

# How to find the right care home

Where to start and what to consider

#### Thank you

Independent Age would like to thank those who shared their experiences as this guide was being developed, and those who reviewed the information for us.

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# **About this guide**

Whether you're choosing a care home for yourself or for an older relative, finding the information you need to make a good choice can be challenging. You may find yourself making your choice in a hurry, for example because an illness or accident means you can no longer manage at home. The pressure to find a care home quickly can mean things that would be important to you if you were moving home under different circumstances get pushed to one side.

In this guide, we look at what to consider when choosing a care home. As well as the essential practical questions like cost and location, it's important to think about what you want from a home and whether a care home is actually the best option.

We spoke to people who had chosen care homes for family members about their experiences. Their quotes appear throughout.

# Planning a move to a care home

If you're considering a move to a care home, you should get an assessment of your care needs from your local council. This will look at what care you need and the best way for you to get it – it might even turn out that a care home isn't the best option.

If you can, it's a good idea to start planning sooner rather than later. You'll have greater choice and more control over the situation if you can start thinking about the options before you need to move. You could start by talking to friends and relatives about the kind of home you'd like. It might be reassuring to know your wishes will be considered if you're not able to make decisions or communicate them when the time comes to move.

Realistically, advance planning sometimes won't be possible. In many cases, a move to a care home will be prompted by a crisis and carried out in a rush. If you're choosing a care home for someone else, you may not be sure where to start. This guide explains the important things to consider even if you don't have much time to make your decision.

# Where to start

Your first step should be to arrange a care needs assessment to establish exactly what your needs are. Get started by contacting the adult social services department of your local council. If you're in hospital, this may be arranged for you.

If you could do with some extra help but want to stay independent, don't assume a care home is the only option. Depending on your health and situation, you could benefit from adaptations to your current home, disability equipment, or moving to a different type of accommodation like sheltered housing or extra care housing. The care needs assessment can help you work out what is most appropriate for you. Take a look at our factsheets Adapting your home to stay independent and Housing options for ideas of what is available (0800 319 6789, independentage.org/publications).

If your assessment finds that residential care is suitable for you, you should be told what type of care home would best meet your needs. Different care homes offer different kinds of care (see chapter 3). During a care needs assessment, you should be in the driving seat. The assessor should always listen to your views and what you say. It's an opportunity for you to discuss your needs and wishes.

Caroline, Independent Age adviser

Even if you're planning to pay your own fees, don't be tempted to skip getting a care needs assessment. It will give you an expert's view on what care you need, which you'll need to know to select the right type of care home.

If you don't agree with the result of your assessment, contact Independent Age for advice (0800 319 6789).

# **Financial assessments**

After your care needs assessment, the council will look at your finances to work out if you qualify for council help to pay your care home fees. Councils will only contribute to care you've been assessed as needing, so you must have a care needs assessment if you want help to pay your fees.

Whether or not you qualify for financial help towards your care home fees, the council must provide information about care providers in the area and where possible, the likely costs of your care. This can help when negotiating fees.

If the council will pay for some or all of your care, they may suggest a specific home or selection of homes. However, you have the right to choose a home anywhere in the country in the price range set for you, suitable for your needs, and with a place available. You might also be able to choose a more expensive home, if someone else – like a friend or relative – can pay the difference.

Paying for care is complex and expensive, so make sure you look into this thoroughly. Read our advice guide **Care homes** or call our Helpline (0800 319 6789, independentage.org/ choosing-a-care-home).

## **NHS Continuing Healthcare**

If you have particularly complex health and care needs, you might be eligible for NHS Continuing Healthcare. You'll be given a separate assessment to work out whether you qualify. If you do, the NHS will pay for all of your care, including care home fees.

# NHS-funded nursing care

If you can't get NHS Continuing Healthcare, you may qualify for NHS-funded nursing care. This is a payment of £155.05 a week available to people who have been assessed as needing nursing care. You can only be awarded this if you're in a nursing care home.



# **Practical questions**

Choosing a care home can be daunting, but a few key questions can help to get you started.

