

How to choose a care home

Introduction

When a loved one is finding coping at home is getting harder, you may find that you have to consider a care home. It isn't a first step, and there is help available in knowing what the right course of action is.

Some older people have a real fear of going into a home, but many homes give people a new lease of life. Picking the one that suits your loved one is the key.

This advice guide aims to answer some of your questions and help you find an appropriate place for your loved one.

Before you start

You may have noticed that your family member or friend doesn't seem to be coping at home.

The first thing to suggest is a cleaner and/or gardener, and if they are lonely a companion, an old-fashioned term for a friendly visitor who can do light housework and/or take them shopping.

Various charities provide this 'Lifestyle' service for an hourly fee, which will depend on where the person lives. Local social services should be able to point you in the right direction.

Meals on Wheels or a private alternative which reduces the risk of isolation and loneliness, as well as malnutrition, is also worth considering. Financially there are disability benefits available which should help with costs.

Who to consult and what to think about

If this doesn't cover all the needs of your loved one, then you may need more help. The GP may be helpful in assessing care needs and might recommend home care. If there are cognitive difficulties, then they may refer your loved one to a memory clinic, but this can take many months so don't rely on that.

You might also find it helpful to contact your local council's adult social care department. As well as practical help, they can be a useful listening ear for you. Try to work with other family members of your loved one. It helps to get everyone on board with plans, as caring for someone can be tough and it helps to share the responsibility.

Visits from carers can be organised a few times a day, as well as a meal delivery, but your loved one needs to be amenable and not turn them away or refuse to eat. A lot will depend on the attitude as well as the health of the person.

Questions to consider:

- How sociable is your loved one? Do they want to be surrounded by people or do they prefer their own company?
- Are they safe in their own home with some help coming in?
- Have you been able to fit any adaptations that may be necessary (such as ramps, handrails and/or grab handles in the bathroom, for example)?
- Can they get out and about? Can/do people visit them?

Types of home

If you do feel you have exhausted all other support, then you will need to look at homes.

Care homes provide accommodation and personal care for people who need extra support in their daily lives. Personal care might include help with eating, washing, dressing, going to the toilet or taking medication. Some care homes also offer social activities such as day trips or outings.

These are generally not the dark and gloomy places we might imagine but are often bright and busy with social activities. There are different types of home for elderly people depending on their individual needs.

Residential Homes are the most common, usually the individual has a single room - sometimes en-suite - and many of their own things surrounding them. The resident can get involved with daily and weekly activities, trips, and entertainment.

Nursing Homes are for those with more medical needs that need nursing care. Some homes will cover both types of care, whereas others may mean a further move should the individuals' condition deteriorate over time.

Care Needs Assessment

The main determiner for what you should be looking for should be the 'care needs assessment' from the local council social services. Ask for one, it's free of charge, but if the individual has capacity they will need to agree. It might be good to have a friend or familiar carer there with the person during the assessment for support.

The assessor will ask questions about what the person can and can't do, or struggle to do, such as cooking, housework, personal care and getting about. They will ask about support from local communities as well as family and friends. They will ask what the person wants to do themselves, and they may even get input from the person's regular carers. They could talk to GP's or other health professionals with permission, if necessary. The safety and health of the individual is paramount, whilst considering their wishes and circumstances.

Things to consider when visiting for a look around

Once it is decided that a Care home is needed it's a big step forward. It is recommended that you have a look around a few homes, preferably with your loved one if that is appropriate. Before you go, read the Care Quality Commission's report (www.cqc.org.uk) and check its date and whether the Manager has changed since then, as the Manager can make all the difference.

Some homes encourage dropping in, whilst others prefer you to make an appointment. If you are 'dropping in', it would probably be best to avoid mealtimes.

One of the most important questions, apart from whether they have vacancies or a waiting list, is about funding. Ask them what happens when the person's savings run out, and whether they have any residents already funded by local authorities and, if so, which local authorities? It might be located near to the person's home, but in a different borough, and sometimes these details matter.

You must consider what might be likely to suit them in their current condition, as well as what might be best if it gets worse. A lovely country house, whilst meeting all appropriate standards, might be tricky to get round with a 'walker' (frame).

