

Finding, choosing and paying for a care home

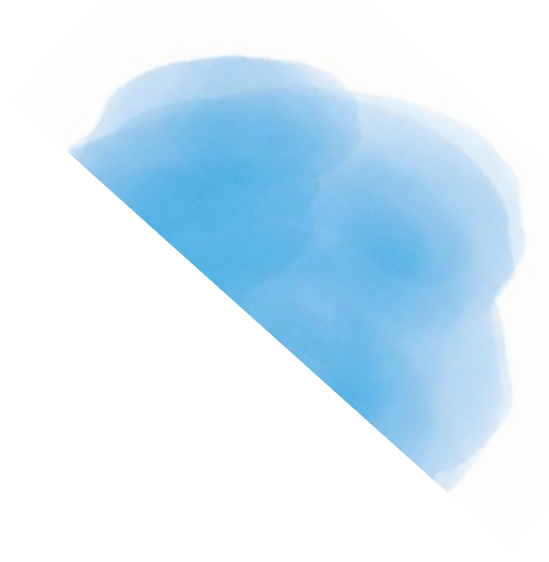
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What this guide is about



Thinking about moving



Perhaps you're finding it trickier to look after yourself, and things like cooking, washing or getting dressed are getting more challenging. Perhaps you're worried about having a fall or being by yourself at night. Or perhaps you're feeling lonely.

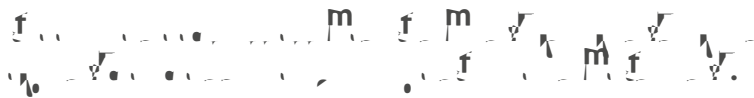
If you've already considered help at home or other housing options but you feel you need more support, then a care home might be the right choice for you.

There are lots of positives to moving into a care home. Many of the difficulties and risks you might face in your own home are removed, as there are trained staff on hand and specialist equipment is often available. It can also give you the opportunity to meet new people and make new friends.

Good to know

It might be worth reading [our guide to supported housing](#) and [our guide to extra-care housing](#) about other solutions that might be suitable for you. Supported or extra-care housing might be a good option if you need accommodation but on-site care is not needed – might suit you better than a care home.

Getting the ball rolling



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It's good to know what's out there and which options you might want to think about. There are 4 main types of care home:

Residential care homes have staff who help with personal care such as washing, dressing, taking medication and going to the toilet. They might also organise activities and day trips for residents.

Nursing care homes (also called **residential care homes**) offer 24-hour assistance from nurses as well as personal care.

Dementia care homes are designed specifically to help people with dementia feel comfortable and safe. They often have a qualified nurse with dementia training.

Residential care homes with nursing care accept residents who need both personal care and nursing care. So if someone moves in only needing help with personal care but they later need nursing care, they wouldn't have to move to a different home.

Care homes can be owned and run by private companies, voluntary or charitable organisations, or local councils.

**"My wife has dementia.
Being in a specialist home
a U_Yggj W'UX] YfYbW",**

Steve, 70

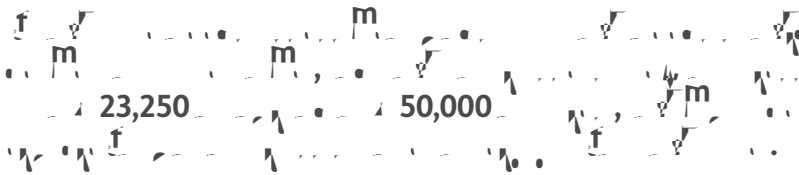
As part of the process, the council considers whether home care or adaptations could help you stay at home instead, or

NHS care in a care home

If the council thinks you might be eligible for care arranged and funded by the NHS, they should refer you for an NHS assessment. This assessment looks at whether you're eligible for one of the options below:

1. Full care in a care home

Paying for care



The following pages go into this in more detail. If you already know you don't qualify for financial help, you can turn straight to 'Paying for your own care home place' on page 21.

Who pays for my care home place?

Following your care needs assessment, the council will do a financial assessment to find out what you'll have to pay towards your fees, and whether you're entitled to financial help with these fees. This assessment is also known as a 'means test'. You'll be asked:

- about your income, including any pensions

- about your capital (the total amount of your savings and other assets, such as shares)

- about any benefits you get, such as Pension Credit (even if

In your financial assessment, the local council must:

disregard certain benefits, including the mobility components of Disability Living Allowance or Personal Independence Payment

exclude the income and savings of your spouse or partner

ignore half of any personal or occupational pension or retirement annuity income if you're giving it to a spouse or civil partner and they don't live in the same care home.

