



# *Report*

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For further information, contact:

# *Thinking about care*

It is often a sudden crisis that sparks off thinking about whether a move into a care home might be necessary. Decisions may have to be made in a hurry, and there can often be strong, and sometimes conflicting, advice offered by family and friends, or by professional advisors like GPs or Social Workers. It can be difficult for the older person involved, and for those who care about her or him, to arrive at the best decisions in these circumstances.

Whatever the reasons why you are thinking about moving into care, remember there might be alternatives to consider, and in any event there are choices to make – choices that may make all the difference to how happy you will feel once settled in a new environment.

We suggest there are 4 stages . .

## **1. What are *your* priorities?**

Getting the care you need can be the basis on which you continue to live life as *you* want to. How and where your care is provided will have a bearing on everything else, and whilst getting that care in place may be top priority right now, the decisions you make will shape your future.

## **How Care Options and EAC can help**

As part of **Care Options**, EAC is developing new materials to help older people articulate and weigh up their own priorities. Until these are ready, we suggest reading ***For You & Yours***, our booklet about all housing and care options, and also that you telephone to talk to one of our Advisors.

## ***If then you do decide to look for a care home***

## **2. Meeting your specific care needs, at a cost you can afford**

Homes are split broadly into those that provide personal care, and those that also provide nursing. Within each type, some specialise in caring for particular conditions.

This Guide contains details of all homes in your area. Those that provide personal care only come first, then those that provide nursing. Each home has provided details of its specialisms, its charges, and whether these are within the limits for those who need financial help from the local authority.

We suggest you also read the sections headed ***About Care Homes*** and ***Paying For Care Homes*** in this Guide.

### 3. Other features of the home

There are many other aspects of each home to consider – its location, the accommodation offered, the food whether you can take your pet, and perhaps whether it would support your cultural, language or religious needs.

This Guide provides answers to all these questions, and more. Our checklist (see ***Questions to ask about care homes***) might be helpful when you go to look at a home, or talk to its manager.

### 4. Lifestyle

In some homes, residents are pretty much able to mould their daily routines to suit themselves, whereas others may be more structured. Some homes aim for cosiness whilst others may be more 'hotel' like. Group activities may be a regular feature, or a home may cater for the more independent person. We have used the term 'lifestyle' to include all these aspects that might make one home more amenable to you than another.

***Care Options*** includes a new 'classification' technique to indicate how well each home's 'lifestyle' might match what you look for. Read the section in this Guide headed ***Finding a home where you will feel at home***, which explains how the classification works.

# *About care homes*

## **What is a care home?**

Since April 2002 in England, Scotland and Wales all homes are known as 'care homes' but are registered to provide different levels of care.

- Homes registered for '**personal care**' provide help with washing, dressing and giving medication.
- Homes registered for **nursing care** provide the same assistance but have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
- Some homes, registered either for personal care or nursing care, can be registered for a specific care need, for example dementia or terminal illness.
- Dual registered homes no longer exist, but homes registered for nursing care may accept people who just have personal care needs but who may need nursing care in the future.
- In Northern Ireland care homes are still known as residential or nursing homes.
- All homes provide meals and staff on call at all times.

## **Who runs care homes?**

Care homes may be owned and operated by private individuals, companies owning groups of homes, voluntary organisations and local authorities.

## **Who is responsible for regulating care homes?**

- As from April 2002, homes in England are registered and inspected by the National Care Standards Commission. In Scotland this is the Scottish Commission for the Regulation of Care and in Wales, the Care Standards Inspectorate for Wales. Local Authorities still retain responsibility for homes in Northern Ireland.
- **Inspection reports** on care homes are available from the relevant authority.
- A care home must make available a copy of the most recent inspection report on request.