First impressions count - does it smell clean and well ventilated? Do the staff and the residents look content? Can residents personalise their rooms? What are the bathroom arrangements like? Is the temperature comfortable? Is there access to a garden? Is it easy to get to for those most likely to pay regular visits?

It might be surrounded by a big garden, where residents can participate in outside activities, which for some people is a big plus and for others a 'no-no'. It is worth noticing how well cared for the garden and premises in general are as well, as nobody wants to be in a room that is damp or unsightly, or to look out of the window at an outdoor area choked by weeds.

Food - can you see sample menus? Are there snacks? Do they accommodate special dietary requirements or individual requests?

Animal visitors might be another factor which tips the balance, along with story/poetry readings or regular entertainers.

Find out what services are offered, and whether a hairdresser/barber and paediatrician come in? Can someone take them to a hospital appointment if no family member is available to do this? How are all those extra things funded?

Who will be visiting?

It could be as basic as 'Is it near a bus stop and is parking available nearby for visitors?' Are there facilities nearby, such as cafes, shops, or a place of worship? Will they know anyone living there already? Are there set visiting times? Any there any rooms for visitors from further afield to stay over?

Where is it situated?

Is it near to the person's home if they are supported by local friends and neighbours? You might want to move the person nearer to a family member, but if local authority funding is an issue, then you will need to check the situation in this regard before any placement.

You can do this by talking to the local authorities' social services about the situation (both in the person's current location and adult social services in the proposed area of relocation).

Funding

The cost of Care Home places varies considerably around the UK, and also depends on the type of care being provided. The average care home costs depend on where you live and the type of care, but as a general guide average fees in the UK are currently between £27,000 and £39,000 per annum for a residential care home.

Nursing care home places cost on average £35,000 to £55,000 per annum. It is very expensive, but there can be some help available. If you request financial help at the same time as the care needs assessment, a 'means test' financial assessment will be carried out by the local authority as well, although in some areas these assessments may not be carried out by the same person.

An assessment will be made to determine the likely total cost of the care that is required and then they will also look at what savings and other assets the person has at their disposal. In the case of couples, joint savings and assets may need to be accounted for and divided between them for the purposes of the assessment.

For those who will be reliant on local authority funding to meet some, or all, of the cost of their care, the council must ensure that the overall cost figure it allocates - called the 'personal budget' - is sufficient to meet the cost of at least one suitable care home in the area.

The person will be left with a Personal Expenses Allowance of £25.65 per week to cover small expenditure on sundry items they may need to purchase from day to day. This could be increased depending on their circumstances.

Self funder

If the individual is not eligible for funding because they have total income and assets of over £23,250 (£32,750 is the upper limit in Scotland, and £50,000 is the single limit in Wales) then the person and/or their representatives will need to deal directly with the care home over their fees and fee-paying arrangements. Contracts with the care homes can require a set amount of guaranteed funding, such as having sufficient means to pay for 2 years' worth of care, for example. Once the money starts to run down, then the local council will need to re-assess the overall costs and assets and look again at funding the placement from the local authority.

State funding top up

Although £23,250 (£32,750 in Scotland) (£50,000 in Wales is a single limit) is a limit for paying full care home fees, local authorities will 'top up' to cover part of these payments until the person's assets run down to below £14,250 (£20,250 in Scotland).

Note that a home is usually included in the assets for the purposes of assessment, unless a partner or, in some circumstances, another close relative live there as well.

Medical care NHS Continuing Health Care Scheme

If the individual's needs are primarily health-based, the NHS arrange and pay for care under NHS continuing healthcare (NHS CHC). If an individual is eligible for NHS CHC, the care home placement will be free. When assessing individual needs, the council must refer to the NHS if it appears someone may be eligible for NHS CHC. However, families can appeal and make a case to show eligibility.

If the individual does require nursing care, the NHS pays a contribution towards the cost of the nursing care directly to the nursing home. This is called NHS-funded nursing care (NHS FNC). For more information see [AGE UK factsheet on NHS Continuing Healthcare and NHS-funded nursing care.](#)

The government had intended to reform the care home funding system in October 2023, but this has been delayed until 2025.

Hopefully this CSPA advice sheet will help families and friends in these difficult situations, but more help is available from Age UK

[Care and support for the elderly | Age UK](#)