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There are many options when you're deciding where to spend your later life. In this eight-page special we look at what types of accommodation are available, hear from the professional body for retirement communities, answer your questions about how to fund any care you might need, and relate some personal stories

Castle View

Retirement Village

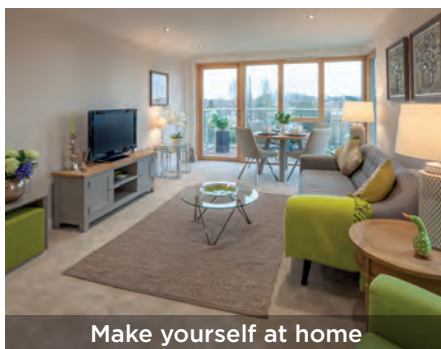


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Ruth Wilson



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I've written my Will, why should I check it again?

It's sensible to review your Will every five years, and after any major life event, such as the birth of children or buying a new house. Marriage invalidates any previous Will, so you will need to write a new one if you marry or re-marry.

What is mental capacity?

Having mental capacity means you are able to understand and retain information and make decisions based on that information. Capacity can change day-to-day and may differ depending on the type of illness or condition.

I'm concerned about a loved one's mental capacity. What legal steps should we take?

If you have concerns about the mental capacity of a loved one, it is important to act quickly. If any changes to their Will are required, this needs to be done as quickly as possible, as without testamentary capacity they will be unable to change their Will. A solicitor will be able to assess capacity and they may consult a medical professional to avoid challenges to the Will in future.

Should I set up Powers of Attorney?

Most people believe they won't need a Power of Attorney until they're elderly, however, unforeseen circumstances can arise. Therefore, it can be useful to have a Power of Attorney in place to make sure someone you trust will be able to deal with your affairs if you become unable. Your spouse, civil partner or next of kin does not automatically have the right to make decisions on your behalf without a Lasting Power of Attorney in place.



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The Care Industry has had its fair share of criticism over the years with many vulnerable people needing help but not knowing where to turn, families want to help out more but are unable to do so because of work commitments and everyday life, because of this they encourage their loved ones to go into a home or respite. The staff in homes do the most amazing job but for some residents it simply is not the place for them because home is where their heart really is.

I run an agency that allows people to live in their own homes so they can be around their cherished possessions, memories and have someone with them to ensure they are safe, eating and drinking and are taking their medication and attending appointments.

The feedback that I get from numerous clients when I

visit them for their first initial assessment is how much cheaper Live In Care is compared to Domiciliary Care or Night Care and what value you get for your money as someone is there to support 24 hours a day as opposed to half an hour or hour visit 2 to 3 times per day, giving families complete peace of mind knowing that someone is with their loved ones at all times, and seeing to their every need.

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- Diabetic
- Companionship
- Learning Disabilities

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to discuss your needs, costs or for some advice, as deciding what to do for the best for a loved one is a huge decision and one you don't want to make lightly.



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Whether you choose to stay in your own home or move to a new type of accommodation, the key is to do proper research

CARE HOMES

When life at home becomes too challenging or lonely a care home can be the perfect option. Unlike some other forms of accommodation, such as sheltered housing, care homes are regulated and regularly inspected and must conform to government standards.

They offer access to experienced, medically trained staff as well as programmes of activities, from exercise classes to music sessions and talks from local experts.

Residents have their own rooms and facilities and can be sure of round-the-clock care. The cost can be high but this option offers peace of mind, companionship and security to ensure a comfortable life. ➤

YOUR OWN HOME

More than nine million households in the UK are headed by someone over the age of retirement, and by 2033 that number is predicted to rise to 13 million. By then, 19 per cent of the population will be living alone, compared with 14 per cent in 2008 – and the vast majority of these people will be in the older demographic.

Men and women are living increasingly longer and healthier lives, and many want to continue to live in their own homes but may need some assistance. Local authority help is available but can be patchy and may not deliver the level of care you want for yourself or a relative.

However, private companies now offer a huge range of services that can put you at your ease. Mobility aids such as stairlifts, handrails and bathroom adaptations can be fitted within hours and can ensure safety. Alarm buttons or necklaces will also give peace of mind.

Equally vital is the issue of companionship and support. If you live some distance from your nearest relatives, are there enough people who can visit to make sure you don't get lonely?

