

# Housing options

Different types of housing  
to suit your needs

Home  
& care



# Information and advice you need to help you love later life.

**We're Age NI, the leading charity for older people in Northern Ireland.**

Our society is ageing. More than 350,000 older people live here today.

Age NI believes that living longer should be celebrated and that those who need help should be supported to do so.

As we grow older, we may face challenges like poor health, poverty or loneliness. However, we still want to lead a fulfilling later life - stay healthy, independent and continue to do the things that we love.

Age NI exists to support people to love later life now and in the future.

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## Introduction

Many of us find that as we get older we start to think more about where we live. Do you want to stay where you are, but could do with some support to make life easier? Would repairs or adaptations make it more comfortable? Perhaps you're thinking about moving somewhere smaller or nearer to family and friends. Or you may be considering sheltered accommodation.

This guide gives you the basic information about these different possibilities and explains how to find out more about your options.

Throughout this guide you will find suggestions for organisations that can offer further information and advice on your rights and options. Their contact details can be found under 'Useful organisations' (see pages 26-29). For further information and advice, please contact the Age NI Advice Service on freephone **0808 808 7575**.

### Key

what  
next?

This symbol indicates who to contact for the next steps you need to take.

## Thinking about your options

Where we live can have a big impact on our quality of life. So if you're considering a move, think first about how to get the most out of making a change.

- Are you looking for familiarity? Security? Privacy?
- Do you want to live in a new environment?
- Do you like the idea of a sense of community?

You may want to stay in your home, but need it adapted so that it is easier to get around. Or perhaps you want to maintain your independence, while having someone to call on in an emergency.

Think about what you might need in the future, as well as what you want now. Finding out as much as possible about all your options gives you the best chance of making the right decision.

Talking through the possibilities with family or friends, and taking independent advice, can also be very helpful. But choosing where and how you live should be your decision; no one should try to persuade you to do something you're not sure about.

## Staying at home

Staying in your own home doesn't necessarily mean that things have to stay the same. A few simple changes could make life a lot easier.

Your home may need some repairs, improvements or adaptations to make it safer or more comfortable. If you're a tenant you have certain rights to have repairs carried out. Let your landlord know as soon as possible what repairs need to be done. If you're a homeowner or private tenant, you can contact home improvement agencies such as Gable (Shelter NI) or Fold Housing Trust (Staying Put department). Home Improvement Agencies give advice and practical assistance with home repairs, improvements and adaptations. You may be able to get a home improvement grant from the Northern Ireland Housing Executive. In Northern Ireland, you can also access free advice and support through Fold's Staying Put Service if you are applying for a Disabled Facilities Grant for a disabled home adaptation.

For contact details, see the 'Useful organisations' section on pages 26-29.

There are different handyperson schemes operating in NI to support older people who meet certain criteria, to assist with small repairs and reduce risks in the home. There is generally a charge for this.

Some people may be eligible for help with housing costs:

- **Rate Relief** - any owner or occupier on a low income, or in receipt of Pension Credit or Guaranteed Pension Credit, can be means tested for this benefit.
- **Lone Pensioner Allowance (LPA)** - if you're over 70, and live alone, you may be entitled to 20% discount. For more information, contact Land and Property Services (see page 29) or visit [www.nidirect.gov.uk](http://www.nidirect.gov.uk) for regional office contact details.
- **Support for Mortgage Interest Payment (SMI)** - you may get help with mortgage interest payments as part of your benefit entitlements if you are an owner occupier and receive the following:
  - Pension Credit
  - Income Support
  - Income- based Jobseeker's Allowance
  - Income-related Employment and Support Allowance

You can claim SMI at your local Jobs & Benefits or Social Security Office. If you're making a new claim for income support, income based JSA, income related ESA or Pension Credit, you should include all information about your mortgage and loan payments.

If you receive Pension Credit, your claim should be processed immediately. However, there is a 13 week waiting period for SMI if you receive the other qualifying benefits. SMI is paid directly to your lender in 4 weekly, rather than monthly, installments. SMI can be used to cover the interest on your mortgage and certain loans which you've taken out to purchase, repair or carry out essential adaptations to your home.

## what next?

For more information about any of these issues, please contact the Age NI Advice Service on freephone **0808 808 7575**.

