

AGE
Concern

How to find a care home

What to look out for and
what help is on offer

clear &
helpful
advice

revised &
updated



free guide

your health and home

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Age Concern provides information free for older people, their families and those who work with them. If you would like to make a donation to support our work please visit www.ageconcern.org.uk

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This guide is not a comprehensive statement of the law in this subject and Age Concern cannot give individual legal or financial advice. The information in this guide describes the situation in England and Wales. Different rules apply in Northern Ireland and Scotland. Some rules may have changed since the publication of this guide. If you have any queries which this guide does not answer, seek further advice from one of the organisations suggested.



Introduction

Most older people are able to live in their own homes, sometimes with support and help. Some of us will decide to move into a care home, either for short periods or permanently.

Choosing a care home is an important decision: it will, after all, be your new home. This is a guide to the different types of home, sources of funding and how to get the information that you need to make the right choices.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section.

► **pages 17–18** Contact details for local organisations, such as social services, can usually be found in your local phone book. If you have difficulty finding them, your local Age Concern should be able to help.

► **page 17**



The information given in this guide is applicable in England and Wales. Different arrangements apply in Northern Ireland and Scotland. Readers in those countries are advised to contact their national Age Concern organisations for further information.

► **page 17**



Do I need to move to a care home?

Most people who move into a care home do so out of necessity rather than choice. Before deciding to move into a care home, explore whether you can continue to live in your own home with the right care and assistance. Age Concern publishes a companion guide to this one called *Help with care in your own home*, which sets out the help that might be available to you.

Even if your current home is no longer suitable, there may be other alternatives to moving to a care home. For some, this may simply involve downsizing to a more manageable property. Sheltered housing developments are purpose built with the needs of older residents in mind. There are also an increasing number of extra care sheltered housing developments, which supply a high level of support to residents while offering a greater level of independence than in a traditional care home. Age Concern's guide, *Housing choices in retirement*, explains the options that are available.

Some older people move in with their children or other relatives. This can work well but you need to be sure that it is what you all want. You also have to be realistic about whether your family can provide the care and support you need.

what
next?

Contact Age Concern to order free copies of the guides mentioned above. ► page 20 The Elderly Accommodation Counsel can provide information about what is available in your area. ► page 17

Types of care home and their inspection regime

The term 'care home' is used to cover any home that offers accommodation and personal care. Some homes also provide nursing care. Until recently these two kinds of home were classed as residential homes and nursing homes respectively. The names of many homes still reflect this.

There are also homes that provide care for older people who require extra care and support, often due to dementia. These are sometimes known as EMI (elderly mentally infirm) homes.

Care homes are owned and run by local authorities, private operators (both chains and independents) and the voluntary sector.

Each care home across the UK has to be registered with the national regulatory body ► [page 18](#) responsible for inspecting homes in that country to see that they meet the minimum standards required for this type of accommodation. It is illegal for a home to provide care for which it is not registered.

Each care home should be inspected on a regular basis. The regularity and type of inspection depends on:

- the initial or previous inspection outcome
- the rating of the care home within the CSCI rating system
- any other information received from care home residents, the public or local authorities.

Edited versions of inspection reports are available on the regulatory bodies' websites to help you locate registered providers and make an informed choice.

Which type of home is best for me?

It is vital to choose the right type of home. If a home cannot offer the level of support you need it will not be suitable. In a home that usually looks after people with more intense needs than yours you may feel out of place.

The local authority social services department has a duty to assess the needs of anyone who might need its services. If you are considering moving to a care home, you are almost certainly entitled to an assessment. The local authority will then suggest what level of care you require.

If you want the local authority to fund your care, ► **page 12** it will have to agree that you need that care following an assessment. Even if you will be paying for your own care, an assessment is advisable, especially if you may need financial support later on.

what
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Contact your local authority's social services department to request an assessment and information about its charging policy.

Which area should I look in?

It can be tempting to choose a home close to your children or other relatives but this might involve moving away from your friends and support networks. Be careful not to put all your eggs in one basket and end up expecting more from one person or group than they can provide.



case
study

Pauline's mother Edith could no longer live in her own home and Pauline had to find residential care for her mother...

