

Getting help at home



What to do if you need care
and support at home

Information written with you in mind.

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

This guide has been produced with the support of Dunelm.

Published: **August 2024**

We'd love to hear from you.

1) Join our Readers' Panel. Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at **www.ageuk.org.uk/readers-panel**.

2) Tell us your story. Have you been affected by any of the issues in this guide? Has Age UK's information and advice helped? If so, we'd love to hear from you to provide relatable examples that benefit others.

Email your story to **stories@ageuk.org.uk**.

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional advice.

Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Contents

What this guide is about	4
Getting a care needs assessment	6
Getting care and support at home	
Help around the house	14
Help taking care of yourself	16
Help getting out and about	17
Making your home more suitable for you	
Useful equipment	18
Home adaptations	20
Technology for staying safe	22
Help with your care costs	
Financial support from the council	26
Extra money if you have a disability or illness	27
Paying for care services	29
Arranging your own care and support	31
If things aren't working out	
What should I do if I'm not happy with my care?	35
What if I need more help at home?	38
Useful organisations	39



What this guide is about

Do you feel like you could do with a little extra help at home? Perhaps it's trickier than it used to be to get around the house and take care of yourself – or perhaps you could use a hand with the housework or shopping.

Asking for help can be hard. You might not want to admit that you're finding everyday tasks more difficult – but it's something lots of us face as we get older. And the good news is there's support available to help you live safely and independently at home for longer.

This guide gives you an overview of the support that could make day-to-day living easier. It explains how to access it and what financial help you might be eligible for.



As far as possible, the information given in this guide applies across England and Wales. This symbol indicates where information differs for Wales.

“I’m starting to find living alone trickier than I used to. I think I could do with a little help around the house.”

Audrey, 77



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 phone number is:



Getting a care needs assessment

As we get older, lots of us find we need help with everyday activities – such as getting up, washing and dressing, and using the bathroom.

It's normal to feel a bit reluctant to say you're finding it tricky to do what you used to do independently. But needing some support with certain things is a normal part of ageing.

A care needs assessment is the first step in the process of finding out whether you're eligible for help with care and support from the local council. And even if you're not eligible for council help, having a care needs assessment can help guide you as you make your own arrangements.

To get started, contact the social services department of your local council. Explain that you need some help at home and ask for a care needs assessment. It's free and you can get one regardless of your income or savings. Let the council know if you need help urgently.

Sometimes, your doctor might refer you for a care needs assessment. Sometimes, it can also be part of being discharged from hospital.

Step 1: Your care needs assessment

There are various ways the council can carry out your care needs assessment – such as over the phone or online – but generally a social care professional comes to your home. They consider how you're managing everyday tasks and what you'd like to achieve in your day-to-day life. This can include:

- your health
- what you can do and can't do (or struggle to do)
- your living arrangements
- what help (if any) you currently get and whether this can continue – for example, it might be that friends and family are helping you now but it isn't a long-term solution
- how you'd like to be supported.

The assessor should consider the social and emotional aspects of your life, your physical safety, and your overall wellbeing. With your permission, they can also contact health and social care professionals who can help with their assessment – such as your GP or hospital consultant. This is to make sure any health conditions you have are properly taken into account.

Good to know



If you have a carer, they should also be involved in your assessment. If they'd like one, your carer is also entitled to a separate assessment to see if anything can be done to help them in their caring role. Our guide **Advice for carers** has more information about this.

The assessor considers what help you need and whether you meet national eligibility criteria for help from the council – that is, you're unable to do (or have difficulty with) daily living tasks and it has a significant impact on your wellbeing.



Wales has its own national eligibility criteria that all local councils must comply with.

The support your council might arrange or provide includes:

- adaptations or equipment to make your home safer or easier to live in
- help from home carers or a personal assistant
- day care in a day centre.


There's more information about the support that's available in the next few sections of this guide.

The assessor should think about both the support you currently need and the support that could reduce your need of significant help in the future. Even if you're not eligible for help from the council, they should still provide information and advice.




You can prepare for your assessment by thinking about the kind of help you need. Be specific and think about your cultural, social, religious and emotional needs too – these might be important in your assessment.


You might say things like:




“I need someone to help me get up and dressed in the mornings.”




“I need help to shower regularly.”



“I need to be reminded to take my medication.”



“I want to be able to visit my brother a few times a month.”



“I want to go to my place of worship once a week.”

Think about whether it'd be helpful for you to have a family member, friend or carer with you at your assessment. If you'd have difficulty with the assessment process without support but there isn't an appropriate person, the council must provide you with an independent **advocate**.



