



Finding, choosing and paying for a care home

Information written with you in mind.

This information guide has been produced with the help of older people and carers as well as expert peer reviewers.

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What this guide is about

If you're finding it more difficult to manage at home, you might be wondering if it's time to move.

You might be thinking about moving into a care home, or perhaps you have a relative or loved one who might need to move into a care home soon or in the future.

Thinking about the move can feel overwhelming. Not knowing where to start or who to contact can put you off all together, but this guide will help point you in the right direction.

As far as possible, the information given in this guide is applicable across the UK.



This symbol indicates where information differs for Wales.

“I think the time’s come that I shouldn’t really be living on my own.”

Janice, 84



This guide is written for someone who is considering moving into care. But if you’re reading it with someone else in mind, it will still be useful in helping you understand what your loved one might be going through, and the issues you both need to consider. You’ll also find additional information specifically for carers and relatives at the back of the guide (see page 38).

Next steps



It’s a good idea to find out the number for your local council. They’ll be able to provide a lot of the support and information mentioned in this guide.

My local council number is:



Thinking about the move

There are lots of reasons you might be thinking about moving into a care home. Perhaps you're less able cook or look after yourself like you used to. Maybe you're worried about being alone at night, or having a fall, or maybe you're starting to feel lonely.

Moving into a care home can give you a renewed purpose in life and could even offer you a chance to meet new people and start new friendships. A care home has trained staff on hand, and possibly specialist equipment that can't be installed in your home, so many of the difficulties and risks you might face at home are removed.

It's normal to feel reluctant about moving into a care home. You may be worried you'll lose your independence, or won't see friends and family as much as you do now. You might also be worried about how you'll pay for it.

“When I went to view some homes with Mum we found the checklist really helpful.”

Trish, 52



It's perfectly normal to have conflicting feelings. After reading this guide and the suggested resources, visiting some care homes, and talking to your loved ones, you might feel better about making the decision that's right for you.

Good to know



Once you read through the options in this guide, it might be worth reading our other guides **Getting help at home**, **Adapting your home** and **Housing options** to find out more about other options that might work for you. If you've already considered the possibility of getting help at home or adapting your home, but feel you need more support, it probably is the time to think about moving in to a care home.

If it is time to think about moving to a care home, it can be tricky to know where to start. This guide will help explain things such as finding and funding a place somewhere. We've also popped our handy **Care homes checklist** in the guide that should be helpful when you visit potential care homes.

Getting the ball rolling

Different types of care home

It's good to know what's out there and the different options you might want to think about. There are four main types of care home, each catering for different needs:

- **Care homes** have staff who help with personal care, things such as washing, dressing, taking medication and going to the toilet. They may also organise social opportunities such as day trips, shorter outings and in-house activities.
- **Care homes with nursing**, also called nursing homes, offer personal care as well as 24-hour assistance from qualified nurses.
- **Care homes with dementia care** are designed specifically to make people with dementia feel comfortable and safe. They often have a qualified nurse with dementia training.
- **Dual-registered care homes** accept residents who need both personal care and nursing care. This means that if someone moves in only requiring help with personal care but their needs increase, they won't have to move to a different home. Changing rooms tends to be much less disruptive than changing home.

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

**“My wife has dementia.
Being in a specialist home
makes such a difference.”**

Steve, 67





Assessing your needs

If you're thinking you might need to move into a care home, you should contact your local council's social services department and ask for a free care needs assessment.

What happens in a care needs assessment?

A social care professional visits you to ask how you're managing everyday tasks and how this affects your wellbeing. They will consider:

- your health and abilities, what you can and can't do, what you struggle to do, and what you want to do
- your living arrangements
- what help you're currently getting (if any)
- the views of anyone you'd like involved, such as a carer, family, close friend, doctor or district nurse
- your emotional and social needs, such as a desire to stay living near family
- your religious, cultural and communication needs, such as a wish to attend a faith group.

The assessor looks at options with you to see whether home care and adaptations could help you continue living at home, before considering whether residential care is appropriate. Your wishes should be considered as much as possible.