When health needs become more serious there is the option of live-in care. Council services are means tested but it is worth checking what you are eligible for before paying for everything yourself. Local authority carers are vetted but if you go private make sure to check references and that they have undergone criminal record checks.

Chemistry can be key here – if someone is coming into your home or that of your relative are you happy to be with them? Have they understood your needs? And have you agreed terms and conditions in terms of holidays and time off?

SHELTERED HOUSING

This can be the perfect option if you or a loved one needs to downsize but values their independence. Local authorities and private companies both offer sheltered accommodation – although most councils have a lengthy waiting list.

The size of a sheltered housing community can vary from a single building divided into individual residential units, to a group of flats and houses in a village or town-centre location.

Most sheltered housing projects have a scheme manager or warden, support staff, 24-hour emergency help that can be summoned through an alarm system, as well as maintained areas such as a garden and community activities.

Accommodation is usually available to buy or rent but be aware that there may well be service charges for any additional facilities offered.

It's worth checking that any scheme you do consider has a warden who is a member of either the Association of Retirement Housing Managers (ARHM) or the Association of Residential Managing Agents (ARMA), as these both have a code of practice and insist their members operate work in accordance with it.

Sheltered housing schemes do not generally offer extra medical or personal care as standard, so if you or your relative develop more serious needs, you may incur extra costs or have to consider alternative accommodation.

EXTRA CARE

This option bridges the gap between sheltered housing and care homes, so is perfect for people who need increased personal and medical support but do not necessarily want or need full-time residential services.

Sometimes referred to as 'assisted living' or 'housing with care', it can come in the form of purpose-built flats, bungalows and houses.

Facilities may include a dining room, residents' lounge, guest suites for visiting relatives and health and fitness rooms.

Properties can be bought outright, rented, or a mixture of the two.



RETIREMENT VILLAGES

The concept of a community solely catering for pensioners was pioneered in the US and Australia but they are becoming increasingly popular in the UK, with about 20,000 people now living in one.

The insurance and pensions group Legal & General is currently working on an ambitious project to provide more than 3,000 retirement homes across the UK within the next five years, from dedicated communities in rural areas to luxury penthouses and apartment complexes in city centres, including London, Bath and Manchester.

Most houses and apartments in retirement villages are sold on a leasehold basis but a proportion are usually available to rent. The minimum age for eligibility is decided by the individual operator but is generally around 55.

These type of communities offer not just bricks and mortar but also other facilities such as leisure centres, doctors' surgeries, concierge services (such as having parcels signed for while you are away) and assistance with personal care. They can be a new source of friendship at a time of rising rates of loneliness among older people.

If you are considering this option, think about the type of village you want to live in: a town centre complex or a leafy glade in the countryside with more peace and quiet. Whichever you choose, it's important to remember that you will have to pay a maintenance charge and, if you did decide to move, probably an exit fee. ■





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Take EXTRA CARE



When her independent-minded father needed accommodation to support his growing health needs **Natasha Watson** found the perfect solution in a new sort of supportive community

My dad is dealing with a double diagnosis of motor neurone disease (MND) and progressive supranuclear palsy. Both are incurable degenerative conditions and no one knows how they will unfold. Dad is now mute and his vision is affected too. Mentally, he is fully capable, but these hideous illnesses have turned a vibrant outgoing man, who ran a successful business and travelled the world, into someone trapped in a body that struggles to communicate.

The real problem is that I'm Dad's only family – and I emigrated to New Zealand 17 years ago. It's my home, and one I wanted to share with him. But changing immigration policies here mean that can't happen. I'm an only child and my mother died some years ago.

So, where could Dad live? Lodging with friends, as he had been doing, was no longer viable. Yet he has always been adamant that he doesn't want to live in a nursing home. But

what else was there? Having lived abroad for so long, I had no idea what options were available.

My research led me to extra-care housing – also known as assisted living. It allows people over a certain age to live independently in self-contained flats with tailored support services are provided, including help with personal care, medication, and domestic help. There is a warden on-site during office hours, and every flat is wheelchair accessible and has a 24/7 emergency alarm.

Dad was accepted for extra-care housing after a series of assessments by Kent County Council's Adult Social Services team, and I'm now working through the benefits applications to help with funding.

