

# Care homes

Finding the right care home



Home  
& care



*Age UK is the new force combining  
Age Concern and Help the Aged.*

*With almost 120 years of combined  
history to draw on, we are bringing  
together our talents, services and  
solutions to do more to enrich  
the lives of people in later life.*

The new force combining

**AGE** and **HELPTHEAGED** **WE WILL**  
*Concern*

This information leaflet has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this leaflet should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

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## Introduction

Moving to a care home is a big decision. This guide aims to help you decide whether moving into a care home is the right choice. While this guide is written for the person moving, if you are reading it on behalf of someone you care for, the same information applies.

One of the main concerns may be how you will arrange and pay for care. We explain what help you can get from your local council and the NHS, how to find a care home and what to look out for. We also include information on what to do if you are unhappy once you have moved in.

You will also find suggestions for organisations that can give you further information and advice. For contact details see 'Useful organisations' (pages 22–26). Contact details for organisations near you can usually be found in your local phone book, and your local Age UK/Age Concern\* should be able to help.

The information in this guide is applicable for people living in England, Wales and Northern Ireland. If you live in Scotland, contact your local Age Scotland office for further help; contact details are in the 'Useful organisations' section.

In this guide, where we refer to local council in England and Wales this means your local health and social care trust in Northern Ireland.

### Key



This symbol indicates where information differs for Wales and Northern Ireland.



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

\*Many Age Concerns are changing their name to Age UK

## Do I need to move into a care home?

Often a move into a care home is suggested because of a crisis – maybe an illness or a fall – but it is not always the only solution.

Think about why you are considering a move to a care home. Is it mainly because other people advise it? Or do you really want to make the move? Your family and friends, or people such as your doctor or social worker, can help you work out what you want to do. **But it is up to you or the person you care for to make the final decision about what is best.**

There are other options you can consider. Sheltered housing may be the ideal choice for you. Or you may prefer to get help to stay in your own home – you can do this by asking for an assessment from your local council. It's also possible to have a short stay in a care home for a trial period or get respite care to give you or your carers a break.

Perhaps you can move in with family or friends. This can work well but you need to be sure that it is what you all want. You also need to be realistic about whether your family can provide care and support as your needs change.

### what next?

For information about staying at home, see our free guides *Help in your home*, *Housing options* and *Adapting your home*. You could also order a copy of our priced book *Find the right care home*. To order copies call our free advice line on **0800 169 65 65**.

## Types of care homes

There are two main types of **care home**. Some offer accommodation and help with personal care – activities such as washing, dressing and going to the toilet. Others provide those services and also offer nursing care. Until recently these two types of care home were classified as ‘residential homes’ and ‘nursing homes’. The names of many homes still reflect this.

There are also care homes for those who require extra care and support, often due to dementia. The Alzheimer’s Society can give advice to people with dementia and their carers and family on what to look for in a care home. It also gives information on suitable homes.

Care homes are owned and run by local authorities, private companies or voluntary organisations. If you can’t find a care home that provides the sort of care you need, ask your local council to help. It has a responsibility to find a suitable home for anyone it has assessed as needing a care home place. The regulatory body for your country (Care Quality Commission in England, Care and Social Services Inspectorate in Wales and The Regulation and Quality Improvement Authority in Northern Ireland) provides information about local care homes.



To find out what types of care homes exist in your area, contact [Elderly Accommodation Counsel](#) (page 25).

what next?

## Who regulates care homes?

Every care home across the UK must be registered with the national regulatory body – see the ‘Useful organisations’ (pages 22–26) for full contact details.

Each care home should be inspected on a regular basis. How often will depend on the star rating it was given at the previous inspection, and also on information received from care home residents, the public or local authorities.

Once a care home has been inspected, an **inspection report** will be written. You can get copies from the national regulatory body for your country.

what next?

Contact your national regulatory body for information about care homes; contact details are in the ‘Useful organisations’ (pages 22–26).