Visit the TrustMark scheme website at [www.trustmark.org.uk](http://www.trustmark.org.uk) for help to find local tradespeople who comply with government-endorsed standards (see page 29).

If you need aids or adaptations, contact your local Health and Social Care Trust (HSC Trust) and request an Occupational Therapy (OT) assessment or ask your GP to make a referral for you.

If you're worried about having an accident or falling ill while you're alone at home, you could get a personal alarm. These allow you to call for help even if you can't get to a phone. Age NI provides a Personal Alarm\* service - for more information, call **0808 100 4545**.

For more information, read our free *Care at Home* guide at [www.ageni.org/careathome](http://www.ageni.org/careathome)

Age UK also has published a number of useful guides including *Adapting your home* and *Staying steady*. You can contact the Age NI Advice Service on freephone **0808 808 7575** for a printed copy of these free guides.

\* Age NI Personal Alarm is a product name of Age NI Enterprises Ltd and supplied by Aid Call Limited, a wholly owned subsidiary of Age UK. Age NI Enterprises Ltd acts as the agent on behalf of Aid-Call Ltd (registered company number 1488490) for the rental of Age NI Personal Alarms. Installation is provided directly by Age NI Enterprises Ltd. Age NI Enterprises Ltd is a joint venture trading company registered in Northern Ireland and owned by Age NI and UK Enterprises Ltd. Registered company number NI037064. Registered office: 3 Lower Crescent, Belfast BT7 1NR.

## Support to help you stay at home

You may want to stay in your own home, but need some assistance – perhaps help with getting up and going to bed, bathing or preparing meals. Your local Health and Social Care Trust (HSC Trust) is responsible for assessing the needs of older and disabled people, and arranging services that can help you to stay in your own home.

You may want to think about whether using a computer could help you do certain tasks, for example, you could order your food shopping online and get it delivered to your door. Being online is also a good way of staying in touch with friends and family.

If you aren't confident using a computer, Libraries NI regularly run a series of free computer classes providing tailored-made training to suit those in later life. To find a computer training course near you, visit [www.ageni.org/itclasses](http://www.ageni.org/itclasses) or call **028 9024 5729**.

## what next?

For more information, read our free *Care at Home* guide by downloading a copy at [www.ageni.org/careathome](http://www.ageni.org/careathome) or call the Age NI Advice Service on freephone **0808 808 7575**.

## Equity release

Equity release is a way that homeowners can release cash from their home without having to move. You borrow money against the value of your home, but pay nothing back until your home is sold – either after your death or when you go into long-term care. Alternatively, you can raise money by selling your home, or part of it, but continue to live in it until you die or go into long-term care.

Equity release can be a way to release some spare cash or to fund repairs or adaptations. However, it's a big decision and you are strongly advised to consider all your options before deciding on this scheme. You should also take independent financial and legal advice.

## Making the right move

If you decide that you want to move, it will only be a success if your new home is right for you. Ask yourself these questions before making a decision.

- Is there accommodation available within your budget?
- What are the local facilities like? Is there a post office, shop or bank nearby? Will you be able to keep up your hobbies and interests? Are there social clubs and places of worship in the area?
- What is the public transport like? Are buses regular? Is there a local train station? Even if you drive now, there could be a time when you do not want to drive or cannot continue driving.
- Will your friends or family be able to visit easily?
- Do you like the area? Do you feel safe?
- If you are a couple, how will the other manage if one of you dies?
- Will your new home be suitable or easy to adapt if your needs change in the future?
- What type of heating system does it have? Is it easy to keep it warm?

## Downsizing

You may find that you're able to manage better if you move to a smaller property. This can have several benefits, including:

- releasing equity which can be used to supplement your pension if you are a homeowner
- reducing running costs, housework and maintenance.

The cost of moving and setting up a new home can be expensive. You will need to pay estate agent's fees, legal fees, stamp duty and removal costs, and there may be other costs too. Any additional money you're left with after the sale may affect your eligibility for means-tested benefits.

If you're looking to rent in the private sector, consider availability and prices in the area you want to live in and what type of tenancy it offers. Tenants of the Northern Ireland Housing Executive (NIHE) and housing associations may also be able to downsize and can apply for a transfer.

Before deciding whether moving to a smaller property is right for you, think about how much space you'll need, such as for hobbies or entertaining friends. Will it suit your needs in the future if, for example, your care requirements change?