An **advocate** is someone who supports and represents you to make sure you're involved in the process as fully as possible.

Step 2: Your care plan

After the assessment, a care plan should be agreed and you should get a copy of it. It outlines how the council will meet your care needs. If some (or all) of your needs are being met through direct payments (see pages 29-30) then the care plan should record this.

Step 3: The financial assessment

If the care needs assessment shows you qualify for support, you'll also have a financial assessment (sometimes called a 'means test') to see whether you're also entitled to help with the cost of it. This assessment considers your income, such as pensions and benefits, as well as **capital**. Not all income and capital is considered in your assessment.

If you're entitled to financial help, the assessment looks at how much you might have to contribute towards the cost of your care. When deciding how much to charge you, the council must work out what you can afford to pay so that you're left with a minimum level of income. See page 26 to find out more.



Capital can include savings, stocks and shares, and trusts. However, your main property (the property where you live most of the time or your only home) isn't included in your financial assessment.

“Mum wanted me to be there when she had her assessment just to make sure everything was covered.”

Sandra, 46



Financial assessment capital limit

In England, if you have more than £23,250 in capital, you're not entitled to the council's help with care fees and you're considered a 'self-funder'.

Even if the council isn't helping you with costs, you can still ask them to arrange care services for you if you meet the eligibility criteria for care and support. They can charge you the full cost of the services, plus a fee for making the arrangements.



In Wales, the capital limit is £24,000 – however, there's also a maximum weekly charge of £100. This means that if you have more capital than the limit, the council can do one of the following:

- ask you to pay the full cost of services they're providing, if this costs less than £100 per week
- ask you to pay the maximum weekly charge of £100 per week – as long as the cost to them is genuinely that much.

Step 4: Deciding what care services you get and how they'll be arranged

How much financial help you get from the council can depend on the local costs for services. If the council will pay for all or some of your care costs, you have 3 options:

1. The council arranges the care services for you – for example, through a local care agency.
2. The council gives you a direct payment, which is a cash payment you can use for a carer or any other services that help meet your needs.
3. A mixture of council-arranged care and direct payments. For example, the local council could arrange a day care service for you, while providing a direct payment for you to get a personal assistant at home.

See the 'Help with your care costs' section on page 26 to find out more about different ways to pay for your care.

Next steps

For more information, see our factsheets **Finding help at home** and **Paying for care and support at home**. In Wales, see Age Cymru's factsheets **Finding help at home in Wales** and **Social care assessments for older people with care needs in Wales**.

Our guide **More money in your pocket** has information about different benefits you might be entitled to. In Wales, Age Cymru has its own version of this guide.



Getting care and support at home

As we get older, lots of us need a helping hand with things that keep us and our homes ticking along. There's a range of services to help – whether that's with housework, personal care, or getting out and about.

The examples in this section are all forms of care and support your local council might have a duty to provide – but this depends on your needs. If you're having problems with any of the things mentioned in this section, contact the council about a care needs assessment (see pages 6-12).

Help around the house

Even just a little support with the housework or gardening can mean you get to enjoy living at home without worrying about how you'll get everything done.

Help with cleaning

If you could use some help with cleaning, start by asking around for recommendations. You'll be inviting a new person into your home, so it's important to find someone you trust.

To find the right person, you could:

- ask your neighbours or local friends for a recommendation
- ask your local Age UK or Age Cymru if it provides a cleaning service or has a list of suggested cleaners
- contact your local council to see if they have a list of approved cleaning agencies.

Make a list of the chores you'd like done and work out how many hours you can afford to pay for. Charges will vary – but you can find out the average cost of cleaners in your area by asking a few for quotes.

If you can't afford to have your whole house cleaned every week, focus on the jobs you find most difficult – such as changing your bed sheets.

Your cleaner might be able to help with laundry, so do ask if that's something you need. You could also ask your local dry cleaners if they have a delivery service or special rates for older people. Some people also offer ironing services in their homes. They might be able to pick up your ironing and deliver it back.

Help with cooking

If you find cooking trickier these days, you could buy ready meals from the supermarket or try a specialist company that provides ready-to-heat frozen or chilled meals. Some also offer hot meals. Many of these companies have websites with detailed menu and dietary options – or you can normally ring up to get a catalogue.

Some council-arranged care services can provide you with help cooking at home – or you might be able to arrange something similar privately.