## What kind of care do you need?

Care homes have to make it very clear what level of care they provide and how they will meet each resident’s needs. All care homes should be able to give you help with personal care if you need it – this could include washing, dressing and going to the toilet.

If you are unable to leave the bed, or have any sort of medical condition or illness that requires frequent medical attention, you will probably need to look for a care home that provides nursing care. This type of home should have a qualified nurse on duty 24 hours a day.

## Your right to choose a care home

We all have a right to some choice over where we live. Even if the local council is arranging and paying for your care home, it should not be a case of you moving to where you are told there is a place.

Your local council may suggest a particular home to you, or offer a choice of homes. However, you may not like the suggested home when you visit it, or you may have a particular home in mind. If so, you can ask the local council to arrange a place for you in the home that you prefer.

You should be able to move to the home of your choice as long as:

- your chosen home has a place available
- it is suitable for your assessed needs
- the home will enter into a contract with the local council under the council's usual conditions
- it doesn't cost any more than the local council would usually expect to pay for someone with your needs.

## Which area should I look in?

Choosing an area to move to can be a difficult decision. Think about what your needs are. Do you want to be near family? Will you be further away from friends? Think about how often your friends or family will be able to visit you in the area you choose – you could ask their opinion on a suitable area.

## Finding a care home

You should find out what homes there are in your area and visit a few to get an idea of what they are like. As a first step, try asking around – perhaps friends or relatives know of a home with a good reputation. But remember, although a personal recommendation is a good starting point, homes can change and what suits one person may not suit another.

There are different ways of finding out about care homes in your area:

- your local Age UK/Age Concern may be able to provide you with a list
- the national regulatory body that registers and regulates care homes can provide information about the homes registered in your area (see pages 22–26 for contact details)
- **Counsel and Care** can give you information and advice on how to find a home and what to look for: see page 25 for contact details
- **Elderly Accommodation Counsel (EAC)** has a comprehensive database of care homes in the UK (page 25) for contact details.

## What to look for in a care home

Once you've found out about homes in your area, get in touch with a few and ask them to send you a brochure. Then arrange to visit some of the homes that appeal to you so that you can get an idea of what is available. You might want to visit with a member of your family or a friend, as a second opinion can be very useful.

When you visit a care home there are lots of things to consider. Don't be embarrassed about asking lots of questions. It is only sensible to do as much research as you can when you are making such an important decision. If you can, speak to people who already live in the home. This will give you an idea of what life is really like there.

## Care home checklist

Here are some things that you might want to ask about and look out for.

- Will there be a contract between you and the home?
- What exactly will your fees cover and what extras will you be expected to pay for? For example, will you have to provide your own toiletries, cosmetics or continence pads?
- Will your place in the home be secure? Could you be asked to leave at short notice?
- In the event of the home having to close, or be transferred to another provider, how would the home ensure that your interests are a priority?

- How does the home handle problems and complaints? Is there a residents' committee and a relatives' group?
- What would happen if you fell ill and needed more care – would you have to move?
- Is there a policy on smoking?
- How do staff seem when you visit? Are they rushing around or do they spend time talking to individual residents?
- Will you be offered a choice of meals and can you choose when and where you eat? Does it cater for special diets?
- Are shops, library and social clubs within walking distance of the care home?
- Does the care home provide activities?
- Are visitors welcome at any time or are there set visiting times?
- Does the home allow pets?
- Do you notice any unpleasant smells?
- Is there a garden?
- Will you be able to choose when you go to bed and what time you get up?
- Can you keep your own GP and manage your own medication if you want to?

If it is impossible for you to get out to see the various homes, ask whether someone from the home can visit you. You can then ask questions and get some idea of what the home is like. You could also ask for a copy of the care home's most recent inspection report and its Statement of Purpose, which sets out its aims and objectives, the range of facilities offered and its terms and conditions.

what  
next?