In England, councils have upper and lower limits for financial help. If you have capital assets that are:

- up to **23,250**, you have to pay your own fees as a 'self-funder'
- between **14,250** and **23,250**, the council provides financial support and you pay a contribution from your income (such

After the financial assessment, the council calculates what you should contribute to the care home fees, while leaving you an amount for personal expenses. This amount is known as the Personal Expenses Allowance (PEA) and is £30.15 per week in England in the 2024-25 financial year (from April to April).



To help you understand how your contribution towards a care

Patricia is moving to a care home but her husband isn't

Patricia and Lawrence are married and own their house together. They also have a joint account with £8,000 in it.

Patricia has her weekly State Pension of £169.50 and a weekly private pension of £200. She also has savings of £10,500 in her own name.

The local council has agreed to arrange Patricia's care home

Patricia's care home is a private care home. The local council has agreed to arrange Patricia's care home

12 weeks to decide

If you live in England, your property is disregarded for the first 12 weeks of your care home placement. This means you should be entitled to financial help from the council for the first 12 weeks – as long as your other capital assets are below the £23,250 threshold.

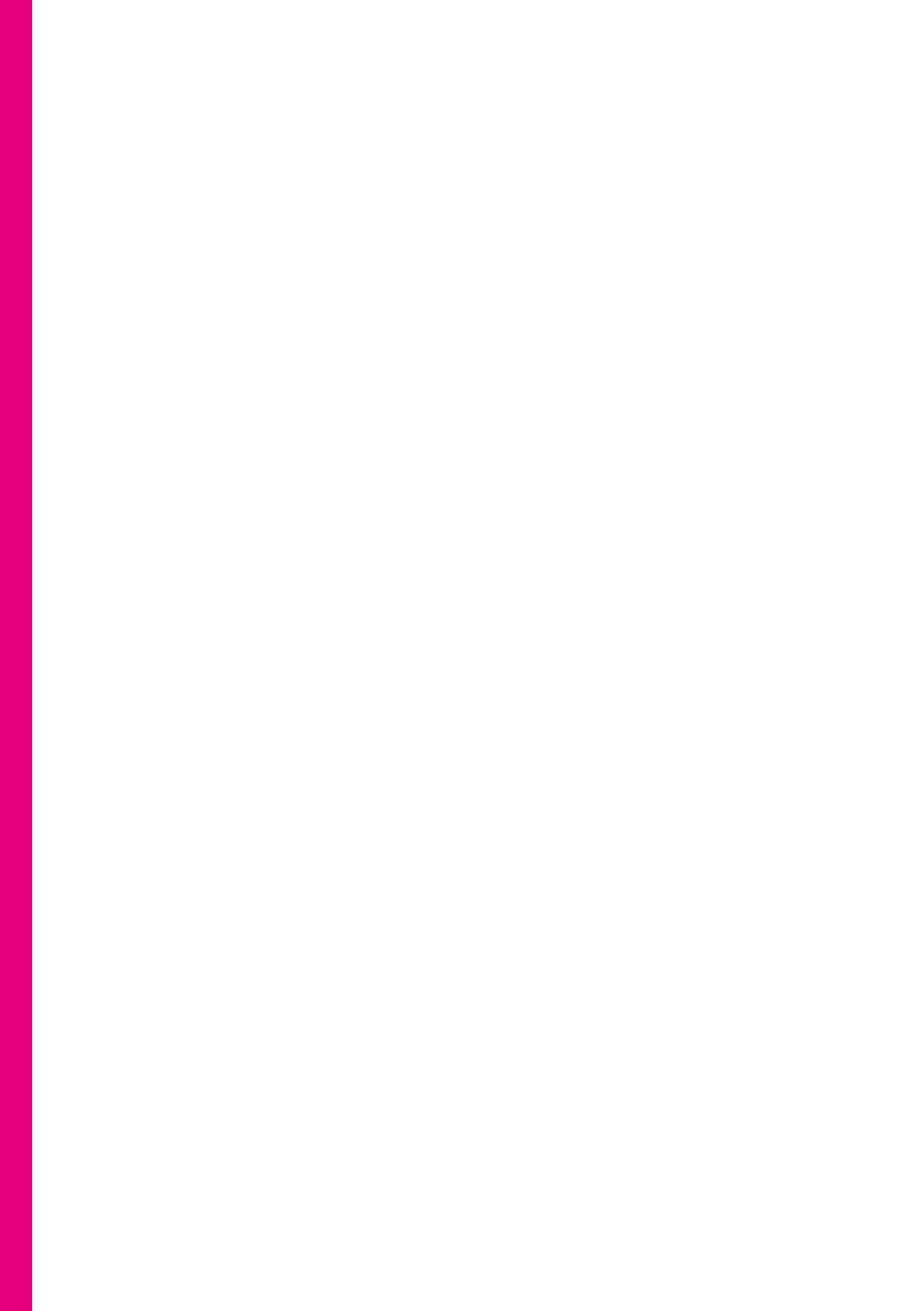
This is known as a '12-week property disregard' and gives you time to decide whether you want to sell your house or enter into a deferred payment agreement (see below).

