

# Care homes

Amended June 2023

This local information pack covers:

- what type of care home?
- finding and choosing care homes - what to look for and getting a helping hand
- how is the care home rated?
- **a list of local residential and nursing homes**
- getting other people to pay for care
- paying for care yourself
- what happens with disability benefits?

Details are subject to change, please check with the organisation concerned. If you cannot find what you are looking for please contact us as we may be able to help further. Amendments and additions are also welcome.

We publish other local information packs covering:

- Care agencies and support for carers
- Health and wellbeing
- Help at home
- Housing
- Legal advice and power of attorney
- Memory loss and dementia
- Money matters
- Social activities
- Transport, travel and leisure

Age UK Sevenoaks & Tonbridge is a registered charity no. 1088213  
01732 454108 [www.ageuksevenoaksandtonbridge.org.uk](http://www.ageuksevenoaksandtonbridge.org.uk)

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## Information and advice on care homes

### Age UK Sevenoaks & Tonbridge

Free information and advice 01732 454108 [office@ageuksevenoaksandtonbridge.org.uk](mailto:office@ageuksevenoaksandtonbridge.org.uk)  
[www.ageuksevenoaksandtonbridge.org.uk](http://www.ageuksevenoaksandtonbridge.org.uk)

### Citizens' Advice

Help filling in forms and representing your views. Also help with unfair care home contracts and making complaints. Free phone advice Monday-Friday 9am-5pm. Some office appointments may be possible.

- Aylesford, Larkfield, New Ash Green, Otford, Sevenoaks, Snodland, Swanley and Tonbridge 0808 278 7810
- Edenbridge and Westerham 0808 278 7962

### Independent Age

6 Avonmore Rd, London W14 8RL 0800 319 6789, 020 7605 4200 [advice@independentage.org](mailto:advice@independentage.org)  
[www.independentage.org](http://www.independentage.org)

Free telephone and email service offering advice on care.

### INVOLVE

Advocacy and help representing your views 03000 810005

### RARA (Residents' and Relatives' Association)

1 The Ivories, 6-18 Northampton St, London N1 2HY Helpline 020 7359 8136 [info@relres.org](mailto:info@relres.org)  
[www.relres.org](http://www.relres.org)

Information and support for families and friends having to help their loved ones move into a care home. They can also advise if you have concerns about care in a care home or if something goes wrong

### The Advocacy People (formerly SEAP)

Advocacy and help representing your views. PO Box 375, Hastings TN34 9HU 0330 440 9000  
[info@theadvocacypeople.co.uk](mailto:info@theadvocacypeople.co.uk) [www.theadvocacypeople.co.uk](http://www.theadvocacypeople.co.uk) May be able to do home visits.

## What type of care home?

There are two types of care home – residential homes and nursing homes. All homes provide residential care but nursing homes also provide additional help to people who need a high level of physical care. If a person goes into a residential home but their needs increase then they may have to move at a later date into a nursing home. Therefore if you are looking for residential care only then you may wish to look at both residential and nursing homes as both will provide residential care. Some residential and nursing homes can look after people with dementia but not all. You can check whether they are registered with the Care Quality Commission to look after people with dementia by looking at [www.cqc.org.uk](http://www.cqc.org.uk)

## Finding and choosing care homes – what to look for

Age UK produce publications on finding care homes. You can get these from Age UK on 0800 169 6565 or by visiting [www.ageuk.org.uk/home-and-care/care-homes/finding-a-care-home/](http://www.ageuk.org.uk/home-and-care/care-homes/finding-a-care-home/)  
Our website also includes a short video on how to find a good care home

You can also get a free advice guide to Choosing a Care Home from Independent Age on 0800 319 6789 [www.independentage.org](http://www.independentage.org)

## Things to think about first

- Think about your future needs. For example, a large care home may offer more activities now but a smaller care home may offer a more homely environment later. You might just need residential care now but you might need nursing care as well later. If you have mild dementia it might become more severe.
- Make sure the location is convenient for your family if they are more likely to visit regularly than occasional visits from friends.
- Are you looking just for a residential home or are you looking for one that offers nursing care as well? If you need dementia support, make sure the care home can offer it.
- Plan ahead if possible as care home availability can vary.
- If you are self-funding, make sure you will be able to stay at the care home you choose by getting some advice on care home fees.

There are many websites where you can search for local care homes. Here are some examples:

- [www.carehome.co.uk](http://www.carehome.co.uk)
- [www.carechoices.co.uk](http://www.carechoices.co.uk)
- [www.housingcare.org](http://www.housingcare.org)

All of these websites will also show the latest report on the quality of care provided by the Care Quality Commission which is the government regulator [www.cqc.org.uk](http://www.cqc.org.uk) You may also be able to get help finding a care home from your local authority Social Services, the NHS or the Social Care Institute of Excellence.

If possible, make a list of about 20-30 homes that might be suitable. Ring them to discuss availability, fees and any other requirements. Make a shortlist of about half a dozen and visit them. Arrange to meet the manager and have a list of questions that you want to ask about the accommodation, food, activities, outside areas and fees. If you are going to be the resident, a good way to meet other residents is to arrange to have lunch there when you visit or at least to visit at lunchtime when you can see how the residents and staff interact. Make notes on each one so that you can remember. Ask if it's OK to take photos of the home (but not residents). Check the reality matches the brochure, read the contract and consider speaking to your solicitor or care home fees advisor before signing anything.

If you are not sure if a care home is the best option or if you should consider other options such as sheltered housing then you could contact the Elderly Accommodation Counsel. This is a charity which advises older people and their families on housing options. You can phone them on 0800 377 7070 and leave a message requesting a callback from an advisor [info@firststopcareadvice.org.uk](mailto:info@firststopcareadvice.org.uk) [www.housingcare.org](http://www.housingcare.org)

If you wish to live with like-minded individuals, some organisations run specialist care homes. For example, the Royal British Legion run care homes for veterans, reservists and their families 0808 802 8080 [www.rbl.org.uk](http://www.rbl.org.uk)

Please note that there are often waiting lists for care homes

## Getting a helping hand finding and choosing a care home

Nothing beats visiting care homes to choose one; Age UK and many other organisations offer free information on finding care homes as well as checklists of things to look out for when visiting and trying to make a decision.

If you are going to be local authority funded, Social Services will help you to find a care home. However doing your own research as well may give you more choice.

