

CONSIDERING YOUR RETIREMENT HOUSING OPTIONS

FEBRUARY 2023

This guide is designed to give you a place to start in considering the range of external retirement housing options that might be open to you.

 THE CHURCH
OF ENGLAND
PENSIONS BOARD



Introduction

For most of us when we retire, we hope that the move we make will last our lifetime. Carefully considering all your options as early as possible, within the Church and from a range of housing providers, can ensure that you have the widest possible choice in looking at your retirement plans.

How this guide can help

This guide covers a range of other retirement accommodation options for you to explore, alongside your application for Church Retirement Housing.

In here, we cover information on Retirement Living providers, almshouses and other Christian housing providers. We also set out where to start in looking at home ownership options, if that is right for your circumstances, as well as guidance on how to secure a private rental property in the private rental sector.

We also offer details of organisations who might be able to help with more general advice. For instance, the 'Elderly Accommodation Counsel', specialise in helping individuals with making informed choices about selecting the right housing to meet their needs.

Points to consider in exploring options

1. **This guide is a starting point.** Depending on where you want to live and your circumstances there might be other options for you. It's worth having a look online too at what might be available more locally.
2. **Put aside time to look at options.** There are a number of housing providers, both social and private who offer good quality housing. It's important that you take the time to look at what is available, search the websites and make contact with them, to determine if their offer is right for you.
3. **Getting in touch early is important.** If you decide an option might be right for you, contact the provider as early as you can. In any application, emphasise your retirement date and that you will have no other housing option available once this arrives. In some instances, your details might need to be held on a waiting list, so that in the event a vacancy arises, you can be offered a property.
4. **Consider how flexible you can be on moving dates.** If a provider makes an offer of accommodation to you, prior to your retirement date, you may need to consider flexing your date, to enable you to take the offer of accommodation and plan your move.
5. **As you look at options, think about long term affordability.** It's easy to get caught up in the dream of what your future home might look like, and to then put aside concerns about what it would cost to live. Often, smaller, affordable apartments in retirement living schemes, can offer an opportunity to do more in retirement and make it easier to plan financially for the long term.

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Our plan is to keep adding to information in this guide over time. While we will try to keep the details around other providers as up to date as possible, for the latest information always speak to them directly.



General advice and guidance

Elderly Accommodation Counsel

The Elderly Accommodation Counsel (EAC) is a national charity with a mission to help older people make informed choices about meeting their housing and care needs. They are widely trusted as an independent and impartial custodian of good quality information.

They believe that good and trustworthy information about the options open to people is key to planning ahead successfully. They hold unique directories of accommodation and services for older people throughout the UK. They also offer an advice line service.

For an example of their services please refer to: www.housingcare.org

Independent Financial Advice

As you look at your various housing options, you might from time to time need to access help from an Independent Financial Advisor. This is particularly important if you are exploring home ownership options.

The Church of England Pensions Board have partnered with Ecclesiastical Financial Advisory Services (EFAS) to offer a discounted fixed fee for financial advice to clergy and lay staff of the church. The first conversation is free of charge to you and no fees are payable until EFAS know they can help you.

There are of course other independent financial advisors you may wish to approach to get advice from and we would encourage you to fully explore your options.

	<p>Elderly Accommodation Counsel</p>
<p><i>For further information:</i></p> <div style="display: flex; justify-content: space-between;"> <div data-bbox="899 751 997 926">   </div> <div data-bbox="1166 768 1471 911"> <p>https://eac.org.uk</p> <p>0800 377 7070</p> </div> </div>	

<p><i>For further information:</i></p> <div style="display: flex; justify-content: space-between;"> <div data-bbox="899 1633 997 1703">  </div> <div data-bbox="1029 1633 1471 1751"> <p>www.churchofengland.org/pensions or search 'financial advice'</p> </div> </div>	
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Renting in the private sector

How to find a property

You may find a place to rent by:

1. Renting direct from a landlord
2. Using a letting agent
3. Searching online e.g. looking on Rightmove, Zoopla or Spareroom

Renting direct from a landlord

An advantage of renting direct is you can talk to the landlord yourself. You do not have to rely on going through a letting agent.