There might also be lunch clubs in your area. Ask your local Age UK or local council for details. You could also be eligible for meals on wheels for a small charge if you have particular needs. In Wales, contact your local Age Cymru.

Help with DIY and gardening

DIY or small jobs around the home and garden can be a chore whatever your age – but they can be especially tricky if you aren't as mobile as you used to be. More than 70 local Age UKs have handyperson schemes that offer older people extra help with practical jobs. There's usually an hourly cost for these services.

Next steps



Contact Age UK or Age Cymru to find out if there's a handyperson or gardening scheme in your area. Contact Foundations (page 41) to find your local Home Improvement Agency or in Wales, contact Care & Repair Cymru (page 41). You can also contact Thrive (page 43) for practical advice on making gardening easier.

Help taking care of yourself

If you need, you can get help with personal care – such as eating and drinking, going to the toilet, washing and dressing, and taking care of your appearance.

Even if you don't need a carer, you might appreciate occasional help with things like washing your hair or cutting your toenails. It's not always easy to ask for help with these sorts of things – but professionals are used to doing it, and they can often visit you in the privacy of your home.

If washing your hair is getting difficult, you can see if a local hairdresser can visit your home to wash it.

If you need help cutting your toenails, contact your local Age UK – or Age Cymru in Wales. They may offer a nail-cutting service or be able to recommend one.

If you have a long-term condition such as diabetes or arthritis, it's especially important to check your feet regularly and make sure you go to any check-ups. If you notice any problems, see your doctor as soon as possible. They may refer you to an NHS chiropodist. You could also choose to see a private chiropodist. Contact the Royal College of Podiatry (page 42) to find someone nearby.

Next steps

If you need help with any of these tasks, contact your local council for a care needs assessment (see pages 6-12).

Help getting out and about

If you're finding it difficult to get out and about by yourself then you might benefit from some help with transport. Whether it's going to your book club or your local day centre, there's help available to make sure you can access the services and activities that are important to you. Ask your local Age UK or local council about transport schemes in your area. In Wales, contact Age Cymru.

If getting out to the shops is tricky, see if a volunteer from your local Age UK or the Royal Voluntary Service (page 42) can go with you – or even do your shopping for you. In Wales, contact your local Age Cymru.

You can order shopping online from most supermarkets and have it delivered for a small fee. Or if ordering online isn't for you, is there a friend or relative who could help? If you'd like some help getting to grips with the internet, your local Age UK might be able to help or direct you to a computer class.

There might be a transport service in your area that can help you get to the shops. For example, Ring and Ride is a door-to-door minibus service for people who can't use public transport. Drivers are trained to help people who have mobility problems.

Next steps



Visit the ShopMobility website (page 42) or ask your local council for more information. Contact your local Age UK to find out about transport schemes available in your area. In Wales, speak to your local Age Cymru.

Making your home more suitable for you

Sometimes, a few bits of useful equipment can make it much easier to manage at home. These don't have to be expensive – even some small things can make a big difference.

Useful equipment

- Kettle tippers, wide-handled cutlery and spike boards can help if you find it hard to grip or carry things in the kitchen. One-cup tea and coffee makers can be handy too.
- Microwaves and air fryers can make it quick and easy to cook or heat food, and reduce washing up.
- Raisers can be fitted to beds or chairs, making them easier to get in and out of.
- Equipment such as bath boards or toilet frames can help you use the bathroom.
- Long-handled shoehorns and gadgets can help with putting on socks or doing up buttons.
- If you have memory problems, a digital reminder can prompt you about your daily tasks. A calendar clock can show you the day, date and time if you tend to forget.
- If you find it difficult to answer the front door, consider using a key safe – a small, secure box outside you can leave keys in. It has an access code that you can give to trusted relatives, carers or health professionals. Only use a police-approved key safe and get it properly installed.

- Telephones with large buttons, talking clocks and watches, or appliance controls with raised buttons can help if you have sight problems.
- If you have any hearing loss, you can get flashing doorbells and smoke alarms.

You can find a lot on the high street or online, or you can use the Living Made Easy website (page 41) to find suppliers. Seek advice before buying things – it can help you make sure they're right for you and that you're not overcharged.

If you're considering any of this equipment to help you at home and you haven't already had one, you should ask your local council for a care needs assessment (see pages 6-12). Councils must assess you regardless of your income and savings and it might turn out that you're eligible for free equipment. Even if you can't get help with the costs, the council should be able to advise you on what equipment would help you.