### What care do I need?

After your care needs assessment, you should be given a copy of the assessment's conclusions. If you're not given this, ask for it. It will explain what your care needs are and the best way to meet them. If the assessment decides a care home is the best option for you, you'll need to choose a home that can meet your needs. If the council is paying for your care, they won't pay for an unsuitable home. Don't make assumptions about what a care home will offer – if you need something specific, check they can provide it.

### Types of care home

**Residential care homes** offer 24-hour help with personal care, which includes things like washing, dressing, getting to the toilet, eating and drinking, and taking medication. Nursing care is not included. **Nursing care homes** offer 24-hour help with personal care and nursing care. They must have a qualified nurse on duty at all times.

**Care homes offering some residential and some nursing care places** might be a good option if you know your care needs are likely to increase. If you're living in a home that only offers residential care, you might have to move if you later need nursing care. These homes can also be a good solution for couples who have different needs.

**Care homes with dementia care** offer specialist care for people with dementia. They may have a nurse with dementia expertise.

**Care homes with other specialisms**, such as support for people with learning disabilities or physical disabilities.

All homes should offer social activities and outings suitable for their residents.

### What happens if your needs change?

If you know your need for medical care is likely to increase, you might want to consider a care home offering residential and nursing care places, or a nursing home. Residential care homes are unlikely to be able to meet your needs if you require more nursing care. There was going to come a point where they couldn't cope with my mum's medical needs and she might have had to move. At that age, having to up sticks and move is not good.

### What can I afford?

This is likely to be a key question. Care can be very expensive, and if you need nursing care the costs will be higher than for residential care. Some areas of the country will be more expensive than others. You might find that your money would go further if you relocated. However, you might still prefer to stay in the same area if you have family and friends nearby, or feel at home there.

If the council is contributing to your fees, they should tell you how much they will pay and what you may have to pay. They have to show that there's at least one care home available that meets your assessed needs for this amount. If not, they'll have to increase what they're offering to pay. If you want to choose a more expensive home, you'll need someone else to pay the difference as a top-up fee. You won't normally be able to pay your own top-up fees.

If you're paying your own fees, ask the council what they would pay per week for someone who needs a similar type and level of care to you. The more expensive the care home, the less likely the council would fund the cost if your money ran low and you needed them to step in. You might then have to move to a cheaper home.

To help you work out your budget, there are online care calculators, such as **bbc.co.uk/news/ health-30990913**. These give estimates of care costs in different areas.

There are lots of options available and the quality varies, so it's wise to seek independent financial advice before choosing. You can find an advisor through the Society of Later Life Advisers (0333 202 0454, societyoflaterlifeadvisers.co.uk/ find-an-adviser).

There may be charges that aren't included in monthly care home fees, so ask about this when you start contacting care homes.



# Are there places available?

Once you know what area you want to move to, have a look at the care homes that are available and check whether they have places. If your preferred home doesn't have any vacancies, you might need to join a waiting list or choose an alternative home.

You might know of care homes in your local area or have had recommendations from someone you know. You could also contact your council to ask for a list of local care homes, although the information different councils provide varies greatly.

You can also find an online care home directory at **carehomeadvisor.com**. For more information on researching care homes, see chapter 5.

# How to choose

Once you have an idea of the available options, you might find you still have a long list of potential care homes. Narrow down your choices by thinking about your personal preferences and looking at what the experts say are signs of a good care home.

## What matters to you?

It's easy to get bogged down in the practical questions of cost and availability, but remember that you're choosing a new home. Think about how you want to live and what is important to you personally. You'll probably have to compromise on some things, so it might help to list things by priority or divide them into 'essential' and 'desirable' lists. Even if you don't have much time, it's a good idea to make a list of things that matter to you, so that you remember to ask about them when visiting care homes.

What's good for one person isn't always good for the next, is it?

If you're choosing a home for someone else, chat to them about what would make them feel comfortable in a care home. If they're not able to communicate their wishes, think about what you know about them and what they might find familiar or welcoming. Here are a few questions you might want to consider when drawing up a shortlist.

### Location

- Do you want to stay in the same area?
- Do you want to move to be near family or friends?
- Would you prefer to be in a city centre or a more rural area? You might want to think about how easy it would be for you to get out and about if you're able to, or for people to visit you.