If you have health needs, social care staff are likely to involve one or more NHS staff so the assessment takes account of all your needs when considering your eligibility for care and support and agreeing your care plan. A care plan outlines your needs and what could help meet those needs.

The local council has a legal duty to try and make sure your needs are met safely. However, if you're still able to make and communicate decisions, you have the right to choose to remain at home, even if it puts you at risk.

If you already receive help from social services, at some stage they might recommend you move into a care home. If you are being discharged from hospital, health and social care professionals will carry out a care needs assessment there and may propose a move to a care home.

Challenging the care needs assessment

If you're unhappy with the outcome of the assessment, you can ask the assessor to review the decision.

If this does not resolve it, you can make a formal complaint if you want to. Start by writing to the council to explain your concerns about the situation. If you're not happy with the response, you can contact the Local Government and Social Care Ombudsman (page 40). In Wales, contact the Public Services Ombudsman for Wales (page 40).

NHS care in a care home

If you think you may be eligible for NHS services in a care home, you should be referred for an NHS lead assessment. This looks at whether you're eligible for NHS continuing healthcare or the NHS-funded nursing contribution, as described below:

- If your needs are primarily healthcare needs rather than social care needs, you may be eligible for NHS continuing healthcare (CHC). This is based on the nature, intensity, complexity or unpredictability of your needs, rather than on a particular health condition or diagnosis. It can be provided in any setting, including nursing and residential care homes. The NHS arranges and meets the full cost of your care.
- If you're not eligible for CHC, you may be assessed for the NHS-funded nursing contribution. The care home receives a weekly contribution direct from the NHS towards the cost of nursing care.

Next steps



As eligibility for NHS services is not based on a financial assessment. You may qualify even if you have too much in savings or income to get help from the council.

See our factsheet **NHS continuing healthcare and NHS-funded nursing care** for more information. In Wales, see Age Cymru's version of this factsheet.

Paying for care

If following your care needs assessment it's decided your needs should be met in a care home and your total assets are worth less than £23,250, you may be eligible for financial assistance to help pay for your care in a care home. In the following pages, we'll explain this more. If you already know you don't qualify for financial help, you can turn straight to 'Paying for your own care home place' (see page 20).

Who will pay for the care home place?

Following your care needs assessment, the council will assess your finances (also known as a means test), to find out what you'll have to pay towards your fees and whether you're entitled to financial help from the council. You'll be asked about:

- your income, including any pensions
- your capital (the total amount of your savings and other assets such as shares)
- any benefits you're eligible for, including the Guarantee Credit part of Pension Credit (even if you're not receiving any, the council will assume you're claiming what you can when it assesses your income)
- whether you own any property; the value of your home is included in the assessment unless certain people still live there (see page 18 for more information about this).

“I gave Age UK a ring and they helped explained things for me.”

Elizabeth, 78



When carrying out the assessment, the local council must:

- disregard certain benefits, including the Disability Living Allowance or Personal Independence Payment mobility components
- exclude the income and savings of your spouse, civil partner or partner
- ignore half of any private pension you receive if you're giving it to a spouse or civil partner who continues to live in the family home.

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

- over £23,250 you have to pay your own fees as a 'self-funder'
- between £14,250 and £23,250 you qualify for some financial support from the council
- under £14,250 the council pays your fees, but you have to contribute from your income, including pension and benefits.

In addition to any income contribution, if your capital assets are between £14,250 and £23,250, you will contribute £1 a week for every £250 (or part of £250) you have over £14,250. So if you had £15,000 in savings, you must pay £3 a week.

After the assessment, the council calculates whether you should contribute to the care homes fees, leaving you enough for personal expenses. This amount is known as the Personal Expenses Allowance and is currently £24.90 in England.



In Wales there is just a single capital limit of £40,000, and no lower limit. If you have over £40,000, you'll need to pay your own fees and are treated as a self-funder. If you have under £40,000 you'll qualify for some financial support from the council. The Personal Expenses Allowance is £26.50.



