



# Housing Options

for you and  
your future



# Housing Options

One of the major considerations people face as they get older is how suitable their home will be for them in the future.



Some people require adaptations to enable them to remain independent in their home.

Other people want to move to a smaller more manageable property or to be closer to family and friends for support.

Talking to someone about the range of housing options available to you can help you take account of the pros and cons of each option. This may assist you to arrive at a decision that you are satisfied is the right one for you.

If you decide to explore a move to another property remember to think about the following:

- Is accommodation likely to become available in the area;
- Do the public transport links meet your needs;
- Are all required local amenities available i.e. bank, Post Office, shops etc;
- How suitable is the layout of the property and is it likely to meet your long term needs;
- Will you be living in close proximity to your family and friends?

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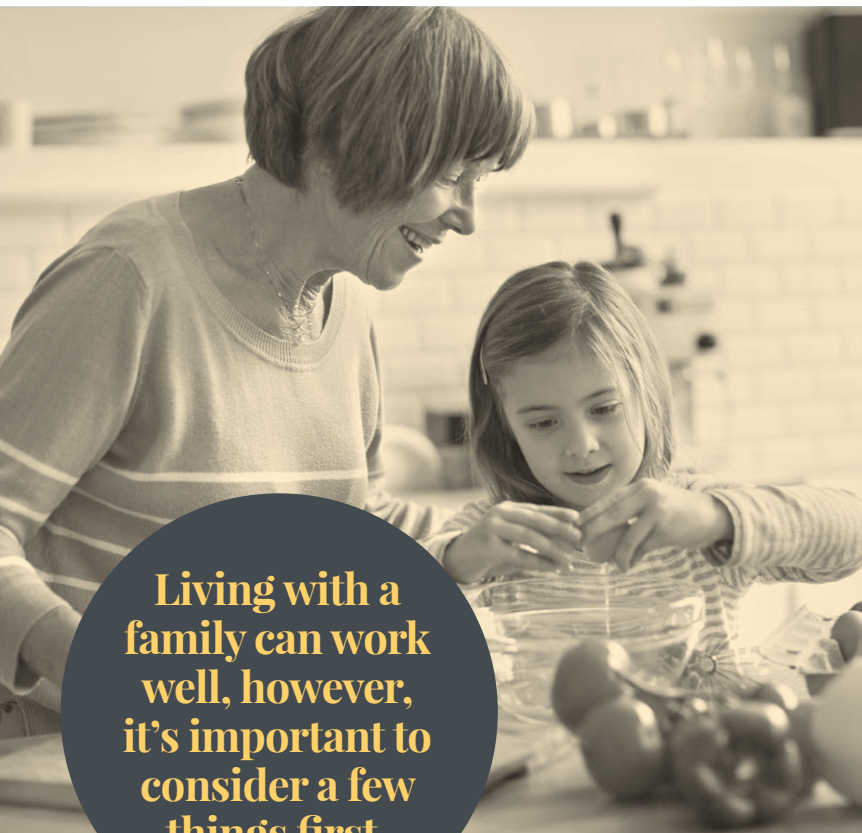
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Your options:

# Living with family

Living with a family member can offer many rewards i.e. support, a way to spend more time with your grandchildren or even help a family member make that first step on to the property ladder.



**Living with a family can work well, however, it's important to consider a few things first.**



Living with family can work very well, but it is important to fully consider the living arrangements and discuss these with the family member you will be living with.

Here are some questions to ask yourself:

- Will I have my own space where I can have time to myself?
- A budget plan - who is paying for what i.e. utilities, food, mortgage/rent?
- A work plan i.e. who is responsible for cleaning, cooking etc?
- Will the bathroom meet my needs/do I have my own bathroom?
- Will my family feel comfortable if carers are required to attend a few times each day



Your options:

# Buying a new property

Think about your property; is it suitable for you and will it remain suitable for you in the future? If not, then buying a property more suited to your needs may be an option for consideration.



If you currently own your home then selling your home and buying another property may release some equity and it could help to supplement your pension if you're a homeowner, making running costs cheaper and the cost of any required works more manageable.

**It could be more cost effective to sell your home and buy a new one.**



There are many housing types available which may suit your needs better for example; bungalow, ground floor flats etc. Retirement flats or houses are a popular choice because they offer a community environment and social activities like coffee mornings and bingo which can help combat loneliness.

Advice on mortgages, valuations and finding a solicitor can be found in the Housing and Property Section of the

Council's website or by contacting the Housing Options Service on 0300 123 0900.