### Garden

- Is there a garden?
- Are residents allowed to do any gardening themselves?

### Rooms

- How big are the rooms?
- Can you take any of your own furniture with you?

### Other residents

- How many residents are there?
- How old are they? What is the age range?
- How active are they?
- What opportunities are there to socialise with others?

Some of the nicest care homes I have seen have been ones where there's a cat just wandering around. It gets on people's laps and even the residents who have quite advanced dementia get pleasure from stroking the cat.

Jo, Independent Age

#### Pets

- Can you take a pet with you?
- Does the care home have its own pets?
- If there are pets in the care home, can you avoid them, for example if you have an allergy?
- Can pets visit?

You could purchase The Cinnamon Trust's guide to pet-friendly care homes (01736 757 900, cinnamon.org.uk/events/).

### Independence

- Will you be able to make decisions about your own routine, such as when you get up and go to bed?
- Will you be able to make your own food or drinks when you want to?
- Will you be able to go outside for example, to the garden – when you want to?

### Visitors

- Can you have visitors whenever you like? Are children allowed?
- Are there places for you to spend time with your visitors?
- Can they stay overnight?

### Food

- How much choice of food is there?
- How much variety is there in the menus?
- Can you eat any meals in your room? Or will they all be taken in a communal dining room?

My mum had meals on wheels before she went to the care home. They would come, put the meals out and go, so she was always eating on her own. So then sitting in a dining room with a dozen people, she actually ate more. Her physical health improved hugely in the first few months she was there.

#### Entertainment

- Are outings offered? How often?
- What entertainment is laid on in the care home?
- Will you have access to books and newspapers?

I remember, when my dad was moving in he was a bit down because he'd just lost his wife and he said to me, 'Is this the end of my life?'. And then we got in there and he had bingo and films and shopping trips and that was it – he was away.

### Access to healthcare

- What are the arrangements for seeing a GP?
- How easy is it to see a GP out of hours?
- If you're staying in the local area, can you continue to see your own GP?
- Do other healthcare professionals such as district nurses, physiotherapists, dentists or chiropodists visit the home?

### **Cultural or religious requirements**

- Will you be able to get to a place of worship easily or do local religious leaders visit?
- Is the home able to cater for particular dietary requirements?
- Can all your cultural needs be accommodated?
- Do any staff members speak your first language?

# Advice for lesbian, gay, bisexual and transgender (LGBT) people

Care homes mustn't discriminate against people on the grounds of sexual orientation and they also have a duty to promote equality of opportunity. When choosing a care home, you could ask whether staff receive any training on LGBT issues, or what the policy is for dealing with discrimination. If you need advice, Stonewall Housing provides specialist housing advice for LGBT people (020 7359 5767, stonewallhousing.org).

# Important things to check

There are certain things that can indicate a care home is good, which might not occur to you initially – for example, how long the staff stay in their jobs and whether they receive much training. You might be able to find out this information before visiting. If not, you could ask staff while you're there or bear it in mind when observing how the care home runs.

### **Care Quality Commission rating**

The Care Quality Commission (CQC) is the independent regulator of care homes in England. It regularly inspects them to check whether they meet government standards. You can search for local care homes on their website (cqc.org.uk/content/map-care-home-ratings-england) and check how they've been rated. Ratings range from outstanding to inadequate. See chapter 5 for more information.

### Staff turnover

How long staff are happy to work in a care home for can give you an idea of its quality. It may not be possible to find this out in advance, but you can ask. NHS Choices lists this information for some care homes, but doesn't yet have data for all care homes (nhs.uk/Conditions/social-careand-support-guide/Pages/care-homes.aspx). It uses a simple traffic light system to show you whether the figures are good, average or bad.

> I went on the Care Quality Commission website. I was surprised to find a care home round the corner from me that looks quite a nice place on the face of it. But it's actually rated inadequate, so you can't tell.

### **Staffing levels**

The CQC reports comment on this, but there is no set ratio of staff to residents that is considered good or bad. The CQC just states that staffing should be adequate to cover the needs of all residents at all times. The best way to judge this will probably be to visit and observe or ask questions: Do there seem to be enough staff? Do problems get resolved quickly? Do staffing levels drop at night?