During the assessment process we discovered a gorgeous extra-care facility in the area where dad lived for nearly 20 years. Amazingly, a room was immediately available for rent. Dad moved into his flat at Spires in Tenterden recently and loves it.

Built in 2016, his sun-filled flat has a good-sized kitchen where he can enjoy his favourite hobby: cooking. There's an open plan lounge/dining area with a balcony overlooking landscaped gardens. There are modern communal facilities, including lounges, a computer room, laundry, restaurant, bar and hairdresser. The overall vibe of the place is upbeat and geared towards independent living. There are also clubs and groups for residents to get involved in.

Dad is determined to stay mobile and enjoys regular walks to Waitrose, which is just over a mile away. He's also found his way to the local pub.

These things make me very happy: it's reassuring that dad has a good balance of independence and care. His social worker and MND nurse are co-ordinating his changing needs and, thanks to video technology, I can join important meetings. That's exactly what extra-care housing enables my dad to do. For now, it really is the best of both worlds. ■



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Retirement living *should be a golden age*



Gareth Lyon of the Associated Retirement Community Operators explains some of the opportunities and challenges that lie ahead for the industry

‘Ageing is not a problem!’ is one of the favourite sayings of Sir Muir Grey, who now advises the Associated Retirement Community Operators as our healthy ageing ambassador. He says that we need to stop viewing old age in terms of decline and disease and move our focus to remaining independent, fit and active for longer.

The problems of recent months, and the particular challenges which both the covid-19 virus and the restrictions relating to it have posed for older people, should lead us to completely re-examine our attitude to ageing. Put simply, we need to be more aspirational and optimistic about how we plan to support older people in future.

Central to this is housing, and developing alternatives to traditional institutional care. The past decade has seen a significant expansion of ‘housing with care’ for older people (often referred to as extra care, retirement villages or retirement communities.)

It is not hard to see why. We have a rapidly ageing population, and while lifespans are happily rising, our health and fitness levels are not. This means that as things stand we will need more support for longer.

Yet while we want to stay in our own homes and remain independent for as long as possible, the UK currently lacks many of the necessary provisions which would enable us to do so.

Many people choose to continue living in their family home despite using less of it, and are potentially at risk of being isolated from family and friends and less able to access leisure activities and facilities than previously. They may also be concerned about the challenge of

arranging care in their own home – which is likely to arise at some stage – particularly if this happens at short notice or just for a period of time, for example after leaving hospital.

At the other end of the spectrum, while institutional care such as care homes are very good at supporting people with extensive needs at the end of their lives, they are less likely to



be able to support people with mild or intermediate care needs who want to remain more independent.

Retirement communities offer an excellent alternative. People own or rent their own home on a shared site and have access to Care Quality Commission-registered care on-site as and when they might need it. Such communities typically

have an extensive range of leisure facilities and activities, which help to keep people fit and healthy for longer, as well as providing more social opportunities.

People moving into retirement communities value the peace of mind of knowing that support is always there if they need it. They are also less likely to end up needing to move into a care home and can enjoy an independent retirement for longer.

With operators, investors and not-for-profits as well as older people themselves seeing the potential of retirement communities, the UK looks set, finally, for a brighter and less grey outlook on ageing. With social care looming on the Government’s agenda, housing with care should play a key role in their thinking too.

◆ Gareth Lyon is the head of policy at ARCO

‘People value the peace of mind of knowing support is always there’



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'My own home with A NEW FRIEND'

Claire Smythe talks to Genevieve Roberts about how having a live-in carer has helped her regain her love of life

Retired teacher Claire Smythe loves her independence. She recently celebrated her 85th birthday with a tea party in the house she and her husband bought more than 50 years ago, surrounded by friends and family.

When everyone left she had someone to help her clear up and make sure all the doors were locked before she went to bed – and in the morning there was someone to bring her a morning cup of tea.

A year ago this was not the case. 'My husband died in 2018 and I was so used to having someone else around the house to help out that I didn't really know how to cope without him,' she says.

'My sons live hours away from me and they have their own lives and children. I absolutely did not want them to have to look after me. I needed help getting in and out of the bath, and a few other things, but most of all I felt lonely.'