Chosen with Care is a company based in Tunbridge Wells offering a Care Home Advice Line for anyone regardless of whether you are self-funding or local authority funded. You can ring them Monday to Saturday and their advisor will give you free advice on what to do to find the best care home. They will check your needs and post or email a Care Summary to you along with an Action Plan giving you a step-by-step guide on how to find a care home. You can ring them on 01892 300530 and ask for Debbie or Martha. Alternatively you can email them at [info@chosenwithcare.co.uk](mailto:info@chosenwithcare.co.uk)

If you are unable to research care homes yourself then Chosen with Care can offer you further help if you are self-funding. They charge £65 per hour and will send you a Care Home Report listing approximately six homes that match your needs including location, type of care (residential or nursing), price and availability. They are not paid a referral fee by the homes. This service is particularly helpful if you don't have anybody else to help you. If you are unable to visit homes and need support then Chosen with Care can escort you and advise you on the homes.

Those who do have family who are able or willing to do the organising may prefer to do it themselves.

Other private consultants offering a similar service are:

- My Care My Home 0800 731 8470 [www.mycaremyhome.co.uk](http://www.mycaremyhome.co.uk)
- Salvere Direct, Leyland House, Lancashire Business Park, Centurion Way, Leyland PR26 6TY 01772 535683 [contactus@salvere.co.uk](mailto:contactus@salvere.co.uk) [www.salveredirect.com](http://www.salveredirect.com)

## How is the care home rated?

Most care homes are privately-run. Rockdale residential care home, Gloucester House nursing home and Lavender Fields nursing home are run by not-for-profit organisations. The Care Quality Commission is responsible for the registration and inspection of all care homes. If you want to read the inspection report on any care home, you can find their latest report on [www.cqc.org.uk](http://www.cqc.org.uk) The ratings are Outstanding, Good, Requires Improvement, Inadequate and Suspended. Please note that the ratings in this list are correct at the time of writing but you can check if the ratings have changed by looking at the latest report on the Care Quality Commission website.

## Residential homes (residential care only)

### Bessels Green

#### Rivermere Retirement & Care Home

64-70 Westerham Rd, Bessels Green TN13 2PZ 01732 748400, 492025

[enquiries.rivermere@averyhealthcare.co.uk](mailto:enquiries.rivermere@averyhealthcare.co.uk) [www.averyhealthcare.co.uk](http://www.averyhealthcare.co.uk) Anyone over 55 including people with dementia, mental health issues, Parkinson's, physical disabilities, sensory impairment, stroke or visual impairment. Separate dementia care unit. 80 single rooms, 11 shared rooms. All rooms are ensuite. Palliative care, respite care, convalescent care, trial visits and physiotherapy available. Manager Rachael Adams. Owned by Welltower. Run by Willowbrook Healthcare trading as Avery Healthcare. Last inspected January 2021. Rated as Good.

### Chipstead

#### Chipstead Lake care home for physical disabilities

Chevening Rd, Chipstead TN13 2SD 01732 459510 [referrals@leonardcheshire.org](mailto:referrals@leonardcheshire.org)

[www.leonardcheshire.org](http://www.leonardcheshire.org) Anyone over 18 including people with cerebral palsy, head/brain injuries, Huntington's disease, motor neurone disease, multiple sclerosis, muscular dystrophy,

Parkinson's, physical disabilities, spina bifida/hydrocephalus, stroke or visual impairment. Not specifically for older people. 24 single rooms. 11 rooms are ensuite. Day care and physiotherapy available. Manager Kevin Parkes. Run by Leonard Cheshire (not-for-profit). Last inspected February 2021. Rated as Good

## **East Peckham**

### **Hale Place Care Solutions**

77-79 Old Rd, East Peckham TN12 5EN 01622 871081, 872177 [enquiry@haleplace.co.uk](mailto:enquiry@haleplace.co.uk)  
[www.haleplace.co.uk](http://www.haleplace.co.uk) Specialist dementia care. 6 single rooms, 2 shared rooms. 6 rooms are ensuite. Private funding referrals only. Fully-inclusive fees £1250 per week. Day care and respite care available. Manager Danielle Cave. Run by Hale Place Care Homes Ltd. Last inspected March 2021. Rated as Outstanding

## **Edenbridge**

### **Edenbridge Manor**

Mont St Aignan Way, Edenbridge TN8 5FA 01732 492150, 492297 [www.averyhealthcare.co.uk](http://www.averyhealthcare.co.uk)  
Anyone with dementia, physical disabilities or sensory impairment. 85 beds. Run by Avery Healthcare. Not inspected yet.

### **Falconer's Court**

High St, Edenbridge TN8 5NW 01732 866407 [enquiries@aspens.org.uk](mailto:enquiries@aspens.org.uk) [www.aspens.org.uk](http://www.aspens.org.uk)  
Anyone with autism, dementia, learning disabilities, mental health conditions, physical disabilities or sensory impairment. 7 single rooms. Manager Stephen Shepherd. Run by Aspen's Charities Ltd (not-for-profit). Last inspected August 2018. Rated as Good.

### **Phillippines Close**

1 Phillippines Close, Hever Rd, Edenbridge TN8 5GN 01732 782700 [www.hft.org.uk](http://www.hft.org.uk) Anyone 18-65 including people with autism, learning disabilities or sensory impairment; will sometimes take older people. 16 single rooms. All rooms are ensuite. Manager Traver Manga. Run by HF Trust Ltd (not-for-profit). Last inspected May 2021. Rated as Requires Improvement. Awaiting next inspection.

### **Stanholm Residential Care Home for the Elderly**

Mill Hill, Edenbridge TN8 5DB 01732 863748 [stanholm@uwclub.net](mailto:stanholm@uwclub.net) Anyone over 65 possibly including people with dementia. 18 single rooms, 4 shared rooms. 8 rooms are ensuite. Day care, respite care and physiotherapy available. Fees from £351-735 per week. May not have much in the way of social activities. Manager Karen Chuter. Run by Anexas Care Ltd. Last inspected March 2021. Rated as Good.

## **Farningham**

### **Charton Manor**

Gorse Hill, Farningham DA4 0JT 01322 863116. Last inspected July 2019. Rated as Requires Improvement. Awaiting next inspection.

## **Hartley**

### **Bramblings Residential Home**

Bramblefield Close, Hartley DA3 7PE 01474 702332 [enquiries@bramblings-care.com](mailto:enquiries@bramblings-care.com)  
[www.bramblings-care.com](http://www.bramblings-care.com) 42 single rooms. 24 rooms are ensuite. Fees from £700-770 per week.