Getting your head around what you might expect to pay towards a care home place can be tricky. Here are a couple of examples:

John's care home contribution

John is 83, single and lives in a rented flat. He has capital of £5,000, putting him under the lower limit of £14,250. This capital is therefore ignored in John's means test.

However, John does still have a weekly income made up of his State Pension of £129.20 and Pension Credit of £41.30, giving him a total weekly income of £170.50.

The local council is arranging for John to move into a care home and, after his assessment, have decided a personal budget of £700 a week will meet his care and support needs.

This is how the contributions are calculated:

John's totally weekly income (£129.20 + £41.30)	£170.50
John's personal expense allowance (PEA)	£24.90
John's total contribution is £170.50 - £24.90 =	£142.35
Weekly cost of the care home	£700.00
Council's contribution is £700 - £142.35 =	£557.65

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

Patricia and Lawrence are married and have owned their house together for 47 years. They also have a joint account of £8,000.

Patricia has her State Pension of £129.20 and a savings account in her name of £10,500, as well as her own weekly private pension of £200 (half of which she pays to her husband).

The local council have agreed to arrange Patricia's care home place and set a personal budget of £650 to meet her needs.

The house is ignored in the calculation because Lawrence still lives there. Also, only £100 of Patricia's pension is considered.

The savings of £10,500, and half of the balance of the joint account, (£4,000), are included in the calculation. This means the total assessed capital is £14,500. This is £250 above the lower limit of £14,250, meaning Patricia needs to pay a tariff income of £1 a week.

This is how the contributions are calculated:

Patricia's weekly income (£129.20 + £100 + £1)	£230.20
Patricia's personal expense allowance (PEA)	£24.90
Patricia's total contribution is £230.20 - £24.90 =	£205.30
Weekly cost of the care home	£650
Local council's contribution is £650 - £205.30 =	£444.70

Next steps



Read our factsheet **Paying for permanent residential care** for more information. In Wales, see Age Cymru's factsheet **Paying for a permanent care home placement**.



Will I have to sell my home?

It can be worrying to think you might have to sell your home to pay for your care home place, but this isn't always the case.

The value of your home will be considered in the financial assessment unless any of the following people still live there:

- your spouse
- your civil partner
- your partner
- a relative who is 60 or over
- a relative under 60 who has a disability.

Next steps



Read our factsheets **Deprivation of assets in social care** and **Property and paying for residential care** to find out more. Age Cymru have their own version of this factsheet.

If any of these people still live in your home, it will not be included in the financial assessment.

If your home is taken into consideration, you have several options. The rules around having to sell your home can be complicated, particularly with jointly owned property, so take specialist advice if necessary.

12 weeks to decide

If you live in England and have less than £23,250 in eligible assets (not including the value of your home) the council should contribute to the cost of the fees for 12 weeks or until you sell your home, whichever is sooner. You do not have to repay fees paid by the council in this period.



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). In Wales, the same rules apply, but the threshold figure is £40,000.

Deferred payment of care home fees

Every council in England and Wales can offer a deferred payment agreement to homeowners if they meet eligibility criteria. If you meet the criteria, you'll receive a loan from the council to pay the care home fees, which is then paid back when your home is eventually sold. This is a legal agreement between you as the homeowner and the council, and there may be a fee and you may be charged interest on the loan.

Next steps



Read our factsheets **Property and paying for residential care** and **Paying for care in a care home if you have a partner**. Age Cymru have their own versions of these factsheets.



Rent out your home

While it may seem like a straightforward solution, renting out your home can be complicated and time-consuming, so should be considered carefully. Rent counts as taxable income and can affect benefit payments.

Could you give your home away?

While you are legally allowed to transfer ownership of your property to someone else, you must not do it solely to avoid paying care home fees. This is known as ‘deprivation of assets’ and the council will investigate if they think someone has done this. If you gave it away to avoid paying fees, the council can treat you as if you still own it.

I own my home jointly with someone

If you jointly own your home with someone who doesn’t live there, or who doesn’t fit into the category of people who are disregarded, there are rules when it comes to valuing your home. If this applies to you, seek more advice from Age UK.

