

Planning for your housing future

A handbook to help you think
about your housing in the years
ahead.



**How does your home suit you today?
How well will it suit you in the future?
Do you need to plan to adapt or move?**

This handbook can help you decide what's important for you and your housing future.

What is this handbook?

We encourage you to think of this handbook as a conversation starter. It will help you to reflect on your current housing situation and to consider what you might need to do to make sure your housing meets your needs in later life.

Why should I think about my housing future?

Living in the right home, in the right place and with the right support is essential for your general health and wellbeing.

This booklet supports conversations about how and where you want to live in later life. It will help you and your family make informed decisions about the right housing options for you.

Even if you are happy with your current housing situation, it is important to think about what you might need in the future to live safely and independently in your home.

Why have I received this handbook?

This booklet is designed to support people over the age of 55 to live as they choose, as they get older.

You have received it as you are over the age of 55 and you live in Scotland.

How to use this handbook:



Read through the different sections.

Each section starts with some prompt questions. These will help you to start thinking and talking about your housing situation.



After working through the prompts, move to the tick boxes.



Tick the boxes for the things that concern you. This will help you to identify specific issues you want to address.

You may feel that some do not apply to you, but think about the present and future. Your social and physical needs might change and your housing may no longer meet them.



Some tips:

- ▶ Do take your time, talk to family and friends and build in time for reflection. Don't feel that you have to read this booklet all at once.
- ▶ Do put some dates in your diary to return to this booklet for regular reviews of your housing situation.
- ▶ Do reach out for support. If you are looking to change your housing situation, there are many organisations that can help you. There is a list of **advice services** at the back of this booklet.



Section 1: Size and space

Think about the physical layout of your home, how many rooms there are and how you live in the space. Also, think about your outdoor space. In the future, you may need to move or make adaptations to ensure your housing meets your needs.



Are you happy with the size of the property? Are there too many or too few rooms? Does it feel overcrowded? Is there enough storage space? Is the property accessible enough to meet the physical needs of your household? For example, are the door frames wide enough for walking supports? Do you have a garden? Do you have space for parking and is it close enough?

Do you have any particular concerns? (*tick what concerns you*)

Size of property	<input type="checkbox"/>	Storage	<input type="checkbox"/>	Garden	<input type="checkbox"/>
Number of rooms	<input type="checkbox"/>	Accessibility	<input type="checkbox"/>	Parking	<input type="checkbox"/>

Notes:



Section 2: Condition of property

Think about the condition of your home, including the structure and the fixtures and fittings. The condition of your property will impact your health and wellbeing, now and in the future.



Is your home warm and dry? Are there any problems with the delivery of utilities, including water, gas and electricity? Are the doors and windows in good working order and easy to operate? Does the property have double glazing and adequate insulation? Is there adequate lighting and ventilation? Are there any problems with leaks or damp?

Do you have any particular concerns? (*tick what concerns you*)

Structure	<input type="checkbox"/>	Utility supplies	<input type="checkbox"/>	Flooring	<input type="checkbox"/>
Roof	<input type="checkbox"/>	Plumbing	<input type="checkbox"/>	Damp	<input type="checkbox"/>
Windows	<input type="checkbox"/>	Electrics	<input type="checkbox"/>	External features	<input type="checkbox"/>
Doors	<input type="checkbox"/>	Waste management	<input type="checkbox"/>	Common elements	<input type="checkbox"/>

Notes:



Section 3: Comfort and design

Think about whether or not where you live feels like home. Even if you are happy living where you are now, it is good to think about what will be comfortable and convenient in later life.



Are you able to decorate the property as you would like? Is the furniture functional and comfortable? Is the layout convenient? Is it light enough or is it too dark? Is there an adequate number of electrical sockets and are they easy to reach? Is the layout of the kitchen safe and convenient? How energy efficient is your home?