## Moving in with family

Moving in with family can seem like an attractive option and in many cases it works well. But it's important for you all to be realistic and make sure you all have the same expectations.

Consider the practical aspects. What sort of care will you need and who will be able to provide this for you? Will the home need to be adapted?

You also need to be clear about financial and legal arrangements. For example, will you pay rent or help towards bills? If you live with a couple, what would happen if they split up? What would happen if one of you ends the arrangement – for example, if you need to move into a care home? If you invest in your relatives' property, or purchase a property jointly, there may be implications if you have to be means-tested for assistance with care home fees at some future point.

Be sure to get independent legal advice separately from any advice obtained by your family and consider having a formal agreement drawn up. It might seem awkward to discuss things of this kind, but it's better for you and your family to be clear about matters from the outset and know what to do if the arrangement doesn't work out. If you need to find a solicitor, contact The Law Society of Northern Ireland, a representative body of solicitors with an online solicitor directory (see page 28).

**what  
next?**

For more information or advice, call the Age NI Advice Service on freephone **0808 808 7575**.

## Renting from the Housing Executive

Rented social housing is provided by the Northern Ireland Housing Executive (NIHE) and housing associations - also known as 'social landlords'.

In order to apply for social housing, you must be eligible. Firstly, you must submit an application to the Housing Executive either by calling **0344 892 0900** or by downloading an online form at **www.nihe.gov.uk**

A housing officer will arrange an appointment to assess your personal circumstances and check your eligibility. The housing officer will determine your housing needs and place you on a waiting list. You will then have your needs assessed using the Housing Selection Scheme and you will be awarded points. You can request a copy of the Housing Selection Scheme rules either from the Housing Executive or housing association.

If you are already a social tenant but wish to move to sheltered housing or downsize, ask the Housing Executive about a transfer. How quickly this can be done depends on the availability of this kind of housing and whether the Housing Executive considers you need it.

## Renting from a housing association

Housing associations are non-profit organisations that provide housing for rent, including sheltered housing. Many of them have an agreement with the Housing Executive that they will offer housing to people already on the register.

Some housing associations accept direct referrals but they may still require you to put your name on the Housing Executive register. To find out what is available and whether you are eligible, contact the housing association you wish to apply to.

## Moving to another area

If you're already a Housing Executive or housing association tenant, you may be able to swap homes with someone who wants to move to your area. You'll need to get your landlord's permission to do this. Make sure you understand what type of tenancy you'll have and what your rent and other bills will be. Check that you're happy with the state of repairs at the property you've chosen. You should also try to visit the area to make sure that you like it.

## Renting from a private landlord

You can find housing to rent using local newspapers, websites or a letting agency. You should not be charged by a letting agency, unless it has found you a property. You will probably have to pay a deposit and rent in advance. Private sector rents are often high so it is important to budget for this.

Most private rental property is let on assured shorthold tenancies, meaning the landlord has the right to end your tenancy after the first six months. Check your tenancy agreement to find out what the deposit is, how the rent is paid and who is responsible for maintenance and repairs.

### what next?

All private landlords must register with the Landlord Registration Scheme and must be compliant with the Tenancy Deposit Scheme which is set up to protect a security deposit for a tenancy on or after 1 April 2013. The agent or landlord has a legal responsibility to protect that deposit. Contact Housing Advice NI for more details. For information about the terms of your leasing contract, contact Shelter NI or Citizens Advice (see pages 26-29).



## Moving into sheltered housing

Sheltered housing (sometimes called retirement housing) is specially designed for older people. There are many different types of sheltered housing schemes. Some will have a scheme manager (also known as a warden) who lives onsite or offsite. All schemes should provide 24-hour emergency help through an alarm system.

Sheltered housing might appeal to you if you want to live independently but in a smaller and easier-to-manage home. It offers the added reassurance of having an emergency alarm, or a responsible person to turn to for assistance. Accommodation is usually self-contained, but there are often communal areas, such as the lounge, laundry room and garden. Many schemes also run social events for residents.

When you are looking for sheltered housing, consider:

- the location of the property
- the size of the property
- local transport links
- the responsibilities of the scheme manager
- the level of support available
- what costs you would be liable for
- any rules that might affect you, such as whether you are allowed to keep a pet.