You can also pay to get an assessment from a private occupational therapist who can help you identify ways to stay living independently. Contact the Royal College of Occupational Therapists for a list of private practitioners (page 42).

Next steps

See our guide **Adapting your home** and our factsheet **Disability equipment and home adaptations** for more information. In Wales, see Age Cymru's factsheet **Obtaining disability equipment and home adaptations in Wales**.

Our guide **At home with dementia** has tips for making things around the house easier for people living with dementia.



Home adaptations

Some simple changes to your home can help you keep living there independently and safely. For example, a grab rail at the front door to help you step inside or an entry intercom so you can answer the door easily might make a big difference.

You can also make more substantial changes – such as fitting a stairlift or an accessible shower. If you own your property, tell your household insurer about any major changes and check that items such as a stairlift are covered. If you rent your home, ask your landlord before making any permanent changes.

Start by contacting the social services department of your local council. They can do a care needs assessment to see if you're eligible for help (pages 6-12). If you are, you could qualify for financial support with adaptations.

In England, any adaptations you need for daily living that cost £1,000 or less (such as a grab rail) and specialist equipment (such as a walking frame) are provided free of charge.



In Wales, minor adaptations aren't means-tested and should be provided for free. However, a charge may be applied to disability equipment, depending on your circumstances. See Age Cymru's factsheet **Obtaining disability equipment and home adaptations in Wales** to find out more.

If the council recommends that you need an adaptation that costs more than £1,000, you may be able to get a Disabled Facilities Grant (DFG) to help with the cost.

Councils can also provide help with repairs, improvements and adaptations. This help is in addition to a DFG and can be in the form of a loan or grant, equipment or advice.

In England, contact Foundations (page 41) to find out if there's a Home Improvement Agency in your area. They can help you with repairs, improvements or adaptations to your home – for instance, applying for grants, arranging surveys or getting estimates. They can also oversee the work while it's being carried out to make sure it's done to the right specifications for you. In Wales, contact Care & Repair Cymru (page 41).

Next steps



See our guide **Adapting your home** for further advice. For more detailed information, see our factsheet **Disability equipment and home adaptations**. If you're in Wales, see Age Cymru's version of this factsheet.

Technology for staying safe

If you enjoy living independently but you worry about accidents or falling when you're home alone, consider using a telecare service. It can be a good option if you've recently come out of hospital and want a little extra support while you're recovering.

Telecare services offer easy-to-use technology to give you and your family and friends peace of mind that you're safe, while still maintaining your privacy and independence.

Telecare offers support in a variety of ways. The most common example is a personal alarm, which lets you call for help if you're unwell or have a fall and can't reach a telephone. Other examples of telecare include:

- sensors that detect if you've fallen and raise an alarm
- fire alarms that flash or vibrate
- plug-in hall lights that turn on at a certain time or when they detect movement
- gas detectors that can raise an alarm – and even shut the gas off completely – if it's been left on
- devices that can detect if you've had a seizure
- special plugs for the bath and sink that allow the water to reach only a certain level
- movement sensors that can turn on lights when you get out of bed
- door sensors that detect if someone has left the house alone or if they've left and not returned within a certain time.

Depending on your finances, you may have to pay something towards the cost of telecare. After the council carries out a care needs assessment, they'll assess your income and capital to see whether you need to contribute. See pages 26-34 to find out more.

Before buying telecare products:

- make sure you're receiving all the financial help you're entitled to
- think carefully about whether a device will suit you – you might like to ask your council whether there are demonstration centres in your area where you can try something out
- read customer reviews and check guarantee and return policies in case the product doesn't meet your needs
- consider leasing or hiring larger or more expensive products instead of buying them, as your needs may change.

Some charities offer individual grants to help with the cost of telecare. If you have a health condition, you could check with the relevant charity to see if it offers grants. Turn2us (page 43) has a grant finder.

