

When your home becomes a helpmate

'Assisted living' is the new buzz phrase in the world of retirement housing, but the extra help on offer can come with steep service charges, writes **Helen Monks**

OLDER HOMEOWNERS are often faced with unattractive options: they may have to choose between toughing it out in the family home without the money to pay for help, moving to a smaller property to release cash, or going into a nursing home. Retirement housing can offer a way out of this dilemma and so-called 'assisted-living' developments look like becoming an increasingly popular option for mature homeowners.

There are two main categories of retirement housing:

- Sheltered housing developments offer apartments with access to a communal lounge, a resident house manager, an alarm-call system, and often a 'good morning mat' (residents step on a discreet electronic mat to let the manager know they are up and about).

- Assisted living – sometimes referred to as 'close-care' housing – is similar, but the apartments or bungalows are built on the grounds of care homes and a broader range of additional facilities and services are likely to be available on-site, such as physiotherapy and hydrotherapy.

Simon Crewe, operations director of Bupa Group member Goldsborough Estates, which has more than 50 retirement housing developments in England and Wales, says: 'One of the advantages of assisted living is that, let's say you are in a couple and one of you ends up with greater care needs than the other, then your partner will still be close by, even if one needs to move into the care home. This arrangement can also offer consistency at a potentially traumatic time in familiar surroundings, with staff you already know.'

It is also argued that assisted living responds to the more exacting requirements of the new generation of demanding older home-

owners. Developers see this emerging generation as individuals who enjoyed their heydays in the 1950s and 60s and, arguably, are less likely to settle for sub-standard care and lifestyles.

'This is the generation which likes to take themselves off on exotic holidays and eat out. They are less guilty about spending their kids' inheritance on themselves than previous generations,' says Nick Sanderson, chief executive of assisted-living developer Raven Audley Court. Assisted-living developers sell the social element to buyers as much as the security and safety benefits. The model aims to offer independent living and flexible services around a main communal facility where social activities are often provided.

Sanderson says we should expect to see developments continue to pop up across the country as major developers from the United States – where there are an estimated one million assisted-living dwellings – prepare to enter the British market. A number of UK firms, including Raven Audley Court, have recently secured funding for new sites.

While property prices are not out of the ordinary, the service charges associated

An electronic 'good morning mat' lets the manager know that a resident is up and about

with both sheltered and assisted-living properties can be, when compared with those on properties in standard residential developments. Depending on where homes are located and the level of service and maintenance provided, these could be as much as £6,000.

Service charges typically cover the cost of the scheme manager and the alarm sys-



The apartments at Flete House in Flete, Devon, are in a grade one listed manor house. Prices range from £185,000 for a one-bedroom apartment to £350,000 for a two-bedroom property on the first floor of the main building. Inquiries: 01752 830308.

tem, as well as building repairs, maintenance, gardening and some other services provided on site.

Goldsborough's sheltered accommodation site in Harrogate – Church Square Mansions – has two-bedroom flats available for about £180,000, with service

charges of £1,500 a year. The flats are close to the protected grassland areas of the Harrogate Stray and the development is built around a communal courtyard garden overlooked by the penthouse communal lounge, where regular coffee mornings and social events are laid on for residents. Church Square residents benefit from a non-resident house manager, a 24-hour emer-

gency call system, an alarm to call on-site staff and video entryphones. Residents of Chartwell House, an assisted-living development in Kensington, west London – where units cost up to £640,000 – pay service charges of about £5,500 as residents have voted to pay for a 24-hour service manager.

It is worth noting that while many assisted-living homes will have been designed with impaired mobility needs in mind, not all will have been designed for wheelchairs.

Leases on the properties are likely to be similar to those for standard homes, except that they will specify that purchasers must be above a certain age, typically 55. Goldsborough says the average age of its assisted-living occupants is about 78.

For those investigating assisted-living or sheltered homes, Help the Aged advises that anyone seeking

a brand-new property should only buy from builders registered with the National House Building Council.

Their houses come with Buildmark cover, providing a 10-year insurance policy against a number of defects which could be expensive to put right. Buying from an NHBC-registered builder will also cover you under the NHBC Sheltered Housing Code.

The charity also advises that prospective buyers should examine in detail what the service charge does not include – lighting or ground rent, for example. It warns that if you are an owner-occupier, you may also be asked to pay one-off

sums to pay for unexpected repairs to the building.

To help you choose, try asking for a record of past increases in the service charge to see if there have been any sudden rises, and request a list of any one-off payments residents have been asked to pay. With a new scheme, ask if the organisation manages any other retirement housing sites and ask to see a record of their service charges. If it does not have any other records for you to see, Help the Aged recommends that you question the calculation of the service charge thoroughly and ask if there are any plans either to change it or the way it is calculated.

CONTACTS

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