

## Will I be able to afford it? Can anyone afford Extra Care?

The costs of living in extra care housing vary between different schemes. There are typically three elements to the cost of extra care housing:

- The cost of buying or renting your home
- The service charges associated with your home, including for the scheme manager and other staff, for maintenance and any communal facilities
- Care costs (if applicable)

The costs of buying a flat in an extra care scheme vary depending on location, specification and whether you buy on a 'shared equity' basis (part buy, part rent). The purchase cost typically ranges for a 1 bed flat from £75,000 (shared equity) to £170,000 and over for outright leasehold sale.

Rent for a 1 bed flat in an extra care scheme typically starts from approximately £90 per week.

Weekly service charges for both owners and tenants can range between approximately £40 to over £100 per week depending on the type of scheme and facilities provided.

There are a number of ways in which you might be eligible for help with meeting some of the costs of living in extra care housing.

- Depending on your finances, you may qualify for housing benefit towards meeting the cost of renting your home and some elements of the service charge.
- If you buy your home in an extra care scheme and you are eligible for Pension Credit you may be eligible for financial help towards some elements of the service charges.
- If you need care and have savings of less than £23,250, you may be entitled to financial help from Worcestershire County Council towards meeting the costs of your care. If the council assist with your care charges, a financial assessment will be completed by the council to establish the level of your contribution.

Providers of extra care housing usually employ staff who help their residents to maximise any benefits they are entitled to which can help meet the costs of living in extra care housing.

## You can contact us in the following ways:

### By telephone:

01905 822654

### By post:

Extra Care Team  
Worcestershire County Council,  
County Hall, Spetchley Road,  
Worcester WR5 2NP

### By email:

extracare@worcestershire.gov.uk

### Online:

www.worcestershire.gov.uk

This document can be made available in other formats (large print, audio tape, computer disk and Braille) on request from Extra Care Team on telephone number 01905 822654 or by emailing extracare@worcestershire.gov.uk

To the best of our knowledge all information is correct at time of printing. September 2014.

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# Extra Care Housing in Worcestershire



**Not sure where to go? Feeling lonely and a bit isolated in your home or is your house not suitable anymore – time to move on?**

### Could Extra Care Housing be a good choice for your future?

Extra care housing gives you all the benefits of your own home, with flexible home care support if and when you need it. It can be the perfect choice if you need support to live independently and you can keep up your usual routines and activities in the local area.

### Would extra care housing be the right move for me?

- It is your own home and not a residential care home
- You have your privacy and your own front door
- You are able to maintain your independence
- Care services and support are available to you 24 hours – if you need them
- Meals are available onsite in your own home or in the restaurant
- You control your own money and outgoings
- You can carry on living in the community and avoid becoming isolated
- You can choose to join in social activities or not as you wish.

### Knitting Anyone?

Develop your interests and find new ones!

A feature of Extra Care is the sociable atmosphere - neighbours often become friends.



### Joan's Story

“Joan moved into a care home after a short stay in hospital, Joan didn't settle and stopped eating and even getting out of bed, she pretty much gave up on life all together.

Joan had always been a very independent person and the family felt the care home environment was not the right one for her. After further advice and support the family felt that an Extra Care development would allow Joan to have the care and support she needed but giving her the independence to live in her own flat.

Joan has now lived in Extra Care for just over a year, she is once again taking an interest in her future, enjoying life and has recently taken up knitting again. Joan has 5 children and really likes having her family round to her flat.

Joan has dementia and can have confused moments but she receives support at these times and also with her daily personal care, including prompting to eat and to drink enough.

Joan's family are extremely happy with where she is living as they know she is safe and well. Joan has been continuing to improve her skills over the last year, regaining some of her independence.”



### Bill and June's Story

“We have lived in Extra Care for 2 years now. We used to live in a lovely park home by the river, where we lived for 18 years. After June had a short stay in hospital we decided to look at where we might like to live in the future.

We took our time in thinking about moving as it was a big decision. It was very hard as we were comfortable where we were living, we had good neighbours, a nice routine and the move would also involve down-sizing. We decided we weren't getting any younger and that it was the right time for us to move and get settled somewhere adapted for our future needs.

Since moving in June has had a few falls but the on-site staff and support made coping with them and her recovery so much easier. We don't currently have daily care needs but it is good to have the support on-site and from people we know when or if we do require more help in the future.”