## Choosing a care home

- If you can afford to pay your own fees you can choose a home and make your own financial arrangements with the home. It is often advisable to ask for a Local Authority **assessment of need**, particularly if you may require help with the fees at some point in the future. If you are paying your own fees, care homes must provide a written contract/statement of terms and conditions at the time you move into the home.
- If you require help with paying your care home fees either now or in the future, then you should approach the Local Authority and request a 'Community Care' **assessment of need**. Once the assessment has been carried out, the local authority is then responsible for meeting those assessed needs by arranging and paying for a suitable care home. You should have some choice as to the home you go to, although there may be financial restrictions. If you choose to move to a home in another area then your local authority will still be responsible for paying for your care.
- If you choose a home that is more expensive than the local authority will pay, then a **third party** [such as a family member] can agree to pay the difference but relatives should not be expected to '**top-up**'. If you are unhappy with a local authority decision then you can use the local authority complaints procedure to obtain a review of the decision.
- If you can afford to pay your own fees but have no-one to help you then the local authority still has to help you find and arrange the place.
- If possible, consider arranging a trial stay in a home before making a final decision.

# *Paying for care homes (in England)*

## **If you are able to pay your own fees**

- If you have savings (and /or assets) of more than £19,500 you will not be entitled to any help with care fees and are regarded as **self-funding**.
- If you can afford to pay for a place in a care home yourself, you can approach your chosen home and make arrangements with the home directly. The home must provide you with a written contract/statement of terms and conditions at the time you move into the home.
- If help might be needed to pay for the care home at any point in the future EAC advises you to contact your local authority to request an **assessment of need** prior to making any arrangements.
- If you are self-funding and choose to move to another area then **the area that you move to** will be responsible for assessing your needs should you need funding in the future.
- Where you are receiving **Attendance Allowance**, you will continue to receive it whilst you are paying your own fees.
- If you are paying your own fees in a home providing **nursing care**, you will be assessed by an NHS nurse for a contribution towards your fees. As from April 2003, this is paid at three levels £40, £75 and £120 per week according to how much nursing care you are assessed as needing. This amount is paid directly to the home.

## **If you need help to pay your fees**

- A Local Authority is legally obliged to carry out a **financial assessment** where they are arranging or providing a place in a care home.
- If you have savings of less than £19,500 you should approach your Local Authority and request an assessment of need. A Local Authority will only pay for care where the applicant meets their criteria and will only pay the amount they would 'normally' pay for an applicant with those assessed needs.
- Both your capital and income will be assessed for a **contribution** towards your fees. Savings below £12,000 will be ignored whilst amounts between £12,000 and £19,500 will be counted as though they produce an income. You will have to contribute all of your income and will have £17.50 per week **personal expenses allowance** to spend as you wish.
- State retirement pensions, private pensions and Minimum Income Guarantee are included in the financial assessment. For married couples, half of any private pension can be disregarded and passed to a husband/wife who is still living at home.
- Any Attendance Allowance will stop after four weeks.
- Only **savings / capital / assets** in your name will be assessed. Capital / assets includes any bank / building society account, premium bonds,

stocks/shares and any other property. This will include half of any joint savings. Where you have joint bank/building society accounts, it is advisable to open separate accounts prior to the assessment being carried out.

- Property will be disregarded if a spouse continues to live in the home. This will also apply if a relative over 60, or a relative under 60 but incapacitated, continues to live in the property. The Local Authority can use its discretion to disregard the property in other circumstances.
- You are allowed to let your spouse use your share of a property to purchase another property should they wish to move. Any capital remaining will be included in your financial assessment.
- If your property is up for sale, you may get help from the Local Authority known as '**interim funding**'. Where interim funding has been agreed, the Local Authority can help you to pay your fees. Your property will be ignored in the financial assessment for the first 12 weeks after the date that you enter care permanently. In effect, the Local Authority will make a loan to you that is repayable on the sale of your home.
- If the sale takes more than 12 weeks, Local Authorities can enter into a '**deferred payment agreement**' which is effectively an interest free loan. Your contribution is deferred and paid back once your property is sold. A legal charge may be placed on your property.
- Legally, husbands and wives have a duty to maintain each other financially. A Local Authority can ask your spouse to pay towards your fees. This is known as a '**Liabale Relatives**' contribution and any agreement made will be voluntary and not legally binding unless it has been approved by a court as maintenance.
- If you choose a more expensive home, a **third party** can '**top-up**' Local Authority funding but you are not allowed to use your remaining capital or personal expenses allowance to do this.
- It is illegal to give property or savings to another person in order to qualify for funding from your Local Authority. This is known as '**deprivation of assets**'. If you give away your capital / property to relatives or others, they can be asked to pay your fees in some circumstances. (Call EAC for more information on this subject)