For more questions to ask when you visit a care home, see our free [Care homes checker](#).



**When you visit a care home there are lots of things to consider. Don't be embarrassed about asking lots of questions. It is only sensible to do as much research as you can when you are making such an important decision.**

## **Fees and contracts**

When you find a suitable care home, check that the fees and contract terms are acceptable to you, and to the local council if it is helping you with the cost. If you are funding your own care, you should be given a written contract. If the local council is assisting with the cost, it will make the contract but you should receive a written statement of the 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 (see pages 14)
- 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 from 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.

### **what next?**

For more information about the terms in a contract, contact the Office of Fair Trading on 0800 389 3158 for its leaflet called *Fair terms for care*. The leaflet provides guidance about what to expect from a contract with a care home and what 'unfair terms' means.

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***‘You have to work out what are the most important things. Can the home provide the level of care needed?’***

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

‘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?’

‘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.

‘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.

‘My mother is very happy in the home. Stability is important as having to move from one home to another can be stressful and upsetting.’





## Should the NHS contribute towards your fees?

If you have been assessed as needing **fully funded NHS care**, the NHS is responsible for paying all your care home fees.

Getting fully funded NHS care is a complicated issue and, in the past, full NHS funding was denied to many people who may have qualified 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. You cannot get fully funded care in Northern Ireland.



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 council will not be involved and you will not be means-tested. You will not have the right to choose which home you go into but your wishes should be considered.

If you do not qualify for fully funded NHS care but you are assessed as needing **nursing care from a registered nurse**, the NHS (health and social care trust in Northern Ireland) should make a contribution towards your care home fees.



### what next?

For further information about fully funded care, call our advice line to ask for our free factsheet *NHS continuing healthcare and NHS-funded nursing care*. In Northern Ireland, you could download a copy of the guidelines *Charging for residential accommodation* by visiting [www.dhsspsni.gov.uk](http://www.dhsspsni.gov.uk)



## Care home fee levels

There is a wide variation in care home fees. If the local council is paying all or part of your fees, it will set a maximum cost that it is prepared to pay for particular types of care. If you wish to enter a home that charges over that limit, the council will probably ask you to find someone such as a relative or friend 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 council's price limit, the council should pay the extra costs.

If you are funding the cost of the place in a care home yourself, make sure you choose a care home whose fees you will be able to afford. Also bear in mind that there may come a time when you can't afford to pay the fees yourself. If you then ask the council to assess your needs, its assessment might not include paying for the home of your choice.

### what next?

Ask the local council to suggest homes available within its price range.

## Do I have to pay?

If you are assessed as needing a place in a care home, your local council will carry out a financial assessment to decide how the care home fees will be paid. If the local council decides that it will be paying towards your place in a care home, it should tell you the amount that it will pay. The rules for working out how much of the fee you will pay yourself are based on two things: **your savings and assets**, such as your home, and your **income**.

### Your savings and assets

The savings and assets you have will be compared against the upper and lower limits set by the Government. (The limits are stated in our free factsheet *Paying for permanent residential care*.)

If you have more than the upper limit, you will be expected to pay the full amount of the fees yourself. If you have less than the lower limit your local council will ignore your savings and assets. If you have something between the upper and lower limit the local council will calculate how much you should contribute. The capital limit changes each year in April.

Some savings and assets are not counted when working out how much you should contribute: for example, your personal possessions. Our free factsheet *Paying for permanent residential care* provides more details.

When assessing your assets and income the local council should look only at your income and assets, not the income of your partner or any other relative.

If you deliberately deprive yourself of assets in order to avoid paying the charge the local authority can still treat you as if you own them.

*‘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.’*

## Your income

Your local council will work out your income by calculating the money you have coming in. This includes income you have from savings, any pension you receive (whether State Retirement Pension or an occupational or personal pension) and money you get from state benefits such as Pension Credit.