“Because my wife will still live at home we don’t have to worry about the house.”

Carl, 84



Third party top-up fees

If the council is funding your place in a residential home, they allocate you an amount of money to meet your care needs following the means test. This is known as your personal budget and must be adequate to meet your assessed needs.

If you choose a home that is more expensive than your personal budget allows, you can still move there if someone such as another family member agrees to pay the difference, or the ‘top-up fee’.

If there is no suitable home available within your personal budget, you shouldn’t be asked to pay a top-up fee. The council should pay the extra costs. There can be circumstances where the council should pay more than their usual amount. For example, if the care needs assessment shows that you need to be near family, the council might consider paying extra to arrange this.



In Wales, the system is similar – local councils have amounts they expect to pay to meet a person’s needs, with a top-up required if someone chooses a more expensive care home. However, the amount that the council allocates towards meeting someone’s needs is not known as a ‘personal budget’.

See pages 25 and 26 for more information about your right to choose a home if the council or NHS is paying. See page 26 if you’re considering paying someone’s top-up fee.



Paying for your own care home place

If the financial assessment shows that you have to pay for your own place in a care home, you are known as a self-funder. You and your family will need to find your care home. The council only has an obligation to help find a home if someone needs support – perhaps because they have dementia – and has no one to provide this. However, your local council should still send you information and advice.

If the council's care needs assessment shows that you require a nursing home place and you qualify for NHS-funded nursing care (page 11), the home will receive a weekly payment from the NHS towards the nursing element of your care fees. You will get this help if you qualify for it – your income and savings are irrelevant. Look at the care home's terms and conditions to see how the fees take account of this payment.



If they wish to do so, self-funders in Wales can ask the local council to arrange their care for them.

Care home fees vary widely depending on the area, and different rooms have different prices. They average around £600 a week for a residential care home place and more than £800 a week for a nursing home.

Think long term. Will you be able to afford these fees over the coming years? What happens if you run out of money? You could ask the home if they would let you stay on at the council's standard weekly rate.

Reassessing your capital

If your capital falls below the threshold for paying for care (page 12), you might become eligible for financial help from the council. You should bear this in mind when choosing a care home place, as the council will set a budget based on your needs. If your home is more expensive than this limit, you may be asked to move to a smaller room or different home, or to find someone to pay the difference.

Claiming benefits

If you're paying the fees yourself, you can continue to claim Attendance Allowance, the care component of Disability Living Allowance, or the daily living component of Personal Independence Payment.

Next steps



Read our factsheet **Finding, funding and choosing a care home**. For more information in Wales, see Age Cymru's version of this factsheet.

Choosing a care home

How to find the right care home

Choosing the right home is a big decision but you needn't make it alone. Talking things through with your loved ones, taking them with you on visits and listening to their opinions can really help. But the final decision is yours, and only you can know which home will meet your needs and how you'd like to live.

There are different ways to find care homes:

- Ask friends, relatives or neighbours about their experiences with care homes. But bear in mind that homes change and what suits one person may not suit another.
- Contact the Care Quality Commission (CQC), the national independent regulator of all health and social care services in England (page 39). It inspects and monitors care homes and can provide impartial information about homes. All inspected care homes must have a copy of their ratings on display and make their latest report available. In Wales, contact the Care Inspectorate Wales (CIW) (page 39).
- Search online or check the phone book.
- Look at the CareHomeAdvisor website (page 39), which has a database of care homes in the UK.
- Ask the local council for a list of homes and related information. Find out if there are any homes where the council is not currently placing people, as this may suggest there are problems with those homes.
- If you have a particular long-term illness or condition, contact specialist organisations for advice – for example, Parkinson's UK (page 40) or Alzheimer's Society (page 39).

“My son really liked the last home we visited, but I just wasn’t keen. We’ll find the one for me.”