Next steps

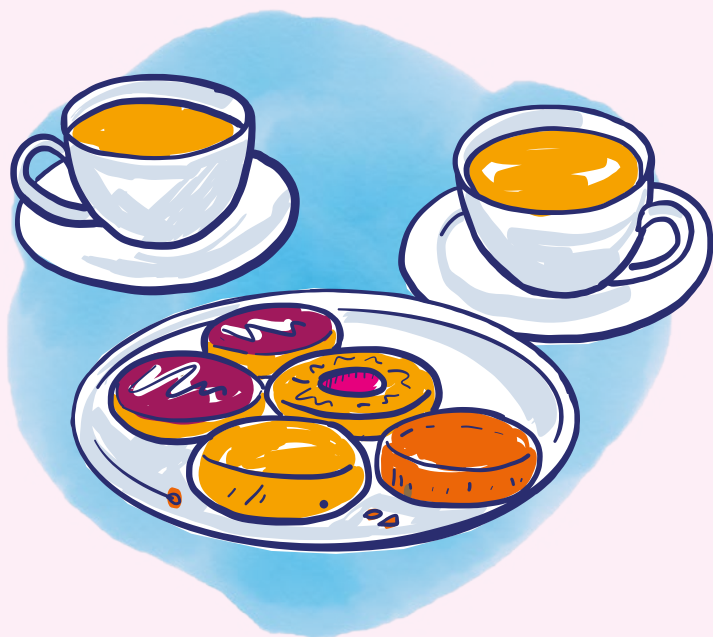
Visit the Living Made Easy website (page 41) to find out more about telecare.

Joseph's care needs assessment has identified the help he needs.

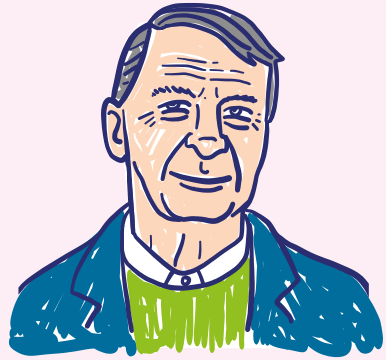
Joseph, 72, asked his local council for a care needs assessment after he started to struggle with everyday tasks.

'Over the past few years, doing things I used to take for granted has become more difficult. My fingers don't seem as able to manage the buttons on my shirt as well as they used to, and I have trouble carrying things. And unless there's someone there to help me, I find it hard to get up and down the stairs or cook myself a proper meal.'

'My daughter suggested I get a care needs assessment. So I contacted the social services department of my local council to ask about it, and they told me that you can get a care assessment for free.'



“I feel much happier knowing I can start getting my life back on track.”



‘A few weeks later, a social worker came to my house to talk about how I was managing. I told her about the trouble I was having. My daughter was there with me, which was great. She helped me explain my problems.

‘After the assessment, the social worker agreed a care plan with me. It said that I could get a home carer to come in twice a day to help me dress and prepare my meals. It also said that a stairlift would help me get up and down the stairs more easily. I might be able to get help with the cost of this through a Disabled Facilities Grant.

‘I still need to have a financial assessment to see whether I’ll have to contribute to the costs, but I feel much happier knowing I can start getting my life back on track – and stay living at home for as long as possible.’

Help with your care costs

If the local council decides you're eligible for care, they can arrange or provide the relevant services for you. But if you want more choice and control, there are other options.

Financial support from the council

Following a care needs assessment, the council must do a financial assessment to work out whether you're entitled to help with the cost of your care.

If you are, the council must work out how much (if anything) you can be charged for your care. They need to make sure you're left with a minimum amount of income for day-to-day costs, known as a minimum income guarantee (MIG). You must also be left with money for housing-related costs, such as rent or mortgage repayments and Council Tax.

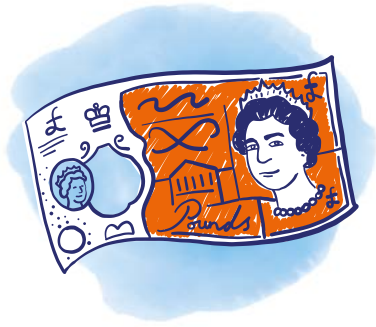
If your disability benefits are included in the financial assessment, the council should allow you to keep enough to meet any disability-related expenses. Check the council's website for its charging information. If you think the fee is unreasonable, ask for a review. If you're still not happy, you can use the council's complaints procedure.



In Wales, you must similarly be left with an MIA after you've been charged for services. There's also a maximum weekly charge.

Next steps

See our factsheet **Paying for care and support at home** for more details. Age Cymru has their own version of this factsheet.



Extra money if you have a disability or illness

If you have a disability or illness and you need help with personal care, you might be able to claim Attendance Allowance (AA). It doesn't have to be spent on care or carers, although many people use it in that way. You can claim if you:

- are State Pension age or older (if you're under State Pension age, apply for Personal Independence Payment instead)
- need help with personal care, such as getting washed or dressed, or supervision to keep you safe
- have a disability or long-term illness, including sight or hearing impairments, or a condition such as dementia
- have needed help for at least 6 months (there are special rules if you're terminally ill).