### what next?

If the sheltered housing won't allow you to bring a pet, contact the [Rainbow Rescue or Dogs Trust Ballymena](#) for rehoming options or [Rosie's Trust](#) for practical support to assist owners facing life changes to stay connected to their beloved pets for longer (see pages 26-29).

For more information, contact the [Age NI Advice Service](#) on freephone **0808 808 7575**.

## Renting sheltered housing

Sheltered housing is often provided by housing associations, however this can sometimes be Housing Executive housing. Sheltered units are often reserved for people aged 55 and over.

Contact the Housing Executive to find out how to apply. There's often a waiting list for rented sheltered housing, so ask how long you might have to wait and what priority your application will be given.

The Housing Executive and housing association will have its own allocation policy which explains how it decides who gets offered rented sheltered housing.

If you want to move to a particular area or property, you may have to wait longer than you would if you were prepared to look at whatever is available. Again, talk to your local housing department so that they know what sort of housing you're willing to consider.

A small amount of sheltered housing is available to rent privately. Although there's usually no waiting list or priority selection, rents may be higher.

### what next?

Contact the [Housing Executive or housing association](#) to find out what renting options there are in your area (see pages 26-29).

## Buying retirement housing

Retirement housing that's available to buy is usually built by private developers. For your own protection, buy only from a builder who is registered with an accredited body such as the National House-Building Council (NHBC), and is covered by its Sheltered Housing Code.

Once all the properties have been sold, the scheme is usually run by a separate management group, which employs the scheme manager and organises maintenance and other services. The quality of the service provided by the management company can have a great effect on a scheme. Check whether the managers are members of a recognised trade body such as the Association of Retirement Housing Managers (ARHM). The ARHM produces an approved code of practice that includes both good practice and legal requirements.

Most retirement housing is sold on a leasehold basis. This means that you are given a lease of the property and will usually pay a small ground rent to the freeholder. Your rights as a leaseholder are partly established in law and partly in the terms of your lease. Be sure to get independent, professional advice on your rights and responsibilities before you sign your lease. Find out about the running costs, such as the service charge, ground rent, rates and utility bills.

### what next?

To find out more about buying sheltered housing, contact the Age NI Advice Service on freephone **0808 808 7575**.

## Supported housing

Supported housing is a good option for people who need extra help with daily tasks, and is usually accessed through Social Services as the level of support received is often dependent on your care needs. This type of housing may be suitable for those who have complex needs, due to a learning disability, physical disability or mental health issue. Supported housing providers offer a range of accommodation types with the right support in place that may help people to cope on a daily basis.

## Extra-care sheltered housing

Extra-care sheltered housing offers more support to residents than other retirement housing, but allows them more independence than a care home would. Residents live in self-contained flats but meals may be provided, either in the flat or in a shared dining room. Staff are often available to provide personal care, too.

## Abbeyfield

Abbeyfield societies are voluntary organisations that run sheltered housing in family-style households with 8–12 residents. Supervised by a house manager, the schemes usually provide two meals a day. If you're interested in an Abbeyfield scheme, get advice from a solicitor or Citizens Advice Bureau before making a decision to move in (see page 28).

### what next?

If you, or someone you know, would benefit from supported or sheltered housing, speak to your GP and ask for a Social Services referral. For more information about any of these issues, contact the Age NI Advice Service on freephone **0808 808 7575**.

***‘Our move to retirement housing has been a good move and we are pleased to no longer have the burdens of running the house and garden.’***

**Agnes, 74, moved to retirement housing with her husband following a heart attack.**

‘After I had my heart attack, my husband and I decided it was time to find a smaller home. Our move to retirement housing has been a good move and we are pleased to no longer have the burdens of running the house and garden.’

‘The residents’ lounge is particularly good – it’s the venue for social activities like coffee mornings and is somewhere residents can read the paper, talk about the news and enjoy a cup of coffee.’

‘The scheme we live in has most of what we need. There’s an alarm system and a warden. We take most meals in the dining room. The lounge gets quite busy with people and their visitors but we can go back to our flat when we want a bit more privacy.’



## Care homes

If you think you need more personal care than sheltered housing can give you, moving to a care home could be an option. Care homes sometimes provide nursing care too, so find out what levels of care are provided before you move. Care homes are staffed 24 hours a day and all meals are provided. Moving to a care home may seem like a big step, but it can offer the opportunity to form new friendships and provide a safe, comfortable place to live.