Marie, 81



Before you visit a care home:

- Read the home’s brochure or website, and call or email the home to speak to the staff or manager.
- Read the most recent inspection report. You can ask the home for it, or look for it on the CQC website (page 39). In Wales check the CIW website (page 39). The CQC requires registered services to be safe, effective, caring, responsive and well led.
- Make sure the home provides the level of care you need, or could need in the future.
- Check if the home currently has any vacancies. If it doesn’t, find out how long the waiting list is.

When you find somewhere you’re happy with you can visit it more than once. You may even be able to move in for a trial period.

Good to know



Our **Care home checklist** in this guide will give you an idea of questions to ask and things to consider when looking for a care home.



The care home contract

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

- the fees and what they cover
- the deposit (if any)
- the services charged for on top of the basic fees
- the notice period for leaving (and how much notice the care home gives if they want a resident to move out)
- what is covered by the care home insurance
- how temporary absences, such as hospital stays, are charged
- the complaints procedure
- any charges that may occur after a resident's death.

Check for anything saying the home can increase the fees and how much notice you will receive about this.

Can you choose your home if the council or NHS is paying?

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

If the council is paying for the care home place

If the council is funding the place, they may recommend a particular home or offer a choice of accommodation. Your local council is required to find at least one suitable home that meets your care needs, and you can challenge them if they fail to do so.

If you don't like the particular home they recommend, or have another in mind, you should ask the council to arrange a place in the home you prefer, which can be anywhere in the country. The council should arrange this as long as the home:

- has a place available
- can cater to your needs
- doesn't cost more than your personal budget.

Next steps



Read our factsheet **Finding, funding and choosing a care home**. In Wales, see Age Cymru's version of this factsheet.



If the home you want to move to does cost more than the council will pay, you may have to see if someone else is willing to pay top-up fees (pages 00–00). If there isn't a place currently available in the home of your choice, the council should arrange for you to stay in another home temporarily while they wait for a place to become vacant. If necessary, the council should pay a higher fee to ensure your needs are met.

If the NHS is paying for your care home place

You won't have the right to choose a home if the NHS is paying for your place via NHS continuing healthcare, but your wishes should still be considered.

Next steps



See our factsheet **NHS continuing healthcare and NHS-funded nursing care**. In Wales, see Age Cymru's version of this factsheet.



Settling in Making it feel like home

Settling in to a new home can be hard, and you shouldn't be surprised if it takes some time to adjust. An unfamiliar room, different routine, new faces and potentially a new area can be unsettling, even if you knew the move was coming.

Here are some ways to make the transition easier:

- Bring in home comforts. Take photos and music you enjoy and pick out soft furnishings to make the room your own. You may be able to bring favourite pieces of furniture and even your own bed if you're not in a nursing home. Some homes allow residents to bring their pets with them. If not, the Cinnamon Trust can help with rehousing (page 39).
- Talk to staff about your routine, or ask a relative or close friend to. If you like to eat lunch in your room or have a lie-in at the weekend, staff should aim to fit in with this. Let staff know about your favourite meals and your interests, likes and dislikes. If you have dementia, staff should learn about your life history, for example by using a book containing information about your life.



- Stay connected. It may be possible to install a phone line in your room or you can use a mobile phone to call friends and family. You could also chat with other residents and make new friends.
- Ask for help finding your way around. It might take a while to get your bearings, so don't worry about asking staff or visiting family and friends to show you where things are until you feel settled.
- Attend relatives and residents meetings and invite your loved ones to come too. Many care homes offer sessions to talk about any issues affecting residents.

Next steps



See our factsheet **How to resolve problems and complain about social care** for more information. In Wales, see Age Cymru's factsheet **Finding care home accommodation in Wales**.

If you're struggling to settle in

If you have a problem or are unhappy, it's important to act quickly to sort it. You might like to speak to a loved one first so they can communicate with the care home staff or manager on your behalf, or help you do it.

If the problem is a small one that should be easy to fix – for example, you are 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 not, you can make a formal complaint using the home's complaints procedure.

You may worry that complaining will affect the home'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 may be unhappy and want to move. Discuss this with your loved ones and your local council if they're funding your place. Keep staff at the current home updated so they know what's happening.