- 6 You have to work out what are the most important things. Can the home provide the level of care needed? I think atmosphere is very important. What are the staff like? Is there a high turnover of staff? How regimented is it? Are there organised activities?
- 6 My mother is devoted to her dog. A lot of homes don't accept pets. I wanted to visit mother regularly and wanted to find somewhere relatively close to her old home and friends too.
- 6 We looked at five homes, making appointments and dropping in without notice to see what kind of reception we got. The first place I saw was slightly further than I wanted – about 35–40 minutes away – but otherwise it was perfect for her so I compromised on that.
- 6 Mother is very happy in the home. Stability is important as having to move from one home to another can be stressful and upsetting. 9

Finding a home

Finding a home to suit you can be difficult if you do not know where to look. The local authority, the national regulatory body and charities such as the Elderly Accommodation Counsel should all have lists of homes in your preferred area. Any list is only a start though. ► **pages 17–18**

Always try to visit a home before deciding to move there. Take a list of points to check. As well as asking specific questions about the care and facilities, consider whether you like the atmosphere: do the residents seem happy? Ask to see copies of the home's inspection reports. If you like a home, see if it is possible to go there for a trial period before making a long-term commitment.

If you are having difficulty finding a suitable home, contact the local authority. If they have assessed you as requiring care in a care home, they have a duty to ensure that suitable care is available to you, even if you will be paying the full cost yourself.

If the local authority is funding your care, you have the right to choose which home you go into, but a relative or friend might have to top up your fees if your chosen home costs more than your authority usually pays. Take advice before committing to make a top-up payment.

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Call the Age Concern Information Line for a free *Care home checklist*, a pocket-sized booklet with all the questions to ask when looking round a home.

► **page 17**

Fees and contracts

Once you find a home check that the fees and contract terms are acceptable to you and, if you are being assisted with the cost, the local authority.

► **page 13** If you are funding your own care, you should be given a written contract. If the local authority is assisting with the cost, it will make the contract but you should receive a written statement of terms and conditions.

The contract, or terms and conditions, should include the following points:

- the fees and what they cover
- the deposit
- what services are charged on top of the basic fees
- how any NHS contribution towards the cost is treated
► **pages 10–11**
- what notice is required before leaving; how temporary absences such as hospital stays are charged for
- any charges that may be made after the resident's death.

Care homes are different to most businesses in that residents cannot easily take their custom elsewhere. The Office of Fair Trading has investigated care-home contracts in the past and found some commonly used terms to be unfair and therefore unenforceable.

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If you are concerned about the terms in a contract, contact the Office of Fair Trading for further information. ► page 18

Should the NHS pay my fees?

The NHS is responsible for meeting some care home fees in full. It should pay the full cost if you have been assessed as having needs that are primarily health based. Residents in care homes that provide nursing care are most likely to qualify for full NHS funding but residents in other homes can ask to be assessed.

This is a complicated issue and in the past full NHS funding was denied to many people who may have qualified eligible because of inconsistent local interpretations of the rules. Check that you have been assessed to see whether you qualify for fully funded NHS care and that the assessment followed the correct procedures.

The local Primary Care Trust is responsible for carrying out the assessment. If you are assessed as qualifying for fully funded care the NHS will make the arrangements for you. The local authority will not be involved and you will not be means tested. You do not have the right to choose which home you go into but your wishes should be considered.

what
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For further information about fully funded care, contact the Age Concern Information Line or the national Age Concern office for the country you live in. ► [page 17](#)

Nursing care and other NHS services

In England and Wales the NHS is responsible for meeting the cost of all nursing care provided in care homes registered to offer it. There is a single weekly payment rate for nursing care in these nations.



Different rules apply in Northern Ireland and Scotland. Contact your national Age Concern office for further information. ► [page 17](#)

As part of the planning of your admission to a care home with nursing, your nursing needs should be assessed by the NHS. This assessment should confirm whether you will need fully funded NHS care or just nursing care when you become a resident in the care home.