Manager Jenn Bard. Run by Bramblings (Kent) Ltd. Last inspected June 2019. Rated as Requires Improvement. Awaiting next inspection

### **Fairby Grange**

Ash Rd, Hartley DA3 8ER 01474 702223 [www.fairbygrange.co.uk](http://www.fairbygrange.co.uk) Anyone over 65 including people with dementia and mental health conditions. 27 single rooms. 8 rooms are ensuite. Palliative care, respite care and convalescent care available. Manager Karen Cooper. Owned by Gaynor & Debbie Reeve. Last inspected December 2019. Rated as Requires Improvement. Awaiting next inspection.

### **Old Downs Dementia Residential Care Home**

Castle Hill, Hartley DA3 7BH 01474 702146 [the.old.downs@nellsar.com](mailto:the.old.downs@nellsar.com) [www.nellsar.com](http://www.nellsar.com) Anyone over 65 including people with dementia or Parkinson's. 41 single rooms. 8 rooms are ensuite. Palliative care, day care and respite care available. Manager Caroline Cheeseman. Run by Nellsar Care Homes Ltd. Last inspected August 2017. Rated as Good

## **Sevenoaks**

### **Alpine Care Home**

10 Bradbourne Park Rd, Sevenoaks TN13 3LH 01732 455537 [manager.alpine@regalcarehomes.com](mailto:manager.alpine@regalcarehomes.com) Anyone over 60 including people with dementia, physical disabilities or sensory impairment. 28 single rooms, 1 shared room. 3 rooms are ensuite. Fees from £650-1000 per week. Palliative care, day care, respite care and convalescent care available. Manager Kim Jones. Run by Regal Care Trading Ltd. Last inspected May 2021. Rated as Good. You need to check if they still have plans to knock down care home and replace it with retirement flats.

### **Emily Jackson Close (this is not the same as Emily Jackson House care home next door)**

1-3 Emily Jackson Close, off Eardley Rd, Sevenoaks TN13 1XH 01732 465703, 465987 [info@avenuesgroup.org.uk](mailto:info@avenuesgroup.org.uk) Anyone between 45 and 90 including people with autism, challenging behaviour, epilepsy, learning disabilities or physical disabilities; not specifically for older people. 18 single rooms. No rooms are ensuite. Physiotherapy available. Manager Jackie Muthee. Run by the Avenues Trust (not-for-profit). Last inspected September 2017. Rated as Good

### **Rockdale House**

Rockdale Rd, Sevenoaks TN13 1JT 01732 454763 [housereception@rockdale.org.uk](mailto:housereception@rockdale.org.uk) [www.rockdale.org.uk](http://www.rockdale.org.uk) Older people including people with hearing impairment, Parkinson's, speech impairment, stroke or visual impairment. 48 rooms, 2 respite rooms. 49 rooms are ensuite; the other one has its own bathroom. Brochure on website; contact for fees. Will also take people supported by local authorities. Short stay, respite care and trial visits available. Run by Rockdale Housing Association Ltd. Last inspected February 2021. Rated as Good

## **Snodland**

### **Birling House**

89 High St, Snodland ME6 5AN 01634 244689 [birling.house@mortimersociety.org.uk](mailto:birling.house@mortimersociety.org.uk) [www.mortimersociety.org.uk](http://www.mortimersociety.org.uk) Contact Sue Matthews. Adult residential care for people with Huntington's Disease, Parkinson's Disease, Multiple Sclerosis or other neurological conditions and physical disabilities or learning difficulties. Individual rooms, some of which are ensuite. Fees on application. Also run a home in Rochester. Run by Mortimer Society (not-for-profit charity). Last inspected July 2017. Rated as Good

### **Pilgrims View**



Roberts Rd, Snodland ME6 5HL 01634 241906 [enquiry@avantecare.org.uk](mailto:enquiry@avantecare.org.uk)  
[www.avantepartnership.org.uk](http://www.avantepartnership.org.uk) [www.avantecare.org.uk](http://www.avantecare.org.uk) Anyone over 40 including people with dementia. Separate dementia care unit. 44 single rooms. All rooms are ensuite. Respite care available. Manager John Ogbe. Run by Avante Care & Support Ltd (not-for-profit). Last inspected November 2017. Rated as Good

## **Tonbridge**

### **Chestnut Lodge Care Home**

18-20 London Rd, Tonbridge TN10 3DA 01732 362440 [kelly.butler@tonbridgecare.com](mailto:kelly.butler@tonbridgecare.com)  
[www.chestnutlodgecare.co.uk](http://www.chestnutlodgecare.co.uk) Anyone over 65 including people with dementia. 60 single rooms. 50 rooms are ensuite. Palliative care, day care, respite care and physiotherapy available. Manager Sarah Simmons. Run by Tonbridge Care Ltd. Last inspected January 2020. Rated as Good.

### **Shipbourne Rd**

288 Shipbourne Rd, Tonbridge TN10 3EX 01732 774460, 020 8308 2900  
[www.avenuesgroup.org.uk](http://www.avenuesgroup.org.uk) Anyone from 50 to 90 including people with dementia, hearing impairment, learning disabilities. physical disabilities or visual impairment. 6 single rooms. All rooms are ensuite. Physiotherapy available. Manager Ewa Koziol. Run by Avenues Trust Support Services (not-for-profit). Last inspected March 2019. Rated as Good

## **Westerham**

### **Westerham Place Residential Care Home**

Quebec Square, Westerham TN16 1TD 01959 565805 [enquiries@wrenretirement.co.uk](mailto:enquiries@wrenretirement.co.uk)  
[www.westerhamplace.co.uk](http://www.westerhamplace.co.uk) Anyone over 65 including people with dementia and mild confusion. 31 single rooms, 1 shared room. All rooms are ensuite. Fees from £1200-1400 per week. Respite care, post-operative care and physiotherapy available. Manager Claire Davies. Run by Yewcare Ltd trading as Wren Retirement Living Ltd. Last inspected December 2017. Rated as Good

## **West Malling**

### **Lavenders**

41 Lavenders Rd, West Malling ME19 6HP 01732 844744 [marcus@lavenders.info](mailto:marcus@lavenders.info)  
[www.lavenders.info](http://www.lavenders.info) Anyone over 65. 53 single rooms. All rooms are ensuite. Fees from £780-1050 per week. Respite care, convalescent care and physiotherapy available. Manager Marcus Webb. Owned by Mr & Mrs Webb. Last inspected January 2021. Rated as Good

## **Wrotham Heath**

### **Harpwood Care Home**

Seven Mile Lane, Wrotham Heath TN15 7RY 01732 882282 [info@harpwood.co.uk](mailto:info@harpwood.co.uk)  
[www.harpwood.co.uk](http://www.harpwood.co.uk) Anyone over 65 including people with dementia or physical disabilities. 40 single rooms, 5 shared rooms. 26 rooms are ensuite. Fees from £335-600 per week. Day care, respite care and physiotherapy available. Separate wings for dementia and physical frailty. Manager Nicola Delves. Run by Graham Care Group. Last inspected July 2019. Rated as Good.