**“It did take some time,
but Dad seems to have
settled in now.”**

Samuel, 61



Edith could no longer manage at home

Pauline helped her mum, Edith, find a care home that was right for her.

'There was a lot to think about when we were looking for a care home for mum.

'You have to work out what are the most important things. Mum wanted to be able to stay active and take part in activities, but didn't want to be too regimented. I think atmosphere is really important, so I wanted to know what the staff were like and whether there was a high turnover. Most important for me was knowing that the care home can provide the level of care mum needs, and that she's safe and well.





‘My mum is devoted to her dog, but a lot of homes don’t accept pets. I wanted to visit my mum regularly and wanted to find somewhere relatively close to her old home and friends too.

‘We looked at five homes, making appointments or dropping in without notice to see what kind of reception we got. The first place we saw was slightly further than I’d have wanted – about 35-40 minutes away – but otherwise it was perfect for her, and they welcome pets, so I compromised.

‘Mum’s very happy there. Stability is important, as having to move from one home to another can be stressful and upsetting.

‘I visit at least once a week. At first it took me a while to adjust to seeing mum in a new environment, and I was worried about how she was settling in. But seeing mum happy and knowing that she is well looked after has brought me a big sense of relief.’

For family and carers

When someone moves into a care home their life inevitably changes, and if you are part of their family, a loved one or carer, yours will too. While their happiness and wellbeing is the top priority, your feelings also matter, and it can be a stressful time, so it's important to know there's support available if you need it.

Talking about the move

Sometimes the decision to move into a care home is straightforward. A crisis such as an accident or injury makes it impossible for someone to return to living in their own home, and they accept medical advice to move into care.

However, it's more likely that you will need to talk about care homes with your relative or loved one at some point. Changes to someone's wellbeing and behaviour are usually gradual. There probably won't be an exact moment when it becomes clear that living at home is no longer suitable, so it's a good idea to talk about the possibility of moving into care as early as you can, even years in advance. This will give your relative time to adjust to the idea and prepare mentally and practically for a potential move, and prepare you for any waiting lists.

These are some ways to help 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 how your loved one would 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 are 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 in a few days or even weeks and, in the meantime, leave your relative with printed materials to read (like this guide).
- You don't need to reach any conclusions in a single conversation. It might be some time before your relative makes a decision they are 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 very traumatic. 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 in the end it's your loved one's decision whether they move into a care home, as long as they still have mental capacity.



When we talk about 'mental capacity' we mean someone's ability to make decisions and understand their consequences.

Dealing with the move emotionally

It can be difficult when a loved one moves into a care home. Things might change and it can take some time to adjust.

You might be feeling guilty, upset, lonely, or even a bit relieved (or a mixture of these). There's no right or wrong way to feel.

Here are some tips that might help make the transition as smooth as possible for you both:

- Ask if the care home has a group for relatives or a regular newsletter to help keep you in the loop.
- Find out if there are any activities on offer and whether loved ones are also encouraged to get involved.
- Take your relative out for day trips if you can. A trip to the local garden centre or a roast on a Sunday could be a nice change of scenery.
- Visit when you can. Sometimes it might not be possible, but spending time together and seeing a familiar face might make things easier for you both.
- If you want, you can ask to be involved in the person's care, such as helping out at mealtimes.

It can be a tricky time and there's no one size fits all approach. These suggestions might be a starting point, but you might find other things that work for you both.

“My mother has Alzheimer's. Even though I wanted to do everything, the time came we just couldn't care for her at home.”

Larry, 57



It can be a particularly difficult time if you had been the person's carer for some time, especially if you've had to make the decision about the move because your loved one lacked the mental capacity to make the decision for themselves. You may be in the process of having to make that decision now.

You should make your decision based solely on what's best for your loved one. If that decision is a move to a care home, that's OK. 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 all right to admit you've reached the limit of the care you can provide day-to-day.

It might be time to hand the day-to-day responsibilities over to the professionals and focus on your role as a relative or friend, rather than as a carer. 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 may find yourself worried about feeling a bit lost once they move. What will you do with all that extra time? It might be time to consider your needs again. You've probably put them to one side for some time. You can still visit your loved one and be there for them on the bad days and make the most of the better ones.