### **Fully funded NHS care**

- People with very high nursing or medical needs may qualify to have their care fully funded by the NHS under the **Continuing Care** criteria. People with high nursing needs or assessed for the high band of the nursing contribution should apply to their Health Authority for this assessment.

### **Pension Credit Changes**

- From 6th October 2003, Pension Credit will replace the Minimum Income Guarantee. For people living permanently in care homes, savings under £10000 (instead of the current £6000 for Minimum Income Guarantee) will be ignored.

## *Respite care, convalescence and short stays*

Some people look for respite/convalescence/short term care for a period, perhaps after a stay in hospital, while they are waiting to move to somewhere permanent, to give their carers a break or to see whether they would like to live in the care home permanently.

### **WHAT CHOICES DO I HAVE?**

- **Convalescent Homes**

Traditional convalescent homes are now rarely available.

- **Intermediate Care**

Intermediate care provides rehabilitation services to older people who have finished their hospital treatment but are not yet ready to manage independently at home. It can also be provided to prevent a hospital admission. Services can be provided in the persons' own home or in a care home, and are time limited usually to a maximum of six weeks. Intermediate care, including care home fees, is provided free by the NHS.

- **Respite or short term care in care homes**

These can be care homes either for personal care or nursing care, offering accommodation, help with personal care, supervision and meals. Nursing homes offer care to people who are very frail, bedridden or who need a lot of attention from a nurse.

- **Care in your home**

It is sometimes possible to arrange respite care in your own home. Contact your local social services department, Age Concern or commercial home care agency – the United Kingdom Home Care Association [UKHCA] will be able to give you details of member agencies in your area.

For more details contact:

The United Kingdom Home Care Association Tel 020 8288 1551,  
e-mail: [enquiries@ukhca.demon.co.uk](mailto:enquiries@ukhca.demon.co.uk)

- **Holidays**

Some holiday hotels offer holiday/respite/short term care. The Holiday Care Service will be able to give you more information.

For more details contact:

The Holiday Care Service Tel 0845 124 9971,  
e-mail: [holiday.care@virgin.net](mailto:holiday.care@virgin.net)

## **HOW CAN I ARRANGE RESPITE/SHORT TERM CARE IN A CARE HOME?**

If you are paying for the care yourself, approach your chosen care home and check whether they have a vacancy when you want it and ask whether they can provide the care you need (especially if you have recently come out of hospital). Ensure that you get details of the charges and services in writing.

## **IF YOU NEED HELP PAYING FOR RESPITE/SHORT TERM CARE**

Contact your Local Authority and ask for an assessment of your needs (and if appropriate your carer's needs). If they assess you as needing respite/short term care this will be noted on your care assessment and the local authority will ask you to pay towards the costs in one of two ways. Either they will ask you to pay a "reasonable amount" towards the cost, or they will assess your finances straight away. After 8 weeks, local authorities have to carry out a nationally agreed financial assessment. If, however, you receive regular planned respite care (perhaps 1 week in 4) and if your local authority's policy is to charge you a "reasonable amount" this will be the amount you will pay each time. The authority will not link the separate weeks together.