Claire was determined that she wanted to stay in her own home but accepted she would need some level of support. Her sons researched various agencies and found a solution they thought would work: a live-in carer.

'I was a bit doubtful at the beginning because I didn't want someone living in my house, but my sons told me to try it out,' Claire says from her home on the outskirts of Manchester.

She interviewed four or five potential carers but didn't feel that she clicked with any of them.

'Then Maria arrived. She chatted to me about my circumstances and her own life and what I wanted. We agreed to see how it would go.'

Now Maria and Claire are firm friends. Maria has her own room and bathroom in the house but cooks and eats most meals with Claire as well as helping with personal care.

She is medically qualified, so if Claire develops increasing health

needs in the future, she will be able to provide support.

She takes Claire shopping, has introduced her to the joys of social media and has helped install mobility aids in the bathroom and kitchen. Best of all for Claire is the companionship.

'It's nice to know that there is someone else in the house who can help me,' she says. 'But it's more than that. I used to go for days without speaking to someone face-to-face but now I have someone to chat to.'

'She has taught me things and I have taught her things. It doesn't feel like I'm being mollycoddled. It's a proper friendship.'

What would her advice be to people considering this option? 'Take your time to find the right person. Be honest about what you want them to do and be prepared for a bit of give and take.'

'You need to give them their personal space and they need to respect your privacy too.' ■

Plan your finances – ENJOY YOUR FUTURE

Ian Morrison, a top financial planner and wealth manager, answers some common queries about retirement living

I'm considering my care needs for my old age. Where should I start?

The first thing to do before you start to make the big decisions about whether you'd prefer to live out your old age at home, with your family or in a care home, is to make sure all your paperwork is in order. It's important to talk to your solicitor to make sure your will is up to date and that you have a power of attorney set up and registered.

This gives a named person – usually a family member – the power to make decisions on your behalf if you become unable to do so. It's equally important to tell your family that you are doing this: it's surprising the number of people I speak to who don't have a power of attorney in place.

If you are living with your partner it is worth discussing with your solicitor whether it is worth changing the ownership of your home to 'tenants in common'. In practice, if you jointly own your home then you equally own 100 per cent of the property, but if you're tenants in common then you each own 50 per cent as individuals. This can provide some simplicity if you're planning ahead for your care needs, but every situation is different and therefore advice should be sought from your solicitor.

I would recommend that you talk to your family about the options. One thing to consider is whether you want to move close to them and potentially move away from a community you've been part of or stay in the same area. I know people who have returned to the area where they grew up and others who now live near their family. ➤



When should I start planning?

It is best to keep an eye on how you're going to fund your retirement while you're still working (if you do) because your pension can be hugely helpful, and your employer contributes to it, usually matching your payments. Sadly, the days of final-salary pensions are mostly over, but if you are fortunate enough to have one then this can make a significant difference to your income once you've stopped working.

Historically, you could save early for care by buying specific products which were meant to build up over time, but they became unpopular because they often weren't good value. It can be difficult to plan ahead because you might not know what your preferences are likely to be. Equally, there are limited options around immediate care annuities, which pay an income to the care home based on expected longevity, but these products are now very limited and only likely to be of potential value at the time care costs begin, not before.

However, while there is not a particular product for saving towards care specifically, it is worth making sure all your assets are in good shape. It's quite common that within a couple there is one person who is more interested in finances than the other: that can mean that if one person dies it can add huge amounts of stress to the grief already being experienced by the survivor.

I would make sure that you have a go-to document so you know where all your assets are held. Please be careful to ensure this is secure. It is worth having as it can cost time and effort finding out where assets are invested in the event of an untimely death.



How do I find out if equity release is right for me?

We all have questions about equity release. What is it exactly? How will it affect my family? Is it a good option for us? So it's good to know Key takes a personal and honest approach to equity release and we can answer all your questions. The most important of which is whether equity release is right for you – and if it's not we'll tell you.

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How will equity release affect my family?

Equity release will reduce the value of your estate and may affect your entitlement to means tested benefits. Key recommend that you ask anyone who may be affected to join your appointment with your Key Equity Release adviser. It is possible with some Key branded plans to choose the inheritance protection feature to protect their interests.

Are there really no monthly repayments to make?