### Staff qualifications and training

The CQC says that staff should receive the training they need to carry out their work. CQC reports assess this. You could also ask individual care homes how their staff are trained and what qualifications they have.



### **Visiting times**

Visiting should usually be permitted 24 hours a day. If a care home has set visiting hours, that could be a negative sign.

# Ivy's story

Our Helpline adviser, Caroline, says: "Ivy rang about her husband. He was a fiercely independent 86-year-old, but had had a number of falls and was in



hospital. She'd been told he would need to move to a care home and was anxious about what to do next. All she had was a list of homes in the area.

"I advised Ivy to get a copy of her husband's care needs assessment so she could check his chosen home could meet his needs. We considered what else might be important to her husband. She told me he wanted to stay near family, and that he was a keen gardener. I explained that some homes offer gardening groups to residents, which they hadn't realised.

"Ivy said that our call had taken some of the fear out of the process. She felt clearer about where to start and much more confident about the questions to ask. Now she realised her husband could have some control over his choice of home, she planned to speak to him about what he wanted to make sure they made the best decision for him."

# Do your research

You will probably find that you get a feel for what you're looking for once you start viewing care homes. However, you can make this task easier by being prepared from the very first visit. Once you have worked out the area you want to live in, the type of care you need and how much you can afford, start your research into suitable homes.

> It's a good idea to have a checklist. You think of all sorts of questions after you've been, but when you are actually there you don't think to ask them. Then you wish you'd thought to say so and so.

### Get a list of care homes

This could be from the council, a hospital (if you're moving to a care home after a hospital stay), the Care Quality Commission (CQC), or an online directory like **carehomeadvisor.com**.

# **Read CQC reports**

The CQC inspects and reviews all care homes in England. Their inspectors usually visit unannounced, talk to staff and residents, and check systems and processes. They check that homes are safe, effective, caring, well-led, and responsive to people's needs. They use this information to give each home a rating of outstanding, good, requires improvement, or inadequate. If care homes need to improve, the CQC tells them what changes have to be made and gives them a deadline for improvement.

# Other places to look

You might be able to get personal recommendations, or you can look for reviews on NHS Choices. These can be a useful guide, but care home choice is personal and what is suitable for one person may not work for another. Many care homes will also have their own websites.

# Make a shortlist

Make a list of a few preferred homes that you would like to visit or contact for more details. You might want to check if they have spaces available at this point.

# Before your visit

It's a good idea to contact your chosen care homes in advance, particularly if you haven't been able to find out answers to practical questions, such as what their visiting hours are. You can also ask them for a brochure. As well as looking at the information they send, you can consider the speed and quality of their replies and their willingness to supply information. These could be good indicators of the attitude of the care home.

# Planning your visit

A brochure is no substitute for a visit. If you can, try to look round several care homes, as you'll probably get more of an idea of what you're looking for after you've seen a few. Take a checklist with you and don't be afraid to ask lots of questions. Go to **independentage.org/care-homes** to download our checklist to get you started. I went to one place in particular that was awful. That made me think, right, when I go to the next one I've got loads of boxes I want to tick.

Trial stays are a good idea – many care homes offer them. If you're choosing a home for someone else, you might want to pay an initial visit on your own, and then take them with you for a second visit or arrange a trial stay if it seems promising.

Some people worry that they may not get an accurate picture of a care home when they visit. You could consider dropping in unannounced for a snapshot of what life there is like. Or you could pay an arranged visit first and then go back unannounced.

### What to consider on your visit

It's a good idea to go prepared with a list of questions and a checklist. Include your personal preferences and key things that the experts say a good care home should have – see chapter 4.

Even if you think your chosen care homes already tick these boxes, make sure this is really the case when you look round.

There are other things which will only become apparent once you're actually in the care home. Try to spend long enough there to get an idea of what life is like for the residents and observe how staff respond to them. Here are a few things you might want to think about:

### Atmosphere

Does this feel like a place where you could live? Consider how clean and well-kept it is, whether there are any unpleasant smells, whether you like the layout of the building and individual rooms, and how welcoming the staff are. Some of this will be very personal – what feels like home to one person might not to someone else. This is especially important to bear in mind if you're choosing for someone else.