However, some income is disregarded by the local council. A few benefits, including the mobility component of Disability Living Allowance (DLA) and Attendance Allowance, are completely ignored while others, including War Disablement Pension, are partly ignored.

Half of any occupational or personal pension you receive will also be disregarded by the local council, as long as at least half of this pension is passed on to your wife, husband or civil partner who is still living at home.

Make sure that you are getting all benefits you are entitled to because the local council will assume that you are getting them when it assesses your income.

When assessing your contribution, the local council must always leave you with a sum of money for your personal expenses. This sum, called your **personal expenses allowance**, is set by the Government each year.

### what next?

Call Age UK Advice to ask for our free factsheet *Capital, income and means-tested benefits for more information on working out your and the local council's contribution towards care home fees.*

## Your home

As a general rule, the value of your home is included as part of your assets. It should be disregarded if your spouse or partner lives there, or another relative who is either over 60 or receiving a disability benefit. The value of 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 financial help from the local council. The local council may still help under a **deferred payment scheme**, which means the local council pays towards your care home fees on a loan basis. You will need to pay this money back when the property is eventually 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 or nil value and so will not affect the funding that you qualify for.

### what next?

For more information, see our free factsheet *Treatment of property in the means test for permanent care home provision.*

## Payment arrangements

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

## Moving to another care home

If your care or health needs increase after you move into a care home, ask your local council to carry out another assessment. If the assessment finds that your needs have increased you may have to move to another home that can support you better.

## Problems and complaints

It can take a while to settle in to your care home. However, if you have a problem, being open about it is usually the best way of finding a solution. An informal chat with a member of the care home's staff usually helps. If not, you can make a formal complaint using the home's complaints procedure.

You may be worried that if you complain it will affect the home's attitude towards you. This should not happen in a well-run home because it should want its residents to be comfortable and happy living there.

If using the complaints procedure of the care home doesn't resolve the problem, you could also complain to your local council or the regulatory body for your country. Contact details are in the 'Useful organisations' section

### what next?

If you would like to talk to someone about what you should be able to expect from a care home or how best to tackle any problems you experience, call our advice line and ask for a copy of our free factsheet *How to resolve problems and make a complaint about the local authority*.

***It can take a while to settle in to your care home. However, if you have a problem, being open about it is usually the best way of finding a solution. An informal chat with a member of the care home's staff usually helps.***

## Useful organisations

### Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

In Wales, contact

**Age Cymru:** 0800 169 65 65  
[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Scotland, contact

**Age Scotland:** 0845 125 9732  
[www.agescotland.org.uk](http://www.agescotland.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575  
[www.ageni.org.uk](http://www.ageni.org.uk)

### Alzheimer's Society

Offers advice, information and support to people with dementia, their families and carers through its helpline and local branches.

Devon House  
58 St Katherine's Way  
London E1W 1JX

Helpline: 020 7423 3500  
Email: [enquiries@alzheimers.org.uk](mailto:enquiries@alzheimers.org.uk)  
[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

### Care and Social Services Inspectorate Wales

The national regulatory body of care homes in Wales, which can provide inspection reports and care standards for care homes.

4–5 Charnwood Court  
Heol Billingsley  
Parc Nantgarw  
Nantgarw CF15 7QZ

Tel: 01443 848 450  
Email: [cssiw@wales.gsi.gov.uk](mailto:cssiw@wales.gsi.gov.uk)  
Website: [www.cssiw.org.uk](http://www.cssiw.org.uk)

### Care Quality Commission (CQC)

The national regulatory body of care homes in England, which can provide inspection reports and care standards for care homes.

Citygate  
Gallowgate  
Newcastle upon Tyne NE1 4PA

Tel: 03000 61 61 61  
Email: [enquiries@cqc.org.uk](mailto:enquiries@cqc.org.uk)  
[www.cqc.org.uk](http://www.cqc.org.uk)



### **Cinnamon Trust**

Specialist charity for older people and their pets. It can help to re-home your pet if you are unable to take it with you into a care home.