## **Nursing homes (residential & nursing care)**

### **Ash and Hodsoll Street**

## **Holywell Park**

Hodsoll Street, Ash-cum-Ridley near New Ash Green TN15 7LE 01732 822215

[admin@hollywellpark.com](mailto:admin@hollywellpark.com) [www.hollywellpark.com](http://www.hollywellpark.com) Anyone over 65 including people with cancer, cerebral palsy, hearing impairment, multiple sclerosis, muscular dystrophy, Parkinson's, stroke or visual impairment. 50 single rooms, 5 shared rooms. 50 rooms are ensuite. Fees from £410 per week. Palliative care, respite care, convalescent care, trial visits and physiotherapy available. Will also take people supported by local authorities. Manager Jane Cleverley. Run by Holywell Park Ltd. Last inspected December 2020. Rated as Good.

## **Aylesford**

### **Appleton Lodge Nursing Home**

14 Milner Rd, Royal British Legion Village, Aylesford ME20 7FU 01622 791056, 07714 614597

[info@appletonlodgcarehome.co.uk](mailto:info@appletonlodgcarehome.co.uk) [jane.holden@rbli.co.uk](mailto:jane.holden@rbli.co.uk) [www.appletonlodgcarehome.co.uk](http://www.appletonlodgcarehome.co.uk)

Anyone over 65 including people with cancer, colitis/Crohn's disease, epilepsy, head/brain injuries, hearing impairment, Huntington's disease, multiple sclerosis, muscular dystrophy, neuropathy, orthopaedic conditions, Parkinson's, speech impairment, stroke or visual impairment. 15 single rooms. All rooms are ensuite. Fees from £1500-1600 per week. Palliative care available. Manager Christine Smith. Run by Royal British Legion Industries Ltd (not-for-profit). CQC rated as Good

### **Bradbury House Nursing Home**

Royal British Legion Village, Aylesford ME20 7NF 01622 791056, 07714 614597

[jane.holden@rbli.co.uk](mailto:jane.holden@rbli.co.uk) [www.rbli.co.uk](http://www.rbli.co.uk) Nursing and dementia. 50 rooms ensuite. Weekly cost £1400-1500

### **Gavin Astor House Nursing Home**

Royal British Legion Village, Aylesford ME20 7NF 01622 791056, 07714 614597

[gavinastorhouse@rbli.co.uk](mailto:gavinastorhouse@rbli.co.uk) [jane.holden@rbli.co.uk](mailto:jane.holden@rbli.co.uk) [www.gavinastorhouse.co.uk](http://www.gavinastorhouse.co.uk) Anyone over 65

including people with cancer, colitis/Crohn's disease, dementia, elderly frail, epilepsy, head/brain injuries, hearing impairment, multiple sclerosis, neuropathy, orthopaedic conditions, Parkinson's, speech impairment, stroke or visual impairment. Dementia unit downstairs. 50 single rooms. All rooms are ensuite. Fees from £1350-1500 per week. Palliative care available. Manager Christine Smith. Run by Royal British Legion Industries Ltd (not-for-profit). Last inspected March 2018. Rated as Good

## **Badgers Mount**

### **Nesbit House Care Home**

Orpington Bypass, Badgers Mount TN14 7AG 01959 581350, 580220

[enquiries@hamberleycarehomes.co.uk](mailto:enquiries@hamberleycarehomes.co.uk) [www.hamberleycarehomes.co.uk](http://www.hamberleycarehomes.co.uk) Older people including people with dementia. All rooms are ensuite. Respite care available. Run by Hamberley Care Homes. Last inspected June 2021. Rated as Good.

## **Borough Green**

### **Westbank Care Home**

64 Sevenoaks Rd, Borough Green TN15 8AP 01732 780066 [westbank@newcenturycare.co.uk](mailto:westbank@newcenturycare.co.uk)

[www.newcenturycare.co.uk](http://www.newcenturycare.co.uk) Anyone over 50 including people with dementia and physical disabilities. 40 single rooms. 3 rooms are ensuite. Palliative care, respite care, convalescent care, day care and trial visits available. Manager Anthony Lewis. Run by New Century Care Ltd. Last inspected November 2022. Rated as Good

## Fordcombe

### Ashurst Park Care Home

Fordcombe Rd, Fordcombe TN3 0RD 01892 709000 [ashurst.park@fshe.co.uk](mailto:ashurst.park@fshe.co.uk) [www.fshc.co.uk](http://www.fshc.co.uk)  
Anyone over 18 including people with dementia, hearing impairment, physical disabilities, speech impairment or visual impairment. 47 single rooms, 3 shared rooms. 29 rooms are ensuite. Fees from £900 per week. Palliative care and respite care available. Manager Robert Dura-May. Run by Bondcare (London) Ltd. Last inspected September 2019. Rated as Good.

## Hextable

### Emerson Grange Care Home

Emerson Park, Rowhill Rd, Hextable near Swanley BR8 7FP 01322 224040, 771799  
[emersonpark.haa2@cinnamoncc.com](mailto:emersonpark.haa2@cinnamoncc.com) [www.cinnamoncc.com](http://www.cinnamoncc.com) Anyone over 60 including people with dementia, physical disabilities and sensory impairment. Separate dementia care unit. 85 single rooms. All rooms are ensuite. Palliative care, respite care and convalescent care available. Manager Paul Hart. Run by Cinnamon Care Collection Ltd. Last inspected August 2019. Rated as Good

## Hildenborough

### Hyllden Heights care home

Tonbridge Rd, Hildenborough TN11 9HJ 01732 443030, 0300 303 5445 [info@oaklandcare.com](mailto:info@oaklandcare.com)  
[clientrelations.hh@oaklandcare.com](mailto:clientrelations.hh@oaklandcare.com) [www.oaklandcare.com](http://www.oaklandcare.com) Opening 2023. 76 ensuite rooms. Fees from £1400 per week. Accept Local Authority and self-funding residents. Residential care, nursing care, dementia care and respite care. Awaiting inspection by Care Quality Commission.