You almost know as soon as you walk through the front door.

### Residents

Consider whether the residents seem to be well looked after. Do they have clean clothes on? Are staff engaging with them or are they being left alone? Does it seem like they have the same sort of needs as you? Do you think you could socialise with them? If possible, try to speak to the residents about what they think of life in this care home.

> I must say, in this particular care home, they were good. If one of the residents had spilt something, the staff were very quick. 'Come on let's change that top.' That I picked up on. That was very good.

#### Rooms

Are the rooms a suitable size? Are they bright and airy, and are they a comfortable temperature? Do you like their appearance? How much privacy will you have? Ask how much, if any, of your own furniture you'll be able to bring with you.

### Activities

Are there any activities going on that you can observe? If so, do people seem to be enjoying them and are residents able to choose whether or not they take part?

> When we went and looked, there was a guy there playing the guitar. He was getting people up dancing and involved and they loved it. There weren't many residents sitting in their chairs and not taking part.

### **Facilities and services**

Are there plenty of toilets within easy reach? Is there a quiet lounge as well as one with a TV, so you can read or chat if you'd prefer that? Is there a garden and how accessible is it?

### Staff

Do the staff seem to be fully engaged with the residents and what they're doing? Do they speak directly to the residents rather than over their

heads? Do there seem to be enough staff – are residents having to wait to be helped to eat or to go to the toilet, or are they usually helped immediately? Do the staff seem happy to work there? Do they work well with each other?

### Your contract and fees

Before signing a contract with a care home, check it carefully. Check what is included in the fees and what costs extra, and how often the fees are likely to increase and what the increases will be based on. You might also want to check that the price you've been quoted is fair. Other details to consider include notice periods, complaints procedures, and what would happen if you were unable to pay your fees. If you have concerns, seek clarification from the care home. You may also want to get legal advice. You can find legal specialists through the Law Society (020 7320 5650, solicitors.lawsociety.org.uk) or Civil Legal Advice (0345 345 4 345, gov.uk/civillegal-advice). Civil Legal Advice can also tell you whether you would qualify for legal aid.

If the council is paying some of your care home fees, the council should sign a contract with the care home. You should still be given a copy of the contract or the terms and conditions, and if you have any concerns, speak to the council.

# To-do list

Get a care needs assessment and a financial assessment	
Work out how much you can afford to pay	
Choose a preferred area	
Get a list of available care homes offering the type of care you need	
Think about what matters to you	
Divide your preferences into essential and desirable	
Read Care Quality Commission reports and other expert opinions	
Ask friends and family for recommendations	
Make a shortlist	
Contact your shortlisted care homes for further information	
Visit your shortlisted care homes on pre-arranged and unannounced visits	
Arrange a trial stay	
Check the contract and negotiate fees	

# **Our free advice guides**

Our practical, jargon-free advice guides give you the information you need to get the most out of older age.



Advice for later life Being winter wise Care homes Choosing where to live Coping with bereavement Dealing with depression Getting help at home How to find the right care home If you're feeling lonely Moneywise Staying in control when you're older

To order your free advice guides, call 0800 319 6789 or visit independentage.org

The information in this guide applies to England only.

If you're in Wales, contact Age Cymru (0800 022 3444, agecymru.org.uk) for information and advice.

In Scotland, contact Age Scotland (0800 12 44 222, agescotland.org.uk).

In Northern Ireland, contact Age NI (0808 808 7575, ageni.org).

We want the UK to be the best place to grow older and we have ambitious targets to increase the number of older people we help and the difference

we make. We receive no state funding and rely on income from individuals, trusts and other sources to continue providing our services to hundreds of thousands of older people in need.

Visit independentage.org to make a secure online donation and find out about other ways to support us. Alternatively, you can call us on 020 7605 4223 or email supporters@independentage.org.

# About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we're independent so you can be.

For more information, visit our website **independentage.org** 

Call us for information or to arrange free, impartial advice from an expert adviser. Lines are open 8am-8pm, Monday to Friday, and 9am-5pm, Saturday and Sunday. Freephone **0800 319 6789** or email **advice@independentage.org** 



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