Do you have any particular concerns? (*tick what concerns you*)

Decoration	<input type="checkbox"/>	Light	<input type="checkbox"/>	Electrics	<input type="checkbox"/>
Furniture	<input type="checkbox"/>	Layout	<input type="checkbox"/>	Energy efficiency	<input type="checkbox"/>

Notes:

£ Section 4: Cost (Affordability)

Think about your income, outgoings and bills, and the cost of living in your property. Your financial situation will change as you age and it is important to think about the impacts this may have.



Do you have a household budget? How much are the household bills each month (including gas and electricity, council tax, phone, broadband and TV bills and insurance)? Are you able to pay your mortgage or rent payments? Can you afford to comfortably heat your home? How much do you spend on care or help in the home? Are you responsible for sharing any costs for maintaining common areas, e.g. stair cleaning?

Do you have any particular concerns? (*tick what concerns you*)

- | | | | | | |
|---------------|--------------------------|----------------------------|--------------------------|-------------------|--------------------------|
| Mortgage/Rent | <input type="checkbox"/> | House maintenance | <input type="checkbox"/> | Service charges | <input type="checkbox"/> |
| Council Tax | <input type="checkbox"/> | Home improvements | <input type="checkbox"/> | Help in your home | <input type="checkbox"/> |
| Utility bills | <input type="checkbox"/> | Other bills, e.g. internet | <input type="checkbox"/> | Shared costs | <input type="checkbox"/> |

Notes:

Helpful resources

Age Scotland can provide tailored money advice for people aged 50+. Their Money Matters webpage lists lots of helpful information.

 www.ageuk.org.uk/scotland/information-advice/money-matters

Citizens Advice Scotland provide free and impartial advice on a range of issues, including money, bills, debt and the cost of living.

 Helpline: 0800 028 1456  www.cas.org.uk



Section 5: Location

Think about where you live, your surroundings and the journeys you make to and from your home. You might decide that you want to move. This could be a short- or long-term plan.



Do you like living in your current location? Do friends and family live nearby? Do you know your neighbours? Is your local area noisy or stressful? Is your local environment pleasant and clean? How easy is it to access amenities and services, such as shops, doctors, parks or pubs? Are there good transport links? Would you be able to go out if you could not drive?

Do you have any particular concerns? (*tick what concerns you*)

Local area	<input type="checkbox"/>	Distance from friends/family	<input type="checkbox"/>	Transport	<input type="checkbox"/>
Local environment	<input type="checkbox"/>	Distance from services	<input type="checkbox"/>	Neighbours	<input type="checkbox"/>

Notes:



Section 6: Security

Think about how safe and secure you feel in your current situation. Think about how this might change in the years ahead and what you can do now to ensure you can live safely in your home.



Do you feel safe in your home? Do you feel safe leaving your home during the day and at night? Are the locks on your doors and windows in good working order? Is help close by in case of emergency? Are there hazards in your home e.g. worn carpets? Are there satisfactory fire precautions?

Do you have any particular concerns? (*tick what concerns you*)

Safety in the home Security of property Hazard in the home
Safety out of the home Proximity to help Fire precautions

Notes:



Section 7: Living independently

Think about whether you feel able to live as you please and the responsibilities you have in your home. Living in the right home with the right support is essential to living how you choose in later life.



Do you have too much responsibility for your home? Do you feel dependent on family? If circumstances changed, would you be able to live independently without help? Do you have any financial worries?

Do you have any particular concerns? (*tick what concerns you*)

Ability to live as you please

Access to help in the home

Level of responsibility for the home

Financial worries, including bills

Notes:



Section 8: Managing

Think about how you cope with daily or regular tasks. Think about how this might change in the future and what support you might need to live independently and safely in your home.



Do you feel able to manage the housework, including, cleaning, hoovering, laundry etc.? What about the shopping and cooking or odd jobs around the house, e.g. changing a light bulb? Are you able to put the bins out? Are you able to comfortably and safely bathe or shower? Do you feel safe using the stairs? Is there a lift in the building? In the future, if you started to have mobility issues, would you be able to get around the house?