Good to know



The handy **Care homes checklist** insert in this guide can help keep things focused at a difficult time. Why not take it with you on any care home visits to see which ones tick the right boxes?

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 are not compulsory.

If you are considering paying someone's care home top-up fees, think about whether paying them is sustainable. For example, what happens if circumstances change and you can't afford the fees anymore? 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 to cover the difference.

If you're paying someone's top-up fees but the money is going to run out, speak to the council and manager of the care home as soon as possible. Read our factsheet **Finding, choosing and funding a care home** for more information on personal budgets and top-up fees.

Good to know



Watch out for inappropriate top-up requests. The council must show there is at least one suitable care home option that does not come with a top-up fee, setting a personal budget high enough to cover the necessary cost of meeting the older person's needs. You can make a formal complaint to the council to challenge an inappropriate top-up request.

If you're worried about how a relative is being treated

Instances of abuse are rare in care homes, but it's important to know what to do if you have concerns. Look for warning signs such as your relative wearing dirty clothes, being left with their drink out of reach, seeming withdrawn or scared or unexplained bruising. If they have dementia, it may be harder to communicate with you but be alert to changes in their mood or behaviour.

Write down your concerns and keep a log of what you see and when. Ask staff or managers whether they've noticed changes in your relative's behaviour or attitude and speak to the manager about your concerns.

Your concerns must be dealt with in a caring, responsible and prompt manner. If they're not, you can ask to see the care home's complaints procedure. This will also explain how you can make a formal complaint.

You can report any concerns about standards of care to the CQC or the CIW (see page 39). You can also contact the social services department of your local council. If there's an immediate risk of harm, contact the police.

Next steps



See our factsheet **Safeguarding older people from abuse and neglect** for more information. In Wales, see Age Cymru's version of this factsheet.

To talk to someone confidentially about your concerns, contact Action on Elder Abuse (see page 39).

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

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

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact Age Cymru: **0800 022 3444**

www.agecymru.org.uk

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

www.ageni.org

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

www.agescotland.org.uk

Action on Elder Abuse

Works to protect vulnerable older adults and prevent abuse. Offers a helpline and advice for people being abused or anyone concerned that someone they know is being abused.

Tel: **080 8808 8141**

www.elderabuse.org.uk

Alzheimer's Society

Alzheimer's Society offers advice, information and support in England, Wales and Northern Ireland to people with dementia, their families and carers through its helpline and local offices.

Tel: **0300 222 11 22**

www.alzheimers.org.uk

CareHomeAdvisor

A website where you can search for care homes, and find out how they are rated by the CQC, NHS Choices, Your Care Rating, Food Standards Agency and the Health & Safety Executive.

www.carehomeadvisor.com

Care Inspectorate Wales (CIW)

The national regulatory body of care homes and domiciliary care services in Wales. Staff can provide lists of home care providers for a specific area.

Tel: **0300 7900 126**

www.careinspectorate.wales

Care Quality Commission (CQC)

National independent regulator of all health and social care services in England. Staff can provide lists of home care providers for a specific area.

Tel: **03000 616161**

www.cqc.org.uk

Cinnamon Trust

Specialist charity for older people and their pets, providing support with rehousing pets.

Tel: **01736 757 900**

www.cinnamon.org.uk

Local Government and Social Care Ombudsman

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

Tel: **0300 061 0614**

www.lgo.org.uk

In Wales, contact the Public Services Ombudsman for Wales

Tel: **0300 790 0203**

www.ombudsman-wales.org.uk

Parkinson's UK

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

Tel: **0808 800 0303**

www.parkinsons.org.uk

Samaritans

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

Tel: **116 123**

www.samaritans.org

Turn2us

Helps people access the money available to them through welfare benefits, grants and other support.

Tel: **0808 802 2000**

www.turn2us.org.uk

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/publications/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Housing options**
- **Getting help at home**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/care** to get started.

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



0800 169 65 65
www.ageuk.org.uk



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