This can make it easier to agree a tenancy and raise or explain any issues. Private landlords are not regulated, but in some areas, they need a licence.

Please log on to www.gov.uk/find-local-council to see if the landlord needs a licence.

Where to look

Private landlords who rent directly sometimes advertise properties on:

- Social media or online forums
- Local noticeboards or newspapers

For more information, please visit the government website

<https://www.gov.uk/private-renting>

or Shelter at

<https://www.shelter.org.uk>

Renting from a Letting agents

The standards of letting agents varies, so please take these steps to protect yourself:

- Check the agent is a member of a redress scheme.
- Choose an agent with a good reputation if you can, and
- Search forums and social media to see what other people say about them.

Top tips for renting

- ✓ **Look out online for reports of letting agents who encourage rent bidding wars, or who say they can help landlords to evict tenants for people who will pay more.**
- ✓ **Look into customer complaints about agents.** All agents must be a member of a redress scheme. For more information go to <https://england.shelter.org.uk/> and search 'Redress schemes'
- ✓ **Post your own ads on social media or online forums.** Say how many rooms you need and how much rent you can pay.
- ✓ **If you are asked to pay a deposit, do not pay it unless you've viewed the property in person and are serious about taking the tenancy.**
- ✓ **Do not be pressurised into sending or transferring money without viewing the property.**

Retirement living housing options

Retirement living could suit you if you want to live independently and really want a purpose built apartment in a building with lifts, gardens and properly designed bathrooms to meet your lifetime retirement requirements.

Schemes often offer 1 bedroom flats, which are easier to manage, and more affordable. Some retirement living schemes can also meet the needs of people retiring on ill health grounds with mobility and/or disability requirements, maintaining independence whilst also offering a degree of support.

Private and self-contained, retirement living housing is designed to allow people to live independently within a community setting. It is usually only available to those aged 55 and over.

The benefits of living in retirement living include:

- The privacy and security of your own home – you can come and go as you please
- Help from a scheme manager (warden), or support staff as and when you need it.
- 24-hour emergency help through an alarm system
- Communal areas, such as gardens or lounges
- Social activities for residents
- Most retirement living housing is purpose built with walk in showers.

There are a range of retirement living housing providers across the country. Your **Local Authority** will usually have a list of what is available within your area, including their own sheltered housing schemes. In addition, there are a wide range of private and charitable providers. Some examples are provided below.



Anchor Hanover

Anchor Hanover have over 1,100 schemes right across the country. Their rental properties include purpose-built flats of one, two bedrooms and bungalows.

Each rental location is supported by an experienced manager who takes care of the building maintenance and gardening. They are also supported by 'Anchor on call,' a 24-hour emergency call system and secure door entry system

Location: National



For further information:



www.anchor.org

Christian Action Housing (list currently closed)

Christian Action Housing has been providing Retirement Housing for over 35 years.

They provide convenient and comfortable homes, allowing you total privacy and independence, with the freedom to come and go as you wish, while offering access to a range of additional services.

Location: North London



For further information:



info@christianaction.org.uk



01992 765900

Housing 21

Housing 21 is a leading not-for-profit provider of Retirement Living and Extra Care properties for older people of modest means.

They operate in nearly 200 local authority areas, managing around 20,000 Retirement and Extra Care Living properties.

Location: National

Housing 21

For further information:



www.housing21.org

Pilgrims Friend Society

Pilgrims' Friend Society runs 8 independent living housing schemes. These schemes range from bungalows set in their own gardens to apartments within easy reach of town centres. Properties are typically 1 or 2 bedrooms, available on a rental or leased basis.

Rooted in the Christian faith, the schemes are committed to ensuring that the physical, emotional, spiritual and mental needs of each of its residents are met.

Pilgrims' Friend Society offers vibrant Christian communities where your faith can flourish.

Home of Devenish

The Home of Devenish is a registered charity providing free, unfurnished, independent retirement accommodation for:

- Single Christian women who are widows of the church of England or officers in HM Armed forces, or
- Who are themselves retired church of England clergy or retired officers in HM armed forces and who are need.