## Horton Kirby

### Eglantine Villa Care Home

Eglantine Lane, Horton Kirby near Dartford DA4 9JL 01322 518739, 863019, 862126, 517530  
Anyone over 65 including people with dementia, Parkinson's or stroke. 51 single rooms. All rooms are ensuite. Palliative care, respite care, convalescent care and physiotherapy available. Manager Amabele Cheng. Run by BUPA Care Homes (CFC Homes) Ltd. Last inspected September 2019. Rated as Outstanding

## Seal

### Lavender Fields

High St, Seal TN15 0AE 01732 755630 [www.greensleeves.org.uk](http://www.greensleeves.org.uk) Anyone over 65 including people with dementia, physical disabilities and sensory impairment. Separate dementia care unit with support from a Dementia UK Admiral Nurse. 75 single rooms. All rooms are ensuite. Fees from £1200-1400 per week. Palliative care, respite care, convalescent care and physiotherapy available. Manager Karen Cooper. Run by Greensleeves Care (not-for-profit charitable trust). Last inspected April 2021. Rated as Good.

## Sevenoaks

### Emily Jackson House Care Home

Emily Jackson Close, off Eardley Rd, Sevenoaks TN13 1XH 01732 622687, 743824, 386522  
[emilyjackson@barchester.com](mailto:emilyjackson@barchester.com) [www.barchester.com](http://www.barchester.com) Anyone over 65 including people with cancer, dementia, epilepsy, hearing impairment, motor neurone disease, multiple sclerosis,

muscular dystrophy, orthopaedic conditions, Parkinson's, physical disabilities, speech impairment, stroke or visual impairment. Separate dementia care unit. 60 single rooms. 54 rooms are ensuite. Fees from £1470 per week. Palliative care, respite care, convalescent care and physiotherapy available. Manager Amabele Cheng. Run by Barchester Healthcare Homes Ltd. Last inspected December 2018. Rated as Good

### **Gloucester House**

Lansdowne Rd, Sevenoaks TN13 3XU 01732 741488 [gloucester@greensleeves.org.uk](mailto:gloucester@greensleeves.org.uk)  
[www.greensleeves.org.uk](http://www.greensleeves.org.uk) Anyone over 65 including people with dementia, physical disabilities or sensory impairment. 4 separate wings offering residential care, nursing care and dementia care. 54 single rooms. 48 rooms are ensuite. Will also take people supported by local authorities or NHS Continuing Healthcare. Respite care, convalescent care and trial visits available. Physiotherapy includes 2 exercise classes a week, use of an exercise machine and training for carers so that they can help residents with exercise. There is no physiotherapy room but all exercise takes place in communal areas to involve and encourage everyone to take part. Manager Sally Rochester. Run by Greensleeves Care Homes Trust (not-for-profit charitable trust). Last inspected November 2020. Rated as Good

### **Kippingtons Nursing Home**

Grange Rd, off Oak Lane, Sevenoaks TN13 2PG 01732 451829, 0808 223 5517/5356  
[kippington@caringhomes.org](mailto:kippington@caringhomes.org) [carechoices@caringhomes.org](mailto:carechoices@caringhomes.org) [www.caringhomes.org](http://www.caringhomes.org) Anyone over 65 including people with cancer, cerebral palsy, colitis/Crohn's disease, dementia, drug dependency, epilepsy, head/brain injuries, hearing impairment, Huntington's disease, learning disabilities, motor neurone disease, multiple sclerosis, muscular dystrophy, neuropathy, orthopaedic conditions, Parkinson's, Prader-Willi syndrome, speech impairment, spina bifida/hydrocephalus, stroke or visual impairment. 55 single rooms. 49 rooms are ensuite. Fees from £900 - £1100 per week. Will also take people supported by local authorities or NHS Continuing Healthcare. Palliative care, day care, respite care, convalescent care, trial visits and physiotherapy available. Manager Edwin Cabagui. Run by Caring Homes Healthcare Group Ltd. Last inspected March 2021. Rated as Good

### **Weald Heights**

Bourchier Close, Sevenoaks TN13 1PD 0333 321 8295, 01732 747700, 809262  
[amelia.moore2@careuk.com](mailto:amelia.moore2@careuk.com) [www.careuk.com](http://www.careuk.com) Anyone over 65 including people with dementia, Parkinson's or stroke. 80 single rooms. All rooms are ensuite. Cinema, café and lounge areas. Fees from £1465 per week. Will take residents part-funded by Social Services but only on condition that the family pay a 3<sup>rd</sup> party top-up fee. Palliative care, respite care and convalescent care available. Manager Maria Covington. Run by Care UK Nursing & Residential Care Services Ltd. Last inspected April 2021. Rated as Good.

## **Swanley**

### **Birchwood Heights care home**

Hilda May Avenue, Swanley BR8 7BT 01322 947055 [info@oaklandcare.com](mailto:info@oaklandcare.com)  
[www.oaklandcare.com](http://www.oaklandcare.com) 77 ensuite rooms. Fees from £1400 per week. Accept Local Authority and self-funding residents. Residential care, nursing care, dementia care and respite care. Awaiting inspection by Care Quality Commission.

## **Tonbridge (and Southborough)**

### **Barnes Lodge Care Home**

Tudeley Lane, Tonbridge TN11 0QJ 01732 369171, 01634 729163  
[barnes.lodge@rapporthc.co.uk](mailto:barnes.lodge@rapporthc.co.uk) [www.rapporthousingandcare.co.uk](http://www.rapporthousingandcare.co.uk) Anyone over 65 including

people with dementia, mental health conditions, physical disabilities or sensory impairment. 101 single rooms. All rooms are ensuite. Fees from £1120 per week. Palliative care and respite care available. Manager Nicky Pett. Run by Rapport Housing & Care (not-for-profit). Last inspected December 2020. Rated as Good

### **Fountains Lodge Care Home**

13-17 London Rd, Southborough TN4 0RJ 01892 886238/682290, 0808 159 7609, 0808 250 9429 [louise.eastwood@bupa.com](mailto:louise.eastwood@bupa.com) [www.bupa.co.uk](http://www.bupa.co.uk) Any age including people with dementia, Parkinson's, stroke, other physical disabilities or sensory impairment. 74 single rooms. All rooms are ensuite. Palliative care and respite care available. Manager Louise Eastwood. Run by BUPA Care Homes (ANS) Ltd. Last inspected June 2019. Rated as Good

### **Hollies Rest Home**

14-16 Park Rd, Southborough TN4 0NX 01892 535346. Including people with dementia, physical disabilities or sensory impairment. Last inspected February 2020. Rated as Good.