Third party top-up fees

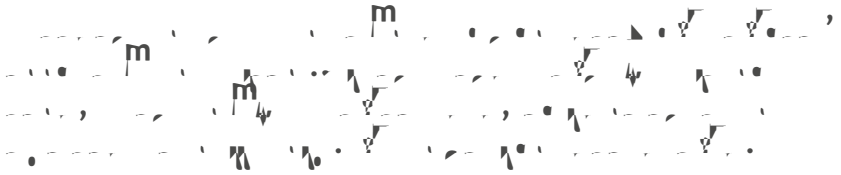
If the council is funding your place in a care home, they calculate an amount of money to meet your assessed care needs. This amount is known as your 'personal budget'. The council must be able to show that there's at least one suitable care home available within your personal budget.

Your personal budget should account for your individual circumstances. For example, if your needs assessment shows you need a care home close to family, this should be reflected in your personal budget amount.

If you choose a home that's more expensive than your personal budget, you can still move there if someone – such as a family member – agrees to pay the difference between your personal budget and the cost of the care home. This is called a 'top-up' fee. In most circumstances, you can't pay your own top-up –



Choosing a care home



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It's a good idea to visit a range of care homes to get a good sense of what will suit you. There are different ways to find options to consider:

Ask friends, relatives or neighbours about their experiences. But bear in mind that care homes may change over time – and what suits one person may not suit another.

Contact the Care Quality Commission (CQC) (page 39), the

The care home contract

Before moving in, read the terms of the care home's contract carefully. The contract should include:

- the fees and what they cover

- how fees may increase, how this is worked out, and how much notice is given if anything changes

- the required deposit (if any)

- any services charged for that aren't included in the basic fees

- how NHS-funded nursing care is handled (if applicable)

Can I choose where I go if the council or NHS is paying?

If the council or the NHS is paying for your care, you still have a say in where you move to, but there are limits.

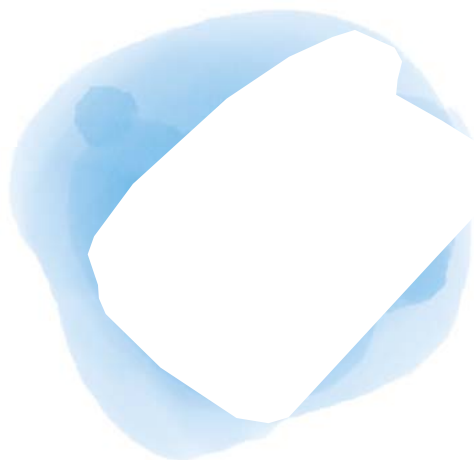
If the council is paying for your care home place

If the council is funding your place, it may recommend a particular care home or offer a choice. They're required to find at least one suitable home that meets your needs. If they fail to do this, you can challenge their decision.

It might be possible to install a phone line in your room – alternatively, you could use a mobile phone or tablet to stay in touch with friends and family. You could also chat with other residents and make new friends.

It might take a while to get your bearings, so don't hesitate to ask staff or visiting family and friends to show you where things are until you feel more settled.

Many care homes offer sessions to talk about any issues affecting residents.



If you're struggling to settle in

If there's a problem, try to raise it sooner rather than later. You can ask a loved one to help you communicate it to staff if that would feel more comfortable.

If the problem is a small one, it should be easy to fix – for example, if you're unhappy with your evening meals or think your room should be cleaned more often. Start by explaining the problem to someone in charge – an informal chat often helps. If it doesn't, you can make a formal complaint using the complaints procedure.

You might worry that complaining will affect the staff's attitude towards you. This shouldn't happen in a well-run home, as staff should want the residents to be comfortable living there.

If you want to move

Sometimes, even after the best preparation and efforts to help you settle in, you might be unhappy and want to move. Discuss this with your loved ones and, if your place is being funded, either your local council or the NHS. Keep staff at the current home updated so they know what's happening.

If you're living in England, you might find it helpful to contact Care Rights UK (page 39) for support and advice.

Mel and Edith found the ideal home

These are some ways to make talking about care homes a little easier for everyone:

Plan ahead. Think about when and where you'll have the discussion, and who should be there.

Ask your loved one how they'd feel about living in a care home in the future. Do they have any fears or concerns? Once you've discussed these, you can work together to find the information and advice you need to reassure you both.