## **THE FINANCIAL ASSESSMENT FOR PEOPLE IN RESPITE/SHORT STAY**

When assessing you for respite/short term care, the local authority must:

- Help you financially if your savings are under £19,500, your income is low and you are assessed as needing respite care.
- Ignore the value of your home
- Ignore some income so that you can still pay household bill such as water rates, insurance premiums and some fuel charges
- Ignore any housing benefit and any income support relating to housing costs
- Ignore the Attendance Allowance or Disability Living Allowance

## **CHANGING FROM TEMPORARY TO PERMANENT CARE**

If a temporary stay becomes permanent, the local authority will carry out the financial assessment under the normal rules. However this financial assessment will only apply from the date a permanent stay was agreed.

## **BENEFITS FOR PEOPLE RECEIVING RESPITE/SHORT TERM CARE**

Minimum Income Guarantee [Income Support] rules for temporary residents in care homes are different from the rules for permanent residents. For temporary residents, the capital limit is £12,000 (excluding the value of your property). Savings between £6,000 and £12,000 will be treated as if they produce income (tariff income). If you are away from home, for instance having a "trial" period in a care home, Housing Benefit and Council Tax benefit can only be paid for 13 weeks.

# *Questions to ask about care homes*

## **IS A MOVE TO A CARE HOME RIGHT FOR YOU?**

- Have you considered whether it is possible for you to stay in your own home?  
Have you considered approaching your local social services department, GP, Age Concern, housing department or benefits agency to see what help is available?

## **LOCATION**

- Is the home near family and friends?
- What are the surroundings like? Do they suit you?
- Is the home convenient for public transport, shops?

## **CARE**

- Can the home offer suitable care for your needs? Including any special needs?
- Is adequate care available at night?
- If you require more care in the future, will the home be able to provide this?
- Will extra care cost more? Are there additional charges for incontinence supplies?
- If practicable, can your own doctor visit? Does a local doctor visit?
- Are there visiting dentists and opticians?
- Are speech therapy, chiropody, physiotherapy and occupational therapy available?  
Is there a charge?
- Is a call system available in all rooms?
- Does the home specialise in providing care for any of the following:  
Terminal care? Mental confusion? Physical disability?

## **ACCOMMODATION**

- Is the home comfortable and inviting?
- Is it clean? Is there a fresh clean smell?
- Is it suitable for a wheelchair user? Are there passenger and/or chair lifts?
- Can you inspect the room you will be offered on admission?
- Can you be assured that when you have been admitted you will not be required to change rooms, except on medical grounds?
- If sharing a room with another resident, can you meet that person prior to agreeing to the arrangement?
- Are steps taken to ensure that future sharing arrangements remain compatible?
- Can you change rooms if you wish?
- Are the rooms bright, cheerful and clean?
- Can residents bring their own possessions and furniture?
- Do bedrooms have TV and telephone points?
- If not, are telephones available for residents to make and receive calls in private?
- Are en suite facilities available?
- Are all toilet and washing facilities clean and easily accessible?
- Is there equipment such as grab-rails and bath hoists?
- Are pets allowed?
- Is there a separate sitting room and dining room?
- Is there a quiet lounge without television?
- Is there a private room to take visitors?

- Is there guest accommodation?
- Are there private and pleasant gardens in which to sit?
- Can valuables be stored safely, with itemised receipts given?
- Does the home's insurance policy cover loss or damage to residents' possessions, or should individual cover be arranged?
- Are there smoking and non-smoking areas?
- Is alcohol permitted?
- Can residents choose when to get up and go to bed?

#### FOOD

- Is the standard of food good?
- Is there a choice of menu?
- Can special diets be catered for?
- Can meals be served in rooms, does this happen for any of the current residents?
- Can you make yourself a light snack, or a hot drink?

#### FACILITIES

- Are visitors welcome at any time? Can they stay for meals?
- Is there a personal laundry service?
- Are arrangements made for residents to attend religious services outside the home?
- Is there a minibus?
- Are frequent social activities, outings and entertainments arranged?