That is correct. Key Equity Release offer Lifetime Mortgages only, which is a loan secured against your home.

With this, the loan plus the roll-up interest is usually repaid when the plan ends after you pass away or go into long term care.

Is Equity release safe?

Yes. All our plans meet the Equity Release Council's standards and we are regulated by the Financial Conduct Authority (FCA), which gives you additional security and protection.

What do people usually use the money for?

Some of the most popular uses are helping out family, paying off existing mortgages, repaying existing debts such as credit cards and helping to cover everyday bills. You should think carefully before securing a loan against your home.

Will I be expected to commit straight away?

Absolutely not! There's no pressure to go ahead. Your adviser will give you all the information you need about equity release for you to make an informed decision, in your own time.

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* Equity Release Council Spring Market Report 2020 – average lump sum initial advance in H2 2019. Based on whole of market example advice fee of 1.99%.

EXPERT ADVICE



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I've been sent a brochure for a nursing home and was sadly surprised at how expensive it is. How do people manage to fund their care?

The first thing is to look at whether you are likely to get any state funding. The best websites for this are those of the charity Age UK (ageuk.org.uk) and the government-run website moneyadvice.service.org.uk.

If you have more than £23,500 in assets including your home (that's speaking broadly, there are minor differences across the UK), then you will be expected to self-fund your social care. So, in reality, if you're a homeowner you will have to pay for your care.

According to the consumer organisation Which? people in the UK spend on average £651 a week or £34,000 a year on care, but from my experience that sounds modest.

If you have a final-salary pension the income from that can be enough to cover a significant amount of care costs. Likewise, if you have investments, such as ISAs, shares or investment trusts, then you might be able to draw an income (or withdraw income and capital) from those to supplement any shortfall in costs from your pension. Investment bonds can be useful because you can get an income from them, and in some circumstances they may not be included in the local authority's financial assessment (care is needed around this issue).

You might want to consider selling some of your assets over time. It's worth considering your asset base for this, including ISAs, investments, second properties, any form of pension and possibly your house. You need to consider the volatility of your investments and any tax liability for cashing in your investments, so I would urge you to seek financial advice and perhaps get your adviser to help model your expected cash-flow.



I'd hoped to pass on my home to my children, but does it make more sense to sell it if I move into a care home?

That very much depends on your individual situation and what other assets you hold. If you are able to fund your care with income from your pension or other assets, then it is certainly not a requirement – especially if you're hoping to pass your home on to your children.

In some cases, renting out your home is a good way to provide income for your care, and avoid your house sitting empty. You could engage a property management firm to service the house so dealing with repairs doesn't fall to you or a family member.

In some cases people put part of their house into trust, so they have in effect handed over part of it to their children, but this can be complicated. Ideally, your financial adviser and solicitor can work together to explore this and other options.

I'm happy to pay for my care but I want what's left of my estate to go to my children. Are there sensible ways to minimise inheritance tax when planning care costs?

It might be worth putting money into a trust. Sometimes, grandparents will pay school fees or put money into junior ISAs for grandchildren, for example, as an effective way of getting money out of an estate for the younger generation, and setting up regular income payments is an efficient way to make inheritance tax savings.

At the moment, inheritance tax is payable if an estate is worth more than £325,000, or £500,000 if you are passing on your home as part of it. It is charged at 40 per cent of any amount above these allowances. Estates worth over £2 million are taxed more heavily.

You should think about gifts, setting up a trust, and other forms of succession planning at the same time, if not before you start calculating your care costs. Careful consideration is required when leaving gifts at the time of entering care, as purposefully depleting your estate to avoid paying for care could be construed as an intentional deprivation of your assets. ■

◆ Ian Morrison is a chartered financial planner and chartered wealth manager. He is the founder of Morrison Personalised Wealth Management (morrisonpwm.com). You can contact him via email at ian@morrisonpwm.com. Please note, these answers do not constitute advice in any way. Please seek advice for your personal circumstances from a regulated financial planner or wealth manager



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 Staffordshire WS14 0HG
 United Kingdom

All enquires please call Kevin on
+44 (0) 7593 550422
 or email
Kevin.Rusbridge@hsc-uk.org

DIRECTORY

ALTOGETHER CARE

◆ altogethercare.co.uk, 01202 894925
From carers who come to your home, to holiday help and full-time residential accommodation, this company offers all the solutions.

