

What Are The Choices?

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If you want to maintain your independence as you get older and are thinking about downsizing into specialist retirement property there is a key choice that you have to make. Do you want to move to a retirement property with only limited on-site services or support or would a development offering additional services, including care when and if you might need it, suit you better?

Many retirement developments are managed by a part-time warden who will make sure the building is maintained and can help with information and advice. In addition, they will have an emergency call system that will connect you to an off-site call centre that will then try and find someone local to call round and help you if you have a problem.

Developments that offer additional services will often have someone on site 24 hours a day to respond to emergency calls and organise any help that you might need immediately. They can also offer household assistance or even care services using local staff that you are familiar with. These developments will often also offer on-site communal facilities such as a restaurant or lounge.

Unfortunately, developers of retirement property often have their own 'in-house' names for the different schemes that are available. For example, developments managed by a warden or part-time manager with limited on-site services will often be called 'sheltered', 'warden-assisted' or 'later living' depending on who built the scheme. Developments offering additional services will sometimes be called 'assisted living', 'very sheltered' 'housing with care' or 'extra-care' according to the developer. Confusingly some developers also use the term 'sheltered' for this type of development, and others use the term 'assisted living' for developments that offer no extra services.

Extra-care is the name used by the Government to describe a particular model of development that offers extra services and some communal facilities. In extra-care developments there will be a residents' lounge, guest suite, laundry and a restaurant or dining room and they may also offer health & fitness facilities, hobby rooms and computer rooms. In an extra-care development domestic support and personal care are available, usually provided by on-site staff.

Of course, additional facilities and on-site staff need to be paid for, so the service charge in an extra-care development will be higher than in a development that offers more limited services. Given the confusing array of interchangeable names and the disparity in service charges between developments of different types be sure to ask for a description of what staff, services, communal facilities and emergency response arrangements are available and make sure that what is on offer suits you and your budget.

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