### **Tonbridge House Care Home**

36 Quarry Hill Rd, Tonbridge TN9 2RS 01732 497596, 497590 [www.porthaven.co.uk](http://www.porthaven.co.uk) Anyone over 50 including people with cancer, dementia, Huntington's disease, motor neurone disease, multiple sclerosis, Parkinson's or stroke. Separate dementia care unit. 63 single rooms. All rooms are ensuite. Palliative care, respite care, convalescent care and physiotherapy available. Manager Karen Pain. Run by Porthaven Care Homes Ltd. Last inspected March 2021. Rated as Good.

## **West Kingsdown**

### **Manordene**

Forge Lane, West Kingsdown TN15 6JD 01474 855519 [info@manordene.co.uk](mailto:info@manordene.co.uk) Anyone including people with dementia or physical disabilities. 20 single rooms, 1 shared room. 16 rooms are ensuite. Manager Amanda Clampin. Run by Manorville Care Homes Ltd. Last inspected November 2020. Rated as Good.

## **Wouldham**

### **Winchester House Care Centre**

180 Wouldham Rd, Wouldham near Rochester ME1 3TR 01634 624164, 685001 [liza.burchell@barchester.com](mailto:liza.burchell@barchester.com) [www.barchester.com](http://www.barchester.com) Anyone over 18 including people with cancer, cerebral palsy, challenging behaviour, colitis/Crohn's disease, dementia, Down's syndrome, epilepsy, head/brain injuries, Huntington's disease, learning disabilities, motor neurone disease, multiple sclerosis, muscular dystrophy, neuropathy, orthopaedic conditions, Parkinson's, Prader-Willi syndrome, stroke or visual impairment. Separate dementia care unit. 123 single rooms. 119 rooms are ensuite. Respite care, convalescent care and physiotherapy available. Manager Liza Burchell. Run by Barchester Healthcare Homes Ltd. Last inspected November 2019. Rated as Requires Improvement. Awaiting re-inspection.

## **Getting other people to pay for care**

### **Who pays if you are only staying temporarily in a care home?**

- If you have been in hospital (or had a fall) and are sent to a care home temporarily for rehabilitation or therapy, the NHS may pay for up to 6 weeks
- If you have gone into a care home for a break (respite care) then you will be expected to pay

- If you cannot afford to pay for respite care, contact Turn2Us on 0808 802 2000 [www.turn2us.org.uk](http://www.turn2us.org.uk)
- Age UK produce publications on going into respite care and paying for temporary care 0800 169 6565

## **Will the local authority pay anything towards the fees?**

Currently if you have more than £23,250 in savings you will be expected to pay all of your fees. If you have less than £23,250 in savings, Kent County Council Social Services will pay a small amount towards your care. If you are moving into a care home, this may be only about £374 per week in a residential home (or about £505 per week in a nursing home). This is subject to full assessment and providing that you meet all their criteria. That means them assessing whether you can manage at home with visits from carers or need to move into a residential or nursing home. It also means them assessing your income and savings to see if they should be making a financial contribution.

If you need financial assistance from Social Services or are likely to ever need financial assistance in future, you should talk to them before choosing a care home and ask them for a free care needs assessment of what support you might need. This will tell you what kind of care they think you need (residential or nursing) and what they would normally pay towards it. You can ring Social Services on 03000 416161 [www.kent.gov.uk/careservices](http://www.kent.gov.uk/careservices)

## **When does the NHS pay the nursing costs?**

If you are in a nursing home and have relatively straightforward nursing needs then the NHS will also pay a small contribution directly to the care home. This is called NHS-funded Nursing Care and is about £200 per week. You should make sure the nursing home are arranging this.

## **When does the NHS pay all the care costs?**

- The vast majority of people pay for their own care or are subsidised by their local authority. Occasionally the NHS pay all the care costs. In these rare instances they will pay your care costs whether you are in a care home or being looked after at home by family or a care agency.
- You should check to make sure you have been assessed in case you are eligible. It depends on whether you need care primarily because of your health needs rather than your health condition.
- They look at the nature, intensity, complexity or unpredictability of your needs. An example might be if your condition is volatile requiring intensive nursing or the attention of a doctor rather than simply help with washing, dressing and eating.
- Initially they should look at the level of your needs against a checklist. If this checklist suggests you have lots of high needs then a Multi-Disciplinary Team of NHS and social care professionals who know about you (but do not have to have met you) do a more detailed full assessment. In theory, they should explain what they are looking for and invite you or a family carer/friend to attend and contribute. They work out how high your needs are using a Decision Support Tool to work out whether you have:
  - No need
  - Low need
  - Moderate need
  - High need
  - Severe need

- Priority need
- They assess your level of need for mental health:
  - Behaviour
  - Cognition
  - Psychological and emotional wellbeing
  - Communication
- And also your level of need for physical health:
  - Nutrition
  - Mobility
  - Continence
  - Skin
  - Medication
  - Breathing
  - Altered states of consciousness
- If any one of the above is a priority need or more than one is a severe need then you should be awarded NHS Continuing Healthcare.
- Also, if any of the above is a severe need or a number are moderate or high needs then you may be awarded it.
- Based on the results, the Multi-Disciplinary Team will make a recommendation to the Clinical Commissioning Group on whether to award you NHS Continuing Healthcare
- You can find out if you are likely to be eligible by reading an Age UK factsheet on NHS Continuing Healthcare and NHS-funded Nursing Care: <http://www.ageuk.org.uk/publications/health-and-wellbeing-publications/> or phoning Age UK on 0800 169 6565 and asking for information on NHS Continuing Healthcare.
- It can be reviewed periodically so you can become eligible or stop being eligible.
- If you are in hospital, you should be considered to see if you meet the NHS Continuing Healthcare criteria before going permanently into a care home. Usually this is not while you are still on an acute ward. You may go temporarily into a care home while you are assessed.
- Once you have moved into a care home, your needs should be re-assessed 3 months after a care plan has been put into place to make sure it is appropriate and then annually by a registered nurse to see if you are eligible. It is often withdrawn at this point if you are no longer eligible.
- If you have a rapidly deteriorating condition and may be near end-of-life you should be fast-tracked for a decision by a clinician.
- If you have not been assessed in hospital, you can ask the care home (or GP or social worker) to arrange an NHS Continuing Healthcare assessment for you. If they cannot do this you can ask the local NHS Clinical Commissioning Group.
- If you disagree with their decision at any stage, you can ask for it to be reconsidered. You can get free help challenging a decision from Beacon 0345 548 0330, 0345 546 0300 [www.beaconchc.co.uk](http://www.beaconchc.co.uk)
- If you think you should have been assessed in the past but missed out you may be able to request a retrospective review. A solicitor may be able to help you on a no win, no fee basis.
- If you have had a compulsory stay in hospital for mental health treatment, contact MIND for details of who pays for care afterwards 0300 123 3393 [www.mind.org.uk](http://www.mind.org.uk)