Your care home has to account for how any payment from the NHS is used when explaining your fees.

You may also qualify for NHS community health services such as chiropody, continence advice and physiotherapy. Eligibility requirements for these services are set locally. Check that you are not being charged by the home for any services that you could be provided with for free. ► [page 9](#)

what
next?

NHS Direct can provide details of your local NHS organisations and services. ► [page 18](#)



Care home price levels

There is a wide range of care home prices. It is important to choose a home whose fees you will continue to be able to afford. If you are self-funding now but may need assistance later, the information below may still apply to you.

Local authorities set maximum limits that they are prepared to pay for particular types of care. If you wish to enter a home costing more than that limit, the authority may ask you to find someone to pay the difference. This is usually referred to as a top-up or third-party payment. You cannot usually pay the top-up yourself.

You should not be asked for a top-up payment unless you have chosen to enter a more expensive home. If you did not have any choice because there were no homes suitable for you within the authority's price limit, the authority should pay the extra.

Some homes charge self-funding residents more than those assisted by the local authority. You can ask the local authority to arrange a contract for you at its price but a care home is not required to accept this arrangement.

what
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Ask the local authority to suggest homes available within its price range. Challenge the limit if it cannot.

6 **The local authority said we would have to make a weekly payment for Mum to go into the home we had chosen. But it was the only one locally that could meet her dietary needs. When we challenged social services they agreed to pay the extra. 9**

How much will the local authority ask me to pay towards my care?

Most local authority-assisted residents have to contribute towards the cost of their care. The amount of this contribution is based on your income, savings and other assets. The local authority should look at your finances after it has assessed your needs. You should not be denied a needs assessment because you have too much money.

How are my savings treated?

If your savings and other assets, such as property or shares, amount to more than a certain level, the local authority will treat you as able to meet the full cost of your care. The capital limit changes each year from April onwards.

Some assets are left out of the means test, including your personal possessions, some funds held in trust and some property. ► [page 14](#) You have to tell the local authority about all your assets: the authority then discounts any that should be left out of the assessment, or 'disregarded'.

If you own any assets jointly, you will usually be treated as having an equal share with the other owners. If you have given any assets away to protect them from being included in the means test, you can be treated as if you still own those assets.

Is my home included in the means test?

As a general rule, the value of your former home is included as part of your capital. It should be disregarded if your spouse or partner lives there, or another relative who is either over 60 or receiving a disability benefit. Your home is also ignored if you enter a care home for a temporary stay.

If your property is taken into account, you will usually have more than the limit for getting local authority assistance. The local authority may still assist you under a 'deferred payment agreement'. The authority pays towards your care on a loan basis and this money is repaid when the property is later sold.

There are special rules for the valuation of jointly owned property. In some cases even if your interest in a property is not disregarded, it may be treated as having a low value and so not affect the funding that you qualify for.

what
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Contact the Age Concern Information Line for further information if you jointly own a property that would not otherwise be disregarded. ► [page 17](#)



What about my income?

Most of your income will be included in the means test, with certain exceptions. If you have a spouse or civil partner still living at home, you can pass 50% of any private or occupational pension back to them. You will be treated as having income deriving from any capital you have above a certain limit.

The local authority will assume that you are receiving any benefits that you qualify for so make sure that you have made all relevant claims.

Having worked out the total of your income, less any disregarded amounts, the local authority has to allow you to keep a set amount each week. This personal expenses allowance (PEA) should be used for any extra expenses you have that are not covered by the home's basic fees. It should not be used to meet any shortfall in the basic fees. The remainder of your income will be your contribution.

what
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The local authority should confirm in writing how your contribution has been worked out. Check that their information and calculations are accurate.

Payment arrangements

The local authority can pay all the fees (less any nursing payment made by the NHS) to the home and then collect your contribution from you. Alternatively, if everyone agrees, you and the authority can both pay the home directly.

Moving to another care home

If your needs increase you may have to move to another home. Ask the local authority to reassess your needs to identify the level of care you now need.