They have 25 properties, spread over three self-contained sites, set in attractive gardens and within an easy bus ride of local amenities and the historic seaside town of Weymouth. To be eligible you must be fit to live alone.

Location: National



For further information:



info@pilgrimsfriend.org.uk

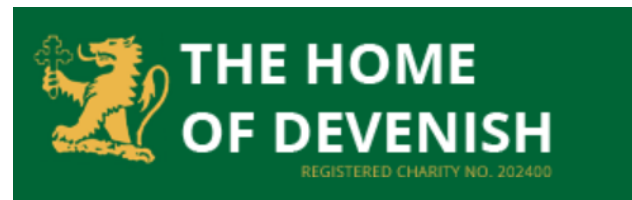


0300 303 1400



175 Tower Bridge Road, London
SE1 2AL

Location: Weymouth



For further information:



office@homeofdevenish.org.uk



07799 481490



General Manager, Flat 6,
Wyke Road, Weymouth, Dorset,
DT4 9QE

Abbeyfield

Location: National

Abbeyfield is a charity for older people (over 55s) providing housing across the UK and internationally. They offer:

Abbeyfield Independent living

Independent Living is designed for active, self-reliant individuals. It allows you to live completely self-sufficient, in your own apartment with communal hubs to socialise and connect with your neighbours.

Apartments are available to lease (for individual or shared ownership) or rent

Abbeyfield has Independent Living apartments in **Belfast, Braintree, Surrey, Plymouth** and **Horsted Keynes**.



For further information:



www.abbeyfield.com

The apartments are fully accessible and have been designed to take into account current and future needs. You can choose from modern one, two or three bed retirement apartments, all with secure entry, their own front door, fully fitted kitchen and wet room bathroom – as well as an on-call system for added peace of mind.

Abbeyfield Sheltered Housing

A new scheme in the **South Downs** offers 48 one and two-bedroom apartments, available for affordable rental, with shared communal areas (dining room, lounge and gardens). The scheme offers the opportunity for your own private space, with the peace of mind that there's someone on hand to support you with daily activities.

Almshouses

Almshouses are a charitable form of self-sufficient, low-cost community housing that is held in trust for local people in housing need. They are managed and run by almshouse charities made up of local volunteers.



How to find an almshouse

The best place to start is the

Almshouse Association. While this does not provide accommodation itself, the organisation supports those who see an almshouse as a potential home.

There are a number of different ways you can find out if there is an almshouse charity in an area you wish to live, if the charity has a vacancy or if you meet the eligibility criteria:

- Many almshouse charities publish their vacancies here on the **Almshouse Association's** website: <https://www.almshouses.org/>
- You can contact the **Almshouse Association** by phone, letter or email and they will send you a list of those almshouses situated in the area you live or wish to live.



almshouseSupport@almshouses.org



01344 452922



**Billingbear Lodge,
Maidenhead Road,
Wokingham, RG40 5RU**

Please note it is then up to you to contact the charity to see if they have a vacancy and if you qualify as a beneficiary.

- If you know that there is an almshouse charity in your area you can monitor local advertising outlets (local newspaper, library, church etc.) for an advert.
- Via the **Almshouse Vacancy Section** of the Elderly Accommodation Counsel's website: <https://www.almshouses.org/resident-vacancies/finding-an-almshouse-charity/>

The next few pages take you through details of some of the Almshouses we are aware of.



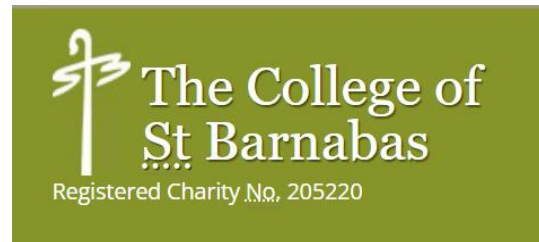
The College of St Barnabas

Set in the idyllic countryside in **Lingfield Surrey**, the college of St Barnabas is an almshouse of Victorian foundation, established within the Anglican faith tradition.

It also extends an ecumenical welcome for both lay and ordained residents of the member of the denominations Churches Together in England.