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◆ heritageliveincare.co.uk, 0203 011 2222
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LA VIE EN ROSE

◆ lavieenrosecare.co.uk, 01684 439564
Top-quality care for older people and those with disabilities based in Gloucestershire, but providing nationwide coverage.

EATON

◆ eatonbespoke.co.uk, 01223 632443
Award-winning services for elderly people in their own homes, based in Cambridge and London.

247 LIVE-IN COMPANIONS

◆ 247live-incompanions.com, 0330 094 5767
Experienced staff and managers will ensure that you or your loved-one will have a tailored care plan at home.

MIRACLE WORKERS

◆ miracle-workers.co.uk, 01873 881306
An independent family-owned business that provides everything from short-term care to end-of-life services.

MULBERRY LIVE-IN CARE

◆ mulberryliveincare.co.uk, 01380 870270
This UK-wide company offers care from companionship to high-level support for people with dementia and other special health needs.

PILLARCARE

◆ pillarcare.co.uk, 020 7482 2188
Dedicated to supporting people in their own homes, this agency matches experienced staff with clients.

SAFEHANDS LIVE-IN CARE

◆ safehandsliveincare.co.uk, 020 3417 0090
Rated 'good' in all five categories by the Car Quality Commission in 2019, this agency links you or your relative with the best carers in your local area.

ENHANCED LIVING

◆ enhancedliving.co.uk, 0800 020 9563
A national company that puts local connections at the forefront of care, for families who want a loved-one to stay in their own home.

GOOD COMPANIONS

◆ goodcompanions.net, 01697 331553
A residential care home in the seaside town of Silloth, Cumbria, in an Area of Outstanding Natural Beauty. Plus a full range of live-in and visiting care services.

CARE HOMES

HIGH BROOM CARE HOME

◆ karen.theobald@crowboroughcarehome.co.uk, 01892 654027
Rated outstanding by the CQC, this Sussex-based care home offers high-level personal and nursing support.

ST MARY'S RESIDENTIAL CARE

◆ nicole.homewood@worthingcarehome.com, 01903 233530
Located in Worthing, on the south coast of England, this care home supports older people with a personal touch
SCIMITAR CARE HOTELS
◆ scimitarcare.co.uk, 01707 665515
Six residential care homes modelled on hotel standards of service in London and the South-East.

SISTERS HOSPITALLERS

◆ sistershospitallers.org, 020 7373 3054
Founded in 1881, this Catholic charity runs three residential care homes in the UK as well as medical centres in Africa.

WEST VIEW

◆ westviewcarehome.co.uk, 01822 840674
A family-run business established in 1977 near Tavistock in Devon. Provides full residential care or supported living.

FINANCE

KEY EQUITY RELEASE

◆ keyadvice.co.uk, 0808 252 9170
Later-life lending experts who can offer you the best advice on buying or selling property and planning for retirement.

RETIREMENT PROPERTY

GIRLINGS RETIREMENT RENTALS

◆ girlings.co.uk, 0800 525 184
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retirement properties allows you to find the perfect place for your needs.

CASTLE VIEW WINDSOR

◆ castleviewwindsor.co.uk, 01753 378127
Set in a beautiful location, this retirement village offers one, two and three-bedroom apartments and has easy links to London and the countryside.

CHANTRY COURT

◆ chantrycourt.com, 0800 014 7552
This Wiltshire-based retirement village offers the best of both worlds; independence and support when you need it.

CHARITY

ALZHEIMER'S RESEARCH UK

◆ alzheimersresearchuk.org, 0300 111 5555
This charity's primary purpose is to find treatments for dementia but it is also the ideal resource if you or your family need support and advice.

MOBILITY

AQUALIFT BATHLIFTS

◆ aqualift.uk.com, 0800 028 2802
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THE ABLE LABEL

◆ theablelabel.com, 01622 744242
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At St Mary's we take pride in applying an outstanding level of care to everyone, our aim is to keep residents as independent as much as possible. We strive to maintain a welcoming, homely, caring and friendly environment which is conducive to good health.



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Enquiries to Manager Nicole Homewood
nicole.homewood@worthingcarehome.com

01903 233530

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