#### STAFF

- Does there appear to be enough staff on duty?
- Do the staff treat residents with respect? Are they friendly, polite and caring?

#### FINANCE

- Who owns the home? Is it financially stable?
- Are they willing to provide a Banker's reference?
- Is there a written contract? (If not, confirm all arrangements in writing before entering the home, and keep a copy of your letter).
- Are fees paid in advance?
- Are fees payable in the event of temporary absence – on holiday, or in hospital?
- What are the financial arrangements in the case of death?
- What notice is required if you wish to leave the home?
- What extras are charged for?
- How often are fees increased, and by what percentage?
- Have Social Services agreed funding or can you afford the fees, now and for the future?**

#### GENERAL

- Do you think that you could feel at home?
- Do you think you would get on with the other residents?
- Can a trial stay be arranged?
- What are the fire regulations? Are there regular fire drills?
- Is there a complaints procedure?
- Is there a waiting list?

## *Finding a home where you will feel at home*

To help you to find those homes that could be right for you or your relative, these homes have been **colour coded** into one of **four types** using information that homes have provided about the way they operate. To find out which type might best suit you, read the four descriptions below and choose the one that **most closely corresponds** to your needs.

Then look for the matching coloured **smiley face symbol** that you will find on the homes' listings.

### Using Our Classification



= A home where you could be very happy



= A home where you could be quite happy



= A home where you could be neither particularly happy nor particularly unhappy



= A home where you may be least happy

The Care Options classification also shows how suited any individual home might be for a person who has chosen one of the other 3 types. That way you should be able to make an informed judgement about each and every home and put together a shortlist regardless of whether a home of your ideal type is available.

Remember that every home is individual and not all homes classified as the same type are exactly the same. This tool is a way of identifying the best options, amongst the homes available, but then it is important to visit your short-listed homes, to decide for yourself. Most homes cater for a mix of people with wide-ranging needs.

### If this sounds like you . .

- I find day-to-day life an effort and I'd like to live in a home where I feel comfortable and I can take it easy.
- I see my needs as quite simple and mostly physical; it would be nice to be catered for, have my hair done or have someone to chat to.
- I'm not that concerned about lots of activities or facilities; I like to be left to go at my own pace and not feel pressured to 'join in'.
- I'm happy to fit in with routines and I like a fairly peaceful and undemanding environment.
- Most of all I want to feel like I am living in my own home and not a hotel.



Look for this ...

### If this sounds like you . .

- Sometimes I feel vulnerable and anxious so I'd like to live in a home where I know I'll always feel safe and taken care of.
- I find day to day living quite stressful, especially all those decisions and I'd really like to be able to relax, knowing the staff are getting on with looking after me, even if my care needs might increase in the future.
- I like well-ordered routines and I don't want to be consulted about every little detail but I would like to feel I could take my lunch in my room if I want to.



Look for this ...

### If this sounds like you . .

- I may need a fair bit of help but still see myself as quite an independently-minded person and I'd like to live where I can still come and go as I please, where I'm left to my own devices, to say when I want meals and what I want to eat; when I get up and go to bed.
- I like the idea of a home being like a hotel – offering me a wide choice of things to do and being willing to offer new things, if residents ask for them.
- The little details are important to me because I like polished standards.



Look for this ...

### If this sounds like you . .

- I like to make my own decisions about things that affect my life and I'd like to live in a home where I'm very involved in decisions about the care I receive and the environment I live in.
- I don't think I'd like to be 'organised' but my ideal home would encourage residents' to try new things, even those with the greatest needs.
- I'm quite sociable and would enjoy a lively, busy and stimulating community - but I have my own hobbies to keep up too!
- I not particularly concerned about living with a mixture of other people so long as I have my privacy and I can choose what I want to do.



Look for this ...