You may be asked to move homes for financial reasons, particularly if your home costs more than the local authority limit. If this is suggested, ask the authority to assess the risks involved in moving you. If the move will affect your well-being the authority might have to pay extra to keep you where you are.

what
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Before moving, make sure that the local authority has reassessed your needs.

Problems and complaints

If you have a problem with a care home, first try to resolve it through informal discussions or, if necessary, through the home's internal complaints procedure. Residents are often reluctant to complain in case it affects the home's attitude towards them. This should not happen in a well-run home.

Where the dispute relates to the standard of care you can raise the matter with the regulatory body for care homes. ► **page 17** If the local authority arranged your care, it retains responsibility for ensuring that your care is suitable. Each local authority is required to operate a complaints procedure and to make available information about how to complain.

Useful organisations

Age Concern

For more information and details for your local Age Concern in England, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit www.ageconcern.org.uk



In Northern Ireland, Scotland or Wales, contact:

Age Concern Northern Ireland

Tel: 028 9024 5729 (national call rate)

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732 (lo-call rate)

Websites:

www.olderpeoplescotland.org.uk

www.ageconcernscotland.org.uk

Age Concern Cymru

Tel: 029 2043 1555 (national call rate)

Website: www.accymru.org.uk

Counsel and Care

A charity providing advice on community care and other issues.

Tel: 0808 808 7777 (free call)

Website: www.counselandcare.org.uk

Elderly Accommodation Counsel

Maintains a nationwide database of housing for older people and provides guidance to help enquirers choose suitable accommodation.

Advice line: 020 7820 1343 (national call rate)

Websites:

www.housingcare.org

www.eac.org.uk

Commission for Social Care Inspection (CSCI)

Responsible for the registration and inspection of social care services in England.

Helpline: 0845 015 0120 (lo-call rate)

Website: www.csci.org.uk



In Northern Ireland, Scotland or Wales, see:

Regulation and Quality Improvement Authority (Northern Ireland)

Tel: 028 9051 7500 (national call rate)

Website: www.rqia.org.uk

Scottish Commission for Regulation of Care

Tel: 0845 603 0890 (lo-call rate)

Website: www.carecommission.com

Care and Social Services Inspectorate Wales (CSSIW)

Tel: 01443 848450 (national call rate)

Website: www.cssiw.org.uk

NHS Direct

Tel: 0845 4647 (lo-call rate)

Websites:

www.nhsdirect.nhs.uk

www.nhschoices.nhs.uk

Office of Fair Trading

Promotes and protects consumer rights in various markets including care.

Tel: 0845 722 4499 (lo-call rate)

Website: www.of.gov.uk

Relatives and Residents Association, The

Tel: 020 7359 8148 (national call rate)

Advice line: 020 7359 8136 (national call rate)

Website: www.relres.org

Find the right care home

A step-by-step companion

Written by Rosemary Hurtley and Julia Burton Jones
£9.99 ● 978-0-86242-428-2

Find the right care home is a comprehensive and sympathetic guide to making the best decision possible for your loved one and you. Divided into 10 easy-to-follow steps, it takes you through the entire care home experience – from deciding when the time is right for the move and finding the right home, to getting involved with life at the home and how to deal with any problems that may arise. This book deals sensitively with the whole care home experience including the following:

- Knowing when the time is right
- Making your plans
- Financing the move
- Preparing for the move
- Learning the ropes
- Getting involved
- Dealing with problems and change

To order,
simply call
0870
44 22 120



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Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs and through our national freephone helpline – the Age Concern Information Line.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk
Thank you.

What should I do now?

If you would like more information on the issues covered in this guide, to order other guides or obtain this guide in a more accessible format, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit www.ageconcern.org.uk/information

The following Age Concern information guides may also be useful:

- *Adapting your home*
- *Help with care in your own home*
- *Housing choices in retirement*
- *Planning your retirement income*
- *Putting your affairs in order*
- *Your health services.*

Age Concern publishes a range of books on issues relevant to older people. Browse our online bookshop at www.ageconcern.org.uk/bookshop

Contact details for your local Age Concern may be in the box below. If not, call the Age Concern Information Line on 0800 00 99 66 (free call).