10 Market Square  
Hayle  
Cornwall TR27 4HE

Tel: 01736 757 900  
Email: [admin@cinnamon.org.uk](mailto:admin@cinnamon.org.uk)  
[www.cinnamon.org.uk](http://www.cinnamon.org.uk)

### **Citizens Advice Bureau (CAB)**

National network of free advice centres offering free, confidential and independent advice, face-to-face or by telephone.

Tel: 020 7833 2181 (for details of your local CAB; or see phone book)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

### **Counsel and Care**

Provides guides and factsheets for older people on a wide range of topics, including finding a care home.

Twyman House  
16 Bonny Street  
London NW1 9PG

Email: [advice@counselandcare.org.uk](mailto:advice@counselandcare.org.uk)  
Tel: 0845 300 7585  
[www.counselandcare.org.uk](http://www.counselandcare.org.uk)

### **Elderly Accommodation Counsel**

Provides free advice to older people on their housing options and maintains a comprehensive database of UK care homes.

3rd Floor  
89 Albert Embankment  
London SE1 7TP

Tel: 020 7820 1343  
Email: [enquiries@eac.org.uk](mailto:enquiries@eac.org.uk)  
[www.housingcare.org](http://www.housingcare.org)

### The Regulation and Quality Improvement Authority

The independent body responsible for monitoring health and social care services in Northern Ireland.

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

Tel: 028 9051 7500  
Email: info@rqia.org.uk  
www.rqia.org.uk

### Relatives and Residents Association

Charity that supports care home residents and their relatives; operates a helpline and has a network of local groups.

24 The Ivories  
6-18 Northampton Street  
London N1 2HY

Tel: 020 7359 8136  
Email: info@relres.org  
www.relres.org

## Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate). 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 UK

### Card payment

I wish to pay by (please tick)  MasterCard  Visa  CAF CharityCard  
 Maestro  American Express

(Maestro only)

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

### Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations\* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: \_\_\_/\_\_\_/\_\_\_ (please complete). \*Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

Age UK publishes a range of books on issues relevant to people as they get older. Browse our online bookshop at [www.ageuk.org.uk/bookshop](http://www.ageuk.org.uk/bookshop)

### ***Find the right care home***

Rosemary Hurtley and Julia Burton-Jones

Highly commended by the 2009 BMA popular medicine series, this is a comprehensive and sympathetic guide. Divided into ten easy-to-follow steps, the book deals sensitively with the whole care home experience – from deciding when the time is right for the move, to finding the right home, to getting involved with life at the home and how to deal with problems that may arise.

**Paperback £9.99**

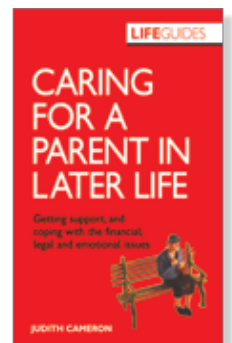


### ***Caring for a parent in later life***

Judith Cameron

When our parents reach an age where they are less able to cope with life, we may need to take greater responsibility for them. This guide explains the transition and other age-related issues.

**Paperback £8.99**



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# What should I do now?

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For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit [www.ageuk.org.uk/homeandcare](http://www.ageuk.org.uk/homeandcare)

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Help in your home*
- *Health services*
- *Adapting your home*

Age UK offers a wide range of products and services specially designed for people in later life, for more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern\* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



\*Many Age Concerns are changing their name to Age UK

Age UK is a registered charity (number 1128267) and company limited by guarantee (number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. VAT number: 564559800. Age Concern England (charity number 261794) and Help the Aged (charity number 272786) and their trading and other associated companies merged on 1 April 2009. Together they have formed Age UK, a single charity dedicated to improving the lives of people in later life. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru. ID8668