specifically for housing retirees • Sites will be run by a scheme manager on hand to help with day-to-day concerns • Most have 24-hour emergency alarm systems • Facilities may include communal rooms and garden, laundry facilities and some social activities. • Not inspected or given ratings
Assisted Living/Housing (Also known as 'extra-care housing' or 'very sheltered housing')	<ul style="list-style-type: none"> • Offers a wider range of property types than Sheltered Housing, and an increased level of care and support, usually including designated onsite nurses available 24 hours a day • Provided by local councils, housing associations, charities, or by commercial companies • Inspected and rated by independent inspectorate and regulator of health & care
Close Care Housing (On the same site as a Care Home)	<ul style="list-style-type: none"> • The nearby Care Home makes a range of their care services available to the Close Care housing development • Available to buy or rent (Some providers offer the possibility of a buy-back facility) • Allows occupant to move from close care housing into the care home as and when their needs escalate (for example where they have a diagnosis of a deteriorating condition) • Particularly suitable for couples where one partner needs to be in a care home and the spouse does not, but they do not want to be separated. • Inspected and rated by independent inspectorate and regulator of health/care

BASIC QUESTIONS AND CONSIDERATIONS APPLICABLE TO ALL TYPES OF RETIREMENT LIVING

Some of the questions you want to ask will depend on the type of retirement living property you're considering, as well as whether you're looking to rent or buy. But before we look at questions specific to the four main types of retirement living, the following considerations are likely to be relevant regardless of the property or scheme type.

Community

- Is a sense of community important to you?
- Are there communal areas for you to meet other residents? Are social events organised?
- Can you speak with existing residents to find out what it's like to live there?

First steps

- Does the retirement property stage 'open days' or trial periods so you can get a good feel for whether it will meet your needs?

Legal Matters

- Always make sure the terms and conditions of any lease have been read **and understood**, before signing anything or making any decisions.
- If you are managing your own care needs, then it's a good idea to have a relative or friend check the lease with you, before signing anything.
- Find out about the options and liabilities should your circumstances change. For example, incurring extra costs as a result of your health declining, or if you develop an illness or disability that requires increased or more specialist care.
- Before the tenancy agreement is signed, check to see how much notice is required to leave.
- How easy it is to cancel/leave the tenancy agreement should alternative housing arrangements need to be made?
- If planning to buy, always check the lease for specific conditions about moving. There may be restrictions in the leasehold agreement on what happens if you want to sell the property or leave it to a relative in your will. Make sure you check these restrictions and other lease terms and conditions before you buy.
- Find out about resale values of similar properties, and any fees that may be incurred if the property is sold or left vacant.

Location

- Is it an area that's familiar?
- Is it close to family and friends?
- Are there amenities, such as food shops and a GP, nearby?
- Are there good local transport links, such as bus routes or train stations?
- Is parking available – what about electric charging points?

Ownership

- What options exist to rent, buy, part-buy and/or part-exchange

Pets

- If you have pets, are they allowed in the new property? If not, think about what arrangements you'll need to make for your pets.
- Are there any specific restrictions regarding pets (e.g. only cats or dogs allowed)?

- Be aware, some facilities admit pets but operate a 'not to be replaced' condition. If having pets is important to you, you may want to check the small print for this or ask specifically about it.
- Can friends and family bring pets with them when they visit you?

Visitors

- Is it easy for friends and family to visit?
- Is there parking available for visitors?
- Are guests allowed to stay occasionally?
- Does the housing provide guest rooms/suites that can be rented to visitors? If so, what are the charges and how are they booked?

RETIREMENT VILLAGES

Although a relatively recent concept, there are already many retirement living complexes across the UK, all offering different types of property, village size and sporting/social amenities on site. Some provide access to additional care and domestic support, usually at an additional cost. Almost all are commercial developments.

Schemes may offer properties to buy, to rent or on a shared ownership basis, or a mixture of all three. The range of facilities and services available vary significantly between providers.

SUITABILITY

Retirement Villages can be particularly suitable for:

- ✓ Those who can live independently in a property of their own
- ✓ Those who want to enjoy a degree of luxury lifestyle in later life, with the reassurance that support is available as personal care needs typically grow.
- ✓ Those who don't want to be responsible for house maintenance or garden maintenance (maintenance of the properties, communal areas, facilities and gardens are usually dealt with by the scheme provider)
- ✓ Those who may feel safer in a complex, especially those who live alone
- ✓ Those who are prepared to pay more than a similar property in the open market would cost

KEY QUESTIONS

Age Limits

Some retirement villages have a lower age limit of 55 years; others say you need to be over 60 years old.

- Is there an age limit?
- If you're planning to move with your partner, do you both have to qualify?
- What happens if the property is inherited by someone younger?

Rental or purchase options

- Does the village offer rental and/or purchase options?
- What about 'rent to buy' - where you rent for a period of time (perhaps as much as 2 years) before you need to complete the purchase, so you can sell your current home when the market price is right for you.
- What about 'part buy, part rent' - Also known as shared ownership, this option allows you to buy a percentage of the property and rent the rest, freeing up equity you can use elsewhere.

If renting

- What are the terms and conditions?
- Is it clear exactly what is included in the weekly/ monthly charges?
- Are fees altered or reviewed periodically?
- What's the past history of increases to fees?
- Are there any uncommon responsibilities when renting, for example an insistence that internal decoration must be refreshed every five years at the resident's expense?

If buying

- Is there any 'try before you buy' option?
- Is there a deferred completion option - where you have a period of time (a year) to sell your property while you live here?

FUTURE DEVELOPMENTS

In the face of growing demand from an ageing population and related research, the current focus on Retirement Living is shifting towards more specialist and integrated models of community living.

Dementia villages

As dementia care continues to evolve - with research leading to improved treatments and care - a small number of medical centres have been specifically designed to offer unique dementia caring methods.

Dementia villages draw on many of the ideas from dementia care homes, creating custom living environments for seniors with dementia. Here, residents with dementia are given both freedom and security. The staff take care of everything from cooking meals and planning activities to assisting with bathing, personal care, nursing care (such as that received in a nursing home) and administering medication. Secure buildings mean residents can roam and explore as much as they wish. Residents are also encouraged to get involved with things like cooking, shopping and other household tasks. A combination of reminiscence therapy and freedom helps residents and staff alike deal with any challenging behaviour.

The world's first recognised dementia village was The Hogeweyk in the Netherlands that paved the way for a new way of care in that country and has become an inspiration elsewhere for others who are looking to deinstitutionalise care for the growing numbers diagnosed with dementia.

The following video provides a useful overview of The Hogeweyk and the concepts around which it is based:

<https://www.youtube.com/watch?v=LN--egst3s>

There are currently a handful of 'dementia villages' within the UK and it remains to be seen whether it becomes an affordable option for the many.

Integrated villages

Another recent concept is one that combines retirement living with a range of facilities which are open to the public as well as office space for local businesses.

The Chocolate Quarter in Keynsham, Somerset, is one such scheme. Opened in 2018, its concept and success lies in encouraging all the different generations to interact together and promoting mutually beneficial relationships with the wider community.

You can find out more here: <https://www.stmonicastrust.org.uk/retirement-villages/the-chocolate-quarter>