Good to know

While AA is based on the help you need, it's up to you how you spend it – it doesn't have to be spent on care.

AA isn't means-tested, so it doesn't matter how much income or savings you have. It has a lower rate and a higher rate – which you get depends on whether you need help in the day or night, or both.

If you qualify for AA, you could also be entitled to increased means-tested benefits such as Housing Benefit, Council Tax Reduction (also called Council Tax Support) or the Guarantee Credit part of Pension Credit.

If you receive services from your local council, they may take AA or other disability benefits into account when working out how much income you have in the financial assessment. If they do, they must make sure you keep enough benefit to meet your disability expenses.

Next steps



Call the Attendance Allowance helpline (page 40) for an application form, or visit www.gov.uk/attendance-allowance to make a claim online. For more information and tips on filling out the form, see our guide **Attendance Allowance**. Your local Age UK might also be able to help you. In Wales, contact your local Age Cymru.

If you're under State Pension age, see our factsheets **Personal Independence Payment** and **Disability Living Allowance**.

To find out whether you're eligible for other benefits, see our guide **More money in your pocket**. In Wales, Age Cymru has their own version of this guide. You can also use our online benefits calculator at www.ageuk.org.uk/benefits-check or visit your local Age UK or Age Cymru for a benefits check.



Paying for care services

In England, if you're eligible for financial support, the council must provide you with a personal budget to pay for your care and support. The amount depends on your needs as set out in your care plan. There are different ways your care can be arranged with your care budget:

- You can have the council manage the budget and arrange services for you.
- You can directly receive the money and spend it as you choose on services that meet your needs. This is called a direct payment.
- A mixture of council-arranged care and direct payments.

Direct payments allow you to be more flexible. For example, you can use them to choose your own carers – people you feel comfortable with and who can visit you regularly – rather than having different carers each time.

You might want to pay someone to help you go shopping – or if you have a place of worship or want to go to a class, you can use the money you've been allocated to get you there. The money can be spent in a variety of ways, as long as it meets the needs in your care plan.

Direct payments aren't right for everyone. You might not want the responsibility of arranging your own care services – if you employ a care worker directly, for instance, this would involve taking on the legal duties of being an employer.

You can get support with this from your local council. You can also nominate someone to receive and manage the money for you if you don't feel able to do it yourself.

However you arrange your care, it's your choice. If you choose not to receive direct payments, the council must arrange or provide care services for you.



In Wales, you can receive a direct payment as outlined above, or the council can arrange your services – but there are no personal budgets. For more information, see Age Cymru's factsheet **Direct payments for social care services in Wales**.

“Direct payments work well for me. I much prefer arranging my own care.”

Stanley, 71



Next steps



See our factsheet **Personal budgets and direct payments in social care** for more detailed information.

Arranging your own care and support

If you're paying for your own care and support at home – either privately or through direct payments – there are several ways you can find a provider.

Homecare agencies

An agency can provide carers who support you to live independently at home. They can help you with activities such as getting in and out of bed, washing, getting dressed, preparing a meal, or collecting medication. The duration and number of visits depends on your needs.

There are several ways to find a homecare agency:

- Ask your local council for a list of agencies. They must give you information and advice even if it isn't providing any other services for you.
- Contact the Homecare Association (page 41) for details of homecare agencies that follow its code of practice.
- Contact the Care Quality Commission (CQC) (page 40) for a list of agencies and its inspection reports. You can also find these reports on its website. In Wales, contact the Care Inspectorate Wales (CIW) (page 40).
- Search online or check the phone book.
- Ask friends, relatives or neighbours about their experiences with local agencies. But remember that while a personal recommendation is a good starting point, agencies can change, and what suits one person may not suit another.

Ask agencies to send you a brochure and their price list or look on their website. Customer reviews can be useful – but you should always contact the agencies you like to see if they're right for you before committing.

You may want to ask:

- if they've cared for anyone with similar needs to yours
- what training their care workers receive
- whether the agency ensures that all staff have been checked by the Disclosure and Barring Service (DBS) – this is a check on someone's criminal record, formerly called a CRB check
- what happens if a regular worker is off sick or on holiday
- how to contact the agency in an emergency
- whether they charge extra for evenings or weekends
- what arrangements are in place to deal with concerns and complaints if things go wrong.

There may be other questions that you or your loved ones would like to ask. Think about what's important to you.

Your chosen agency will do its own care needs assessment to find out what help you need. It should produce a care plan showing your carer's arrival times, what they'll do, how long they'll stay and any other relevant information. Your care plan should be reviewed regularly to ensure it meets your needs.