## **Can the local authority insist on a cheaper care home?**

West Kent is an expensive area with some care homes charging up to £1500 per week so there is a big gap between what Social Services will contribute and what care homes charge. However Social Services will negotiate with care homes to come to an agreement; this may involve the care home charging less or Social Services paying more. Social Services may put you under pressure to move to a care home a long way away such as on the Kent coast; if this is difficult for your family or friends to visit, you need to make this clear and dig your heels in. They are not obliged to accommodate your wishes but they do have to take into account your wellbeing and this includes your family or friends being able to visit.

## **How does the local authority calculate your income and savings?**

- State pensions
  - Your state pension is included
  - If you are a couple, your partner's state pension is not included
- Benefits are included
  - Your disability benefits (such as Attendance Allowance) are normally only included for the first few weeks
  - After disability benefits stop, they will not be included and your financial assessment will be revised (more information below)
- Pension Credit. Guarantee Credit is included
  - If you are a couple and only one of you is moving into a care home, they will need to recalculate each partner's entitlement to Pension Credit separately now you are no longer going to be living together
  - If you are still entitled to Pension Credit they will include this
- Private or occupational pensions (or income from a retirement annuities) is included
  - If you have a partner who continues to live at home, they can only take into account half of your private or occupational pensions or your retirement annuities (if you choose to give half of it to your partner)
  - If you have a partner who continues to live at home, they cannot take into account your partner's private or occupational pensions
- Savings
  - If you have between £14,250 and £23,250 in savings, they will treat you as having income of £1 for every £250 of savings between these limits (or part thereof)
  - If you have less than £14,250, your savings are ignored
  - If you are a couple your savings will be divided down the middle unless they clearly only belong to one person. Therefore they can only take 50% of your joint savings into account
  - If you are not immediately going into a home, it may make sense to set up separate bank accounts if you have a joint account so that your circumstances are clearer
- Your home
  - If you own your home, the value of your home is included. Normally you will be expected to sell it which will increase your savings
  - If you are a couple, the value of your home cannot be included as long as your partner still lives there. This may also apply if another elderly or disabled relative or a carer or a child lives there and has nowhere else to live



## How does the local authority work out who pays what?

- Once the local authority have added all your weekly income together and taken your savings into account, they subtract £24.90 per week which is your Personal Expenses Allowance. This is "spending money" you are allowed to keep
- If you get Pension Credit Savings Credit, this will be added to the amount you are allowed to keep
- The amount you have to contribute is your income less your Personal Expenses Allowance
- The balance is paid by the local authority providing they agree you are in a suitable care home i.e. it meets your needs, is within their price range and will agree to take you with help from the council. This may require the care home and local authority to negotiate over how much the care home will charge

## Paying for care yourself

### Getting information

First of all it may be worth looking at some information. Age UK produce publications on:

- paying for care in a care home if you have a partner
- paying for permanent residential care
- paying for temporary care in a care home
- treatment of property in the means test

0800 169 6565 <http://www.ageuk.org.uk/publications/home-and-care-publications/>

Independent Age also produce a publication on Choosing a Care Home which explains care home fees and what you should be paying. You can get it from them on 0800 319 6789

[www.independentage.org](http://www.independentage.org)

## What happens if you can't or don't want to sell your home?

- If you are trying to sell your home, you may be able to get temporary help with care fees for 12 weeks (a property disregard). You do not have to pay the local authority back. If you have been living in a care home temporarily, you are given 12 weeks from the date you become a permanent resident
- If you cannot sell your home within 12 weeks or choose not to sell your home, you may be able to get temporary help for longer (a deferred payments agreement). This is an interest-free loan at the discretion of the local authority. They carry out a valuation of your home and your share in it. You must be the beneficial owner, not just the legal owner of your home. This means you must have paid towards buying it or paying off a mortgage or for repairs or alterations or extending the lease. The debt accumulates and you have to pay back any care fees to the local authority when you sell your home (or die and your home has to be sold by your family). Age UK produce publications on deferred payments 0800 169 6565
- You could consider renting your home but will be taxed on this
- You cannot give your home to your family to avoid care fees as it will be considered "deprivation of assets" and the local authority will treat you as if you still owned it

## Fees in advance, deposits and "admin fees"

Be careful. Care homes may charge a deposit and fees in advance. This can run into hundreds of pounds. Some homes may charge an "admin fee" which can mean that the initial cost runs into

thousands of pounds. You need to check if any of this is refundable. If you think your contract is unfair, talk to a solicitor or Citizens' Advice.