How you pay for a care home depends on your personal situation. Your local Health and Social Care Trust (HSC Trust), may contribute towards your fees if your capital and savings are below a certain limit.

### what next?

For more information about choosing and paying for a care home, read our free *Care homes* guide or for information about charging for residential accommodation, contact the Age NI Advice Service on freephone **0808 808 7575**.

## Moving abroad

Moving abroad can seem like an attractive option, particularly if you're considering moving to sunnier climes.

Many of the things to think about are the same as for moves within the UK, but there are some specific points to bear in mind. Will you be comfortable communicating in another language? How frequently will friends and family be able to visit? What are the health and social care facilities like? Who is expected to pay for care? Most benefits are not payable when you leave the UK and your State Retirement Pension may be frozen if you move abroad.

If you do decide to return to the UK following a move abroad, it may take some time to establish your rights to services, benefits and housing. While these things are sorted out, will you have somewhere to live and the finances to support yourself?

***Many of the things to think about are the same as for moves within the UK, but there are some specific points to bear in mind.***

## Moving home checklist

If you decide to move, this handy checklist should help.

- Have you cleared out things you no longer need? This is especially important if you're moving to smaller accommodation.
- Have you got two or three written quotes from different removal firms if you're going to use one? It's a good idea to compare prices before making your final decision.
- Have you made sure the tradespeople you're going to use belong to a professional organisation?
- Have you checked whether your home contents insurance covers you for the move? If it doesn't, arrange for transit insurance.
- Have you made sure that your home contents insurance has been arranged at your new home for your arrival?
- Have you made a list of people and organisations that you need to contact about your move?
- If you have pets, have you asked someone you know to look after them on the day you move?
- Have you contacted utility companies, such as gas and electricity suppliers, to let them know about your move?
- If you have broadband at home, have you checked with the company that provides it about moving your service?
- Have you thought about packing a 'survival kit' for the day of your move? It could include cash for emergencies, food, washing-up liquid, light bulbs, soap, and things to make a cup of tea.

- Have you made sure that the boxes you use are strong enough? Remember not to make them too heavy to lift through overloading.
- If you want to get your post redirected, have you contacted your local post office or applied online?
- Make sure you dispose of any documents safely by shredding them.

When you've moved:

- Check the smoke alarm in your new home.
- If you have a burglar alarm, check that you know how it works.
- Take gas, electricity and water readings straight away.
- Make sure you review your home insurance, both contents and building. Compare insurance quotes from different companies to make sure that you get the best deal for your circumstances. Age NI's commercial arm, Age NI Enterprises\*, offers insurance for older people. Call freephone **0800 100 4545** for more information.
- Register with a doctor as soon as you can, if you've moved to a new area, and find a new dentist and optician.

\*Age NI Enterprises Limited is a limited company registered in Northern Ireland. Company Number: NI037064. Age NI Enterprises Ltd is a joint venture trading company owned by Age NI (Registered charity No. XT1600) and Age UK Enterprises Ltd. Age UK Enterprises Ltd is a wholly owned subsidiary of Age UK (Registered charity No. 1128267).

## Useful organisations

### Age NI

Age NI offers independent and confidential advice, information and support to older people, their families and carers on a range of issues in later life including money, care, housing and health.