Next steps

See our factsheet **Finding help at home** for more information. In Wales, contact Age Cymru for its version of this factsheet.

Employing someone directly

Instead of using an agency, you might prefer to employ someone directly to help you. If you do this, you take on the responsibilities of an employer – for example, National Insurance and pension contributions. Skills for Care (page 42) has useful resources for employing someone directly. You must make sure you're insured in case your carer has an accident.

You should consider a DBS check for the person you employ, as this helps you know whether they've had a criminal conviction. You can't apply for a DBS check yourself, but you can ask the council about arranging one.

You can't generally use direct payments to employ a partner or relative who lives with you – but the council can allow this if they decide it's necessary to meet your needs or to help you manage payments. Think about how employing a partner or relative could affect your relationship. It's a good idea to check if becoming a paid carer affects their eligibility for benefits too.



How much will it cost?

Homecare costs vary depending on where you live, the type and amount of care you need, and what times of the day and week you need it.

If you're a self-funder, it's worth looking at a range of providers to get a better idea of prices.



In Wales, there's a maximum weekly charge for non-residential care arranged by your local council following an assessment – so this may be cheaper than arranging services privately.

Even if the council isn't funding or arranging your care, it can help with information and advice about local care services. This can give you an idea of the cost of care and the range of providers in your area. Self-funders also have the right to a care needs assessment from their local council – and the assessment can help you find and plan appropriate care.

While cost is important, it needs to be balanced against the quality of care. You can contact the CQC in England or CIW in Wales (page 40) to see how a care provider is performing.





If things aren't working out

It's vital that you're comfortable with the care you receive and feel confident it's right for you.

What should I do if I'm not happy with my care?

If you're unhappy with your care, first try to resolve it by having an informal conversation with your local council or care agency. If that doesn't work, you can make a formal complaint to the council if it arranged or provided the services. If you made private, self-funded arrangements, you can make a complaint using the provider's complaints procedure.

If you're not happy with the outcome, you can ask the Local Government and Social Care Ombudsman (page 41) to investigate. The Ombudsman deals with complaints made about councils, as well as care providers. In Wales, contact the Public Services Ombudsman for Wales (page 41).

You can also tell the regulatory organisation in your nation about your complaint – the CQC in England or the CIW in Wales (page 40).

Discrimination

Everyone has the right to be treated with dignity and respect. If you feel you've been discriminated against because of your age, disability, gender reassignment, marriage, civil partnership, pregnancy, maternity, race, religion or belief, sex or sexual orientation, contact the Equality Advisory and Support Service for advice (page 40).

Neglect and abuse

Different things count as neglect – it could be a carer not turning up when they should, or someone ignoring your personal hygiene needs or not giving medication on time. Abuse can take different forms too, including (but not limited to) physical, psychological, sexual and financial abuse.

If you experience neglect or abuse from anyone who cares for you, or you feel you're at risk, contact the local council's safeguarding team immediately. The council has a safeguarding duty to take action in response to concerns about abuse or neglect where necessary.

Next steps



If you're in immediate danger or feel threatened, contact the police on **999**.

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

Mental capacity

If someone has mental capacity, they have the ability to make and understand the consequences of their decisions. If someone lacks mental capacity – for example, as a result of dementia – there are legal safeguards in place to protect them.

A person may be treated as lacking mental capacity for a decision if an assessment shows that they can't understand information relevant to the decision or can't remember it for long enough to make the decision. A person should be treated as having mental capacity to make the decision – unless evidence shows they don't.

Under the Mental Capacity Act 2005, any decision that's made for a person lacking mental capacity must be in their 'best interests'. Working out what's in someone's best interests means considering their particular circumstances – including their past and present wishes and feelings and the views of people who know them, such as family, friends and carers.

Next steps



See our factsheet **How to resolve problems and complain about social care** for more detailed information. In Wales, see Age Cymru's version of this factsheet. For information about mental capacity see our factsheet **Arranging for someone to make decisions on your behalf**. For face-to-face advice, contact your local Age UK, Age Cymru or Citizens Advice (page 40).

For more information on making sure your wishes are respected if you lose mental capacity, see our **Power of attorney** guide.

What if I need more help at home?

In time, you might start to feel like you need more support at home. You might not be as mobile or have as much energy as you once did, for example. If this happens, you can always ask your local council to review your needs. They'll see if they can provide any additional services, or whether you're now eligible for help you haven't had before. If you're receiving direct payments, this review may result in an increase in funding.