Don't push the conversation if they're resistant – no one wants to feel forced into something. But don't be put off entirely from talking about the issue either. Come back to it another time and consider leaving your relative with printed materials (such as this guide) to read in the meantime.

You don't need to reach any conclusions in a single conversation. It might be some time before your relative makes a decision they're comfortable with.

Be patient and kind – to them and to yourself. Moving into a care home is a life-changing decision that some people can find difficult. Your loved one might feel upset, unsure or frightened by the prospect. Go slowly and seek outside help if you need it.

Finally, while you can make suggestions and share opinions and concerns, it's crucial to remember that, as long as they still have ^m . . . , it's for your loved one to decide whether they move into a care home.



Managing emotions

It can be difficult



It can be a particularly difficult time if you're the person's carer – especially if making the decision about the move falls to you.

Perhaps your loved one lacks the mental capacity to decide for themselves and you have Lasting Power of Attorney or you're their court-appointed deputy for health and welfare decisions.

If you're the person's attorney or deputy, you must make your decision based solely on what's best for them. After weighing everything up, you might decide that moving into a care home is in their best interests. Their needs have to come before your wants – however hard that may be. You might be feeling guilty or like you've let your loved one down, but it's OK to admit you've reached the limit of the care you can provide.

There's only so much you can do – and even if you've stopped providing care for someone, it doesn't mean you've stopped caring about them.

If you're the person's carer, you might be worrying about feeling a bit lost once they move. What will you do with all that extra time? Try to consider your needs again. You've probably put them to one side for a while. You can still visit your loved one – to be there for them on the bad days and make the most of the better ones together.

Paying top-up fees

You shouldn't feel you have to pay a top-up fee. Top-up fees are only necessary if someone wants a more expensive care home than meets their needs – they aren't compulsory.

If you're considering paying someone's top-up, think about whether paying them is sustainable. What happens if your circumstances change? The council should always make sure you can sustain the top-up fees before an agreement is made. Care home fees often increase annually – but local councils don't always increase their funding by the same amount, so you could find yourself paying more each year.

If you're paying someone's top-up fees but the money is going to run out, speak to the council as soon as possible. See our factsheet [How to pay for care](#) for more information on personal budgets and top-up fees. In Wales, see Age Cymru's factsheet [How to pay for care](#) if the local council is contributing towards your care fees.



If you're worried about abuse or neglect

While cases of abuse and neglect are rare, it's worth knowing what to look out for and what you can do if you if you're

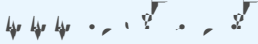
Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

  : **0800 169 65 65**

Lines are open seven days a week from 8am to 7pm.



In Wales, contact Age Cymru Advice: **0300 303 44 98**



In Northern Ireland, contact Age NI: **0808 808 7575**



In Scotland, contact Age Scotland: **0800 124 4222**



Alzheimer's Society

Offers advice, information and support to people with dementia, their families and carers.

Tel: **0333 150 3456**



Care Inspectorate Wales (CIW)

Regulates care homes and domiciliary care services in Wales.

Staff can provide lists of home care providers for a specific area.

Tel: **0300 7900 126**



Care Rights UK

Offers information, advice and support to older people using care services, as well as their relatives and friends.

Tel:

Elderly Accommodation Counsel (EAC)

Provides details of specialist housing for older people across the UK. It also offers information on care, housing and finance options through its HOOP tool.



Hourglass

Works to protect vulnerable older adults. It has a 24/7 helpline for people who are being abused or are concerned about possible abuse.

Tel: **0808 808 8141**

Text: **078 6005 2906**



Local Government and Social Care Ombudsman

In England, contact the Ombudsman if you've made a complaint about the council or a care home and you aren't happy with the response.

Tel: **0300 061 0614**



In Wales, contact the [Wales Ombudsman](https://www.walesombudsman.gov.uk/)

Tel: **0300 790 0203**



Parkinson's UK

Provides information and support for people living with Parkinson's, their families and carers.

Tel: **0808 800 0303**



Samaritans

Confidential helpline offering support to talk about your feelings. Lines are open 24 hours a day, 365 days a year.

Tel: **116 123**





Your details

Title: Forename: Surname:


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Postcode:


Email address:


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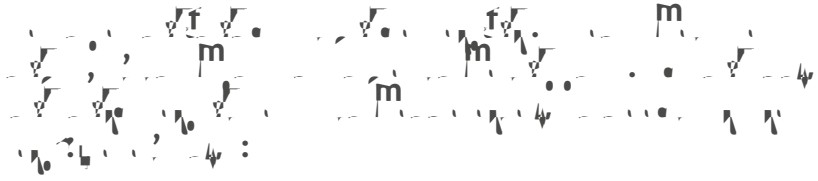
     

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