It provides holistic care in a Christian community through supported living flats for individuals and couples, alongside a CQC regulated care wing.

Location: Surrey



For further information:



enquiries@collegeofstbarnabas.com



01342 870260



**Blackberry Lane, Lingfield,
Surrey, RH7 6NJ**

Bromley and Sheppard's Colleges

The colleges, situated within **Bromley** in Kent, offer 47 self-contained dwellings.

Positioned in a tranquil setting dating back to Georgian times, the colleges are close to local amenities and provide social activities. A lunch time meal is provided daily.

To be eligible, you must be:

- Aged 60 or above
- A Widow or Widower of a Clerk (in Holy Orders of the Church of England, the Church in Wales, the Scottish Episcopal Church or the Church in Ireland);
- A Retired Clerks and their legal partners.
- A divorced or separated legal partner of a Clerk or retired Clerk.
- A child or stepchild of single status of a deceased Collegian.

Location: Kent



For further information:



admin@bandscolleges.org



020 8460 4712



**Chaplains House
Bromley & Sheppard Colleges
London Road
Bromley BR1 1PE**



Morden College

The Charity has two sites that sit adjacent to the Heath at Blackheath, and one in Beckenham, in south-east London.

All sites are in easy (walking distance) of shops, pubs and restaurants (and Blackheath has a lovely village atmosphere).

Purpose-built, and with all modern amenities (including parking spaces for drivers), these flats offer beneficiaries the chance to continue to live independently but knowing that care is on hand should it be needed (a vital reassurance for family members).

Location: South London



For further information:



mordencollege.org.uk



020 8463 8363

And if independent living is no longer viable, they offer domiciliary care (for beneficiaries living in Blackheath), and residential care, all within the same familiar surroundings. To be eligible you will need to:

- In your working life have held (managerial leadership) responsibility in a trade, vocation, or profession or your partner must have done.
- Be in receipt of a UK state pension or eligible for one.
- Be in need through financial hardship.

Other ways to contact the college are through email or by telephone.

Other privately provided retirement living

There are a number of private companies who offer purpose-built retirement accommodation for the over sixties, both for rent and to purchase. Retirement homes are typically apartments or bungalows, often with shared community facilities and/or the option to 'bolt on' additional services.

Example providers include:

McCarthy Stone

Offering Retirement Living or Retirement Living plus options within purpose-built retirement communities. McCarthy Stone have a national footprint.

www.mccarthyandstone.co.uk

Audley Retirement Villages

Offering retirement living in 19 luxury retirement villages across the UK.

www.audleyvillages.co.uk/retirement/villages

Riverstone Living

Offering contemporary retirement living within West London

www.riverstoneliving.com

This list is not exhaustive.

Exploring Home Ownership

As you think ahead to your retirement, you might be wondering whether it is possible to buy a home of your own. In this section we set out a range of potential options, and home ownership schemes that are available from different providers.



Before you make any firm plans or commitments towards buying a home or even purchasing a share of a property, it is important to get expert and **independent financial advice**.

Where to get Independent Financial Advice?

Throughout your life, you're likely to have or need different financial products. There are lots of free places to help you understand these products, but they will only guide you. They can be a great way to get information, but you still need to decide which options are best for you and your circumstances. This is where a financial advisor comes in.

To start your search for a financial advisor, please go to:

<https://www.churchofengland.org/about/pensions/helping-you-find-pensions-advice>.

We have also partnered with Ecclesiastical Financial Advisory Services (EFAS) to offer a discounted fixed fee for financial advice to clergy and lay staff of the Church. The first conversation is free and no fees are payable until EFAS know they can help you.

What can EFAS offer around home ownership?

EFAS specialise in providing independent, market wide mortgage advice to help members of the clergy realise their property ownership ambitions, whether you are looking to purchase a retirement home, re-mortgage an existing property, saving and investing for a mortgage deposit or purchasing a property to get a foot on the home ownership ladder.

EFAS are independent financial advisers, which means they can advise and consider all mortgage lenders and product types that may be suitable for their clients, whether from mainstream or specialist lenders. Their experienced team understand the unique position of the clergy and this allows EFAS to help you navigate the complexities of the market and find the right product for your needs at every stage of your property ownership journey.