If you're employing your own carers, see if you can afford to employ them for a few extra hours. Talk to the agency (if you're using one) to see what it can offer.

There may come a time when your current home is no longer suitable, even with care, support or adaptations. If this happens, the options you could consider include:

- downsizing to a more manageable property
- moving in with family
- moving into sheltered housing
- moving into a care home.

It can be difficult to think about leaving your home, especially if you've lived there a long time, but it's a good idea to consider your options and discuss them with friends and family well in advance. You can then be sure you've made your wishes known and thought about what's best for you.

Next steps



See our guides **Housing options** and **Care homes** for more information.

Useful organisations

Age UK

We provide information and advice 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

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

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

Attendance Allowance helpline

Tel: **0800 731 0122**

Textphone: **0800 731 0317**

www.gov.uk/attendance-allowance

Care Inspectorate Wales (CIW)

National regulatory body of social care services in Wales.

Can provide lists of homecare providers for a specific area.

Tel: **0300 7900 126**

www.careinspectorate.wales

Care Quality Commission (CQC)

National regulatory body of health and social care services in England. Can provide lists of providers for a specific area.

Tel: **03000 616161**

www.cqc.org.uk

Citizens Advice

National network of centres offering free, confidential and independent advice, face-to-face or by telephone.

In England, call Adviceline: **0800 144 8848**

In Wales, call Advicelink: **0800 702 2020**

www.citizensadvice.org.uk

Disclosure and Barring Service (DBS)

Carries out criminal record checks for employers.

Tel: **0300 0200 190**

www.gov.uk/disclosure-barring-service-check

Equality Advisory and Support Service

Advises and helps people on issues related to equality and human rights.

Tel: **0808 800 0082**

Textphone: **0808 800 0084**

www.equalityadvisoryservice.com

Foundations

National body for Home Improvement Agencies (HIAs) with a website you can use to find your nearest one in England.

Tel: **0300 124 0315**

www.foundations.uk.com

In Wales, contact **Care & Repair Cymru**

Tel: **02920 107580**

www.careandrepair.org.uk

Homecare Association

Provides information on choosing care and finding a home care agency.

Tel: **020 8661 8188**

www.homecareassociation.org.uk

Living Made Easy

Provides information about disability equipment and assisted products.

www.livingmadeeasy.org.uk

Local Government and Social Care Ombudsman

Investigates complaints about councils and adult social care providers in England.

Tel: **0300 061 0614**

www.lgo.org.uk

Public Services Ombudsman for Wales

Investigates whether people have been treated unfairly or have received poor service through a public body. Also helps people who fully fund their own social care services.

Tel: **0300 790 0203**

www.ombudsman.wales

RNIB (Royal National Institute of Blind People)

Provides services, advice and information to people who are visually impaired or blind.

Tel: **0303 123 9999**

www.rnib.org.uk

RNID (Royal National Institute of Deaf People)

Offers advice and support for people with hearing loss.

Tel: **0808 808 0123**

Text: **07360 268 988**

Email: **contact@rnid.org.uk**

www.rnid.org.uk

Royal College of Occupational Therapists

Can help you find an independent occupational therapist.

Tel: **020 3141 4600**

www.rcot.co.uk

Royal College of Podiatry

Can help you find chiropodists and podiatrists in your area.

Tel: **020 7234 8620**

www.rcpod.org.uk

Royal Voluntary Service

Offers a range of services including home visits, help with shopping, community transport, meals delivered to the home and social clubs.

www.royalvoluntaryservice.org.uk

ShopMobility

ShopMobility schemes lend or hire out manual and powered wheelchairs and powered scooters. There are schemes throughout the UK, both free and charged-for. Search for local schemes on their website.

www.shopmobilityuk.org

Skills for Care

Offers information on employing care workers, including a template for a carer's contract.

www.skillsforcare.org.uk

Thrive

Uses gardening to positively impact the lives of people who are isolated, disadvantaged, or have a disability or illness.

Tel: **0118 988 5688**

www.thrive.org.uk

TrustMark

Can help you find a reliable, trustworthy tradesperson.

Tel: **0333 555 1234**

www.trustmark.org.uk

Turn2us

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

Tel: **0808 802 2000**

www.turn2us.org.uk

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **Adapting your home**
- **Housing options**
- **Care homes**

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 are there to help answer any questions.

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/home-and-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



Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Age UK and its subsidiary companies and charities form the Age UK Group. ID205490 08/24