Tel: Freephone **0808 808 7575**

E: **info@ageni.org**

**www.ageni.org**

Phone lines are open 365 days a year from 8am - 7pm

### Age NI Enterprises

10 College Street

Belfast

BT1 6BT

Tel: Freephone **0808 100 4545**

Opening hours: 9am - 5pm Monday - Friday

### Abbeyfield Society

Tel: **028 9036 5081**

E: **info@abbeyfieldandwesley.org.uk**

### Advice NI (Rights for Seniors)

1 Rushfield Avenue

Belfast

BT7 3FP

Tel: **028 9064 5919**

E: **rights4seniors@adviceni.net**

**www.rights4seniors.net**

### Citizens Advice Bureaux Northern Ireland

Regional Office

46 Donegall Pass

Belfast

BT7 1BS

Tel: **028 9023 6522**

**www.citizensadvice.co.uk**

### Dogs Trust Ballymena

60 Teeshan Rd

Ballymena

BT43 5PN

Tel: **028 2565 2977**

**www.dogstrust.org.uk**

### Equality Commission NI

Equality House

7-9 Shaftesbury Avenue

Belfast

BT2 7DP

Tel: **028 9050 0600**

**www.equalityni.org**

### Fold Housing Association (Staying Put department)

Tel: **028 9042 8314**

E: **info@foldgroup.co.uk**

**www.foldgroup.co.uk/contact** (for regional office list)

### Housing Advice NI

10 - 12 High St

Belfast

BT1 2BA

Tel: **028 9024 5640**

**www.housingadviceni.org**

### Land & Property Services

Lanyon Plaza  
7 Lanyon Place  
Belfast  
BT1 3LP

Tel: **0300 200 7801**  
E: **rating@lpsni.gov.uk**  
**www.dfpni.gov.uk/lps**

### Libraries NI

Tel: **028 3757 0738**  
E: **enquiries@librariesni.org.uk**  
**www.librariesni.org.uk**

### The Law Society of Northern Ireland

96 Victoria Street  
Belfast  
BT1 3GN

Tel: **028 9023 1614**

### NI Direct

**www.nidirect.co.uk**

### Northern Ireland Housing Executive

The Housing Centre  
2 Adelaide Street  
Belfast

Tel: **0344 892 0900**  
E: **info@nihe.gov.uk**  
**www.nihe.gov.uk**

### Office of the Ombudsman for Northern Ireland

Freepost RTKS-BAJU-ALEZ  
Belfast  
BT1 6BR

Tel: Freephone **0800 343 424**  
**www.ni-ombudsman.org.uk**

### Rainbow Rescue and Rehoming Centre

Ballygudden Road  
Eglinton  
BT47 3AF

Tel: **028 7181 2882**  
E: **rainbowrehoming@gmail.com**  
**www.rainbowrehoming.com**

### Regulatory and Quality Improvement Authority (RQIA)

9th Floor Riverside Tower  
5 Lanyon Place  
Belfast  
BT1 3BT

Tel: **028 9051 7501**  
E: **info@rqia.org.uk**  
**www.rqia.org.uk**

### Rosie's Trust

**www.rosiestrust.org**

### Shelter Northern Ireland (Gable)

58 Howard Street  
Belfast  
BT1 6PJ

Tel: **028 9024 7752**  
Email: **info@shelterni.org**

### TrustMark

Tel: **01344666104**  
E: **info@trustmark.org.uk**  
**www.trustmark.org.uk**



*'We're here to help.  
Call the Age NI Advice  
Service on freephone  
0808 808 7575.'*

**Eibhlin,  
Age NI Advisor**

# Donate today!

Age NI relies on donations to ensure that we continue to support people in Northern Ireland to love later life. Please complete and return the form to Age NI, Freepost RRTU-HSZY-LTHZ, 3 Lower Crescent, Belfast, BT7 1NR. Alternatively call **028 9024 5729** or visit [www.ageni.org/donate](http://www.ageni.org/donate)

Every donation makes a difference. Thank you.

## Personal details

Title:	Initials:	Surname:
Address:		Postcode:
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

## Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age NI.

## Card payment

I wish to pay by (please tick)  MasterCard  Visa  Maestro

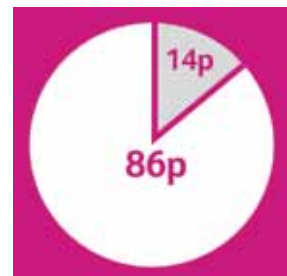
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry date  /  Issue no. (Maestro only)  Security code

Signature:

For every £1 you donate, 86p directly benefits older people.

**By leaving a gift in your will to Age NI, you'll help us be here for everyone who needs us**  
[www.ageni.org/giftsinwills](http://www.ageni.org/giftsinwills)





# Contact Age NI

For more information on the issues covered in this guide, please contact the Age NI Advice Service on freephone **0808 808 7575** or email [advice@ageni.org](mailto:advice@ageni.org)

Age NI also offers free, independent and confidential advice to older people, their families and carers on a range of issues including care, health, housing and money.

3 Lower Crescent, Belfast BT7 1NR

Tel: **028 9024 5729** E: [info@ageni.org](mailto:info@ageni.org)

[www.ageni.org](http://www.ageni.org)