To contact EFAS:



getadvice@ecclesiastical.com



0800 107 0190

(Monday to Friday, 9 to 5)



Shared Ownership

Shared Ownership works on the basis that you buy a % share of a home and then pay a rent to a landlord on the share you don't own. There are various different models and ways of entering shared ownership.

The Government has created a comprehensive website on how shared ownership works. Please visit: www.ownyourhome.gov.uk/scheme/shared-ownership

There are also several shared ownership options available to support home ownership later in life on the open market. Here are just a few examples:

Older Persons Shared Ownership (OPSO)

This scheme gives retired people lower living costs, than if they owned a home on the open market. It is available solely to the over 55's.

In the same way as standard Shared Ownership, you buy an initial share that you can afford, helping you get into home ownership in manageable stages. However, the main difference is the maximum share you can ever own through OPSO is 75%. You will not require a local authority nomination to be considered for OPSO.

Eligibility

To be eligible for OPSO you need to meet the following criteria:

- You must be aged over 55 years.
- Your annual household income can be no more than £80,000.
- You should be unable to purchase a home suitable to your needs without assistance.
- You will need to sell any existing property owned before buying through OPSO.
- You must not have any outstanding credit issues (i.e. unsatisfied defaults or county court judgments).

How to apply

To apply for an OPSO scheme, you need to get in touch with the Help to Buy agent working in your area. For more details, please go to

<https://www.ownyourhome.gov.uk/> and search 'find an agent'

Location: National



For further information:



www.ownyourhome.gov.uk/scheme/opso

Heylo

There are two offers available from Heylo:

1. Your Home

Your Home works in partnership with estate agents across England and Wales to turn existing properties already for sale into part buy – part rent. You will need 25% of the total house price as a cash deposit.

Eligibility

You can apply to **Your Home** if you are a first-time buyer or a current homeowner who is looking to move. There is no set upper age limit.

Affordability

To use the **Your Home** scheme, you will be asked to show that you are financially able to not only purchase your share but maintain the payments involved with purchasing a property with Your Home, including the rent at a rate of 4.89% on the unsold share.

You will need to show that you have:

- A good credit history and a household income to be able to support the property.
- Sufficient cash deposit of at least 25% of the full market value to secure the property.
- A regular household income sufficient to cover the ongoing costs involved (if retired, this would include your pension income).

What property can you buy?

There are a few requirements for the property when using the Your Home scheme:

- The home must be of a traditional construction up to value of £600,000 (£800,000 if you are purchasing in London).
- The property will need to be freehold, at least 1 years old and for sale on the second-hand market through any estate agent but it cannot be sold through auction.
- To be able to purchase the home, it must be considered immediately habitable following completion.

You can only use the scheme to purchase your sole and principal home. It can't be a holiday or second home.

Location: National

heylo

YOUR HOME

For further information:



<https://yourhome.org.uk>

2. Home Reach

This involves buying a share in a newly build property. First you must register with your local **Help to Buy** Agent to confirm you are eligible for part buy – part rent. Then you register with Home Reach.

	
<i>For further information:</i>	
	https://www.homereach.org.uk/

You will then need to complete a financial affordability assessment with a financial advisor. This will determine the share value you are able to purchase.

The maximum share you can initially purchase is 75%, starting shares vary depending on the plot, development and will also depend on your affordability. You pay a monthly rent on the share you don't own. As you are, buying a newly built home, you usually need to pay a reservation fee to secure your plot within a new development.

You can only use the scheme to purchase your sole and principal home. It can't be a holiday or second home.

To be eligible for Home Reach you need to meet the following criteria:

- Your annual household income can be no more than £80,000 (or £90,000 in London)
- You must be a first time buyer, or you used to own a home but don't anymore and then you must be in the position that you can't currently afford to buy outright again.
- You need a good credit history
- And to be able to demonstrate that you can afford the regular payments and costs involved when living in a Home Reach rent property.

Disclaimer

We have collated information readily available online to put this guide together. We have tried to ensure it is as accurate as possible, but to get the latest and most accurate information on any provider, please make direct contact with them.