Do you have any particular concerns? (*tick what concerns you*)

Housework	<input type="checkbox"/>	Cooking	<input type="checkbox"/>	Moving around	<input type="checkbox"/>
Shopping	<input type="checkbox"/>	Bathing/dressing	<input type="checkbox"/>	Odd jobs	<input type="checkbox"/>

Notes:



Section 9: Quality of life

Think about how happy, safe and settled you feel in your current property. Even if you feel happy now, it is good to think about how this could change and to make plans accordingly.



Is your home meeting all the physical and social needs of your household? If your household's needs change in the future, for example you become less mobile, could you adapt your home? Do you feel like your house is a stable and secure base? Do you feel able to do the things that you enjoy? Are you able to keep pets? Do you have enough human contact? Do you feel connected to your local community? Is your home negatively affecting your wellbeing?

Do you have any particular concerns? (*tick what concerns you*)

Suitability for your needs Wellbeing Ability to keep pets
Feeling stable and secure Human contact Fear of eviction

Notes:

Summary

Use this space to summarise the thoughts or discussions you've had about your future housing plans.

Whether you stay living where you are, you adapt your home, or you decide to move, what aspects of your home matter the most to you?

Are any of these causing you stress or affecting your health?

Yes No

If your housing is negatively impacting your life, there are people who can help. A list of useful organisations is on the next page.

Does the present situation concern you, or how things may be in the future?

Present Future Both

What are your next steps to plan ahead?



Organisations that can help

Advice services

Age Scotland

Age Scotland provide free and impartial advice on a wide range of topics, including accessing your rights and entitlements.

 www.ageuk.org.uk/scotland/

 Helpline: 0808 800 44441

Citizens Advice Scotland

Citizens Advice offers free and impartial advice on a range of matters, including housing, energy, debt and welfare rights.

 www.cas.org.uk/

 Helpline: 0800 028 1456

Disability Information Scotland

Disability Information Scotland provides reliable, accurate and accessible information for people living with disability in Scotland.

 www.disabilityscot.org.uk/

 Helpline: 0300 323 9961

Housing advice

Housing Options Scotland

Housing Options Scotland offers free, individualised information and advice to older adults, disabled people and members of the Armed Force Community. They can help if you want to move, buy or adapt.

 www.housingoptionsscotland.org.uk/

 0131 510 1567

Shelter Scotland

Shelter specialise in providing advice about housing, housing rights and homelessness.

 www.scotland.shelter.org.uk/

 Helpline: 0808 800 44441

Home Energy Scotland

Home Energy Scotland offers advice about energy saving, keeping warm at home, renewable energy and more.

 www.homeenergyscotland.org/

 0808 808 2282

Home repairs and maintenance

Care and Repair Scotland

Care and Repair offers independent advice and assistance to help people aged 60 and over repair, improve or adapt their homes

 www.careandrepairscotland.co.uk/

 0141 221 9879

Under One Roof Scotland

Under One Roof offers free and impartial repair and retrofit support for tenement owners in Scotland.

 www.underoneroof.scot/

 info@underoneroof.scot

To find a tradesperson...

Which? Trusted Traders

 www.trustedtraders.which.co.uk/

Check a Trade

 www.checkatrade.com/

Financial advice

Money Advice Scotland

Money Advice Scotland can help you access free and independent support with money and debt worries.

 www.moneyadvicescotland.org.uk/

Money Helper

Money Helper offers free and impartial guidance on money matters, pensions and benefits.  www.moneyhelper.org.uk/en

 Money guidance: 0800 138 7777 Pensions guidance: 0800 011 3797

Entitled To

Entitled To offers information, advice and a free benefits calculator, so you can find out what you are entitled to.  www.entitledto.co.uk/

Turn2Us

Turn2us provides practical help to people who are struggling financially.  www.turn2us.org.uk/



www.housingoptionsscotland.org.uk
0131 510 1567

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