We recommend that you seek professional guidance from an Independent Financial Advisor. Information on how to find a financial advisor can be obtained from the Financial Services Authority (FSA) via their website ([www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)) or consumer helpline (0845 606 1234)

Renting a property requires no long term commitment and offers tenants more flexibility in many respects.



There are many letting agents within South Ayrshire who advertise and manage private rented accommodation. Adverts are available to view in the local newspaper, the letting agent shop window and online.



Your options:

# Renting Property



Accommodation can also be rented from the Council or a Registered Social Landlord. Ground level accommodation and sheltered housing are types of accommodation that you can apply for although you are more likely to be offered these types of accommodation if you have a current need for them. You can request applications online, in a local customer contact centre or at the **Housing Options Service, 80-88 Kyle Street, Ayr**. Your waiting time depends on your current housing circumstances and the house types and neighbourhoods you select so it

is useful to ask a member of staff for information about your prospects of being housed.

There are four providers of social rented housing in South Ayrshire:

- Ayrshire Housing
- South Ayrshire Council
- West of Scotland Housing Association
- Blackwood Housing Association
- For more information please contact your local housing office  
Tel: 0300 123 0900 or visit [www.south-ayrshire.gov.uk/housing/](http://www.south-ayrshire.gov.uk/housing/)

**Ask a member of staff for information on your prospects of being housed.**





Your options:

# Sheltered Housing

Sheltered housing offers you the ability to live independently, in a smaller property that is easier to maintain. This type of accommodation has a warden service and a community alarm to offer residents security and peace of mind.



**Sheltered housing normally consists of communal areas.**

There are various sheltered housing units throughout South Ayrshire and the accommodation normally consists of a self-contained property, with communal areas i.e. lounge, laundry and gardens and most complexes run weekly social events for residents.

Sheltered housing is provided by the local authority or housing associations who allocate properties based on their allocation policy and there can sometimes be a waiting list.

There are four providers of sheltered housing in South Ayrshire:

- Hanover Housing Association
- Trust Housing Association
- South Ayrshire Council
- West of Scotland Housing Association

For more information please contact your local housing office Tel: 0300 123 0900



Your options:

# Adapting Your Property

Sometimes the best option is to adapt your current property in order to make day-to-day living easier.

**Occupational  
Therapy Team**  
Tel: 0300 123  
0900

Financial assistance is available for homeowners and private tenants who require adaptations to their homes (If you are a private tenant you will need written permission from your landlord). This is paid to you as a grant and applicants will be awarded 80% of the lowest estimate for the work.

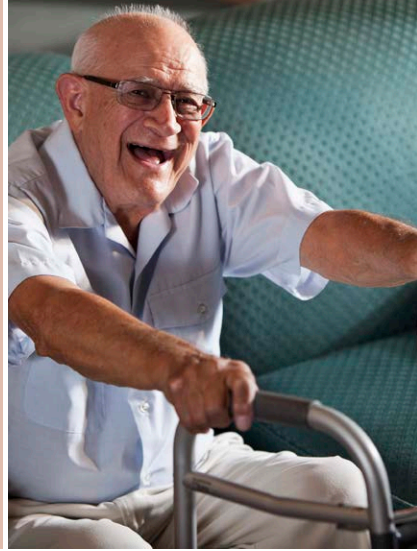
100% grant is also available for applicants claiming the following benefits:

- income support;
- income-based jobseeker's allowance;
- pension credit (guarantee element), or;
- income related employment and support allowance.



Your options:

# Adapting Your Property



**Occupational  
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There may be other types of adaptation work supported through financial assistance. The list provided gives you an example of some of the adaptations that are commonly carried out.

South Ayrshire Council will award financial assistance for the following types of adaptations:


- Wet floor shower,
- Ramp to front or rear of property,
- Stairlift (curved or straight),
- Accessible kitchen i.e. height adjustable work surfaces and lower cabinets for wheelchair users,
- Through floor lifts for wheelchair users,
- Door entry system.

In order to apply for financial assistance, the needs of the person requiring assistance in your household must first be assessed by an Occupational Therapist, who will identify if the adaptation will meet your long term needs.

To request an assessment or further information, please contact the:

Occupational Therapy Team  
Tel: 0300 123 0900





For more information  
please contact your  
local housing office:

*Tel:* 0300 123 0900

or visit

[www.south-ayrshire.  
gov.uk/housing/](http://www.south-ayrshire.gov.uk/housing/)

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**AYRSHIRE**  
COUNCIL