## **Topping up care fees (Third Party Payments)**

- Your family may be asked by the care home (or even the local authority) if they can top-up the care fees to bridge the gap. They should seek independent financial advice before agreeing to this
- If they can afford to top-up it is likely to give you more choice but bear in mind that care home fees increase every year (unlike the local authority contribution) so top-ups will also increase (on average, allow 5% per year)
- Also look carefully at any clauses in your contract with the care home that enable them to put up fees following refurbishment or in line with inflation
- If they agree a top-up but can no longer afford it, you may have to move to a cheaper care home
- If your family cannot afford to top-up, you are not obliged to agree
- You cannot pay your own top-up fees out of your savings unless you have a 12-week property disregard or deferred payments agreement
- Any top-up agreements should involve the local authority, care home and your family so that when the local authority signs a contract with the care home they either pay it all themselves then invoice your family for their part or they pay only their contribution and the care home invoices your family for their part
- Very occasionally, SSAFA (for people who served in the armed forces) or another charity may agree to top-up care fees for you. Contact Turn2Us 0808 802 2000  
[www.turn2us.org.uk](http://www.turn2us.org.uk)

## **Working out how much you might have to pay**

If you are self-funding you need to consider:

- increasing care fees (5% per year on average)
- needing more nursing care if your health declines
- living longer than you expect
- the average amount spent is at least £60,000

You can work out how much you are likely to pay using online calculators such as:

- Paying for Care [www.payingforcare.org](http://www.payingforcare.org)
- Find Me Good Care [www.findmegoodcare.co.uk](http://www.findmegoodcare.co.uk)
- Valuing Care 01273 757233 [www.valuingcarefm.com](http://www.valuingcarefm.com)

Valuing Care can also help you negotiate care fees with care homes

## **Making your savings go further**

You can make your savings go further by making sure they are spread where there are highest interest rates or by buying specific products such as:

- annuities
- long-term care insurance
- an Immediate Need Care Fee Payment Plan. You pay a specific lump sum which ensures your care fees are paid for the rest of your life based on your life expectancy. If you die earlier your family don't get any money back unless you have paid extra upfront to do so

These products vary so you should shop around.

It may be worth you contacting Care Funding Guidance 0800 055 6225

[info@carefundingguidance.org](mailto:info@carefundingguidance.org) [www.carefundingguidance.org](http://www.carefundingguidance.org) They are not regulated financial advisers but can give you free information on the pro's and con's of different ways of investing your assets. You can do this by keeping your home:

- Deferred Payment Schemes
- Renting your home out (you will be taxed on this)
- Equity Release

Or selling your home:

- Putting the money in the bank
- Investing to create income
- Buying a Care Fee Annuity

## Getting financial advice

It may also be worth getting independent financial advice. Age UK cannot make recommendations for financial advisers.

Some advisers specialise in helping older people. Many of them are members of SOLLA (Society of Later Life Advisers), PO Box 590, Sittingbourne ME10 9EW 0333 202 0454

[admin@societyoflaterlifeadvisers.co.uk](mailto:admin@societyoflaterlifeadvisers.co.uk) [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk) The first hour of advice is usually free. You can check if the following advisers are members of SOLLA by searching the "Find an Adviser" page at: [www.societyoflaterlifeadvisers.co.uk/find-an-adviser](http://www.societyoflaterlifeadvisers.co.uk/find-an-adviser)

### Local independent financial advisers:

- Investec Wealth & Investment, Hartfield Rd, Edenbridge TN8 5NH Contact Helen Medhurst-Jackson 07860 927003 [helen.medhurst-jackson@investecwin.co.uk](mailto:helen.medhurst-jackson@investecwin.co.uk)
- LEBC, 26 Kings Hill Avenue, Kings Hill ME19 4AE Contact Natasha Etherton 0333 136 2262, 07816 333194 [www.lebc-group.com](http://www.lebc-group.com)
- Goodman Chartered Financial Planners, 7 Vale Avenue, Tunbridge Wells TN1 1DJ. Contact Andy Kirk or Neil Whitaker 01892 500616, 500607 [www.goodmanifa.co.uk](http://www.goodmanifa.co.uk)
- Panoramic Wealth Management Ltd, 16 Lonsdale Gardens, Tunbridge Wells TN1 1NU. Contact Gary Jefferies 01892 559555, 07860 801999 [www.panoramicwealth.co.uk](http://www.panoramicwealth.co.uk)
- Autumn Financial Planning, Pantiles Chambers, High St, Tunbridge Wells TN1 1XP. Contact Kieron Robertson 01892 506928, 07840 245968 [www.autumnfinancialplanning.com](http://www.autumnfinancialplanning.com)

### Local restricted financial advisers:

- Grovewood Wealth Management Ltd, Unit B8, Speldhurst Business Park, Langton Rd, Langton Green TN3 0AQ Contact Lynne Gadsden 01892 750750, 07801 973338 [www.grovewoodwealth.co.uk](http://www.grovewoodwealth.co.uk)
- St James's Place Wealth Management, 31 Alton Avenue, Kings Hill ME19 4ND Contact Stephen Gill 07775 424107 [www.sjpp.co.uk/stephengill](http://www.sjpp.co.uk/stephengill)
- St James's Place Wealth Management, 209 Discovery Drive, Kings Hill ME19 4GS. Contact Kevin Hepworth 07957 217352 [www.kevinhepworth.co.uk](http://www.kevinhepworth.co.uk)

To find other Independent Financial Advisers, contact the Money & Pensions Service 0800 011 3797 [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Other people offering financial advice on care fees include:

- Saga. 0800 096 8703 [www.saga.co.uk](http://www.saga.co.uk)
- Paying for Care [www.payingforcare.org](http://www.payingforcare.org)

## Equity Release

- You should first ask Age UK to check you are getting all the benefits you are entitled to.

- You can get an information guide and factsheet on equity release plans by ringing Age UK 0800 169 6565.
- Equity release has advantages and disadvantages. You are advised to seek legal and financial advice before taking out an equity release plan.
- Age UK offers equity release. You can find out more by phoning 01634 578085.
- However it may be worth shopping around. You can get details of other equity release schemes from the Equity Release Council on 0844 669 7085  
[www.equityreleasecouncil.com](http://www.equityreleasecouncil.com)

## What happens with disability benefits?

- If the local authority are contributing towards your care fees and you receive Attendance Allowance you must inform DWP and it will stop after 28 days. It may stop sooner if you have been in hospital or in a care home temporarily where the NHS or local authority has been paying for your care. The local authority can include your Attendance Allowance as income in your financial assessment while you are still receiving it but cannot include it as income once you stop receiving it
- If the local authority are contributing towards your care fees and you receive Personal Independence Payment (or Disability Living Allowance) you must inform DWP and it will stop (but you can continue to receive the mobility component if you get it). Otherwise the rules are the same as for Attendance Allowance above
- If the local authority are only contributing temporarily while you sell your home (12-week property disregard) then you can ask DWP to re-start any suspended disability benefits when you become self-funding
- If you are self-funding (or have a deferred payments agreement), you can continue to receive disability benefits but you must inform DWP
- If you are self-funding and on the lower rate, you should apply to DWP for the higher rate
- If you are self-funding and not on disability benefits at all, you should claim it from DWP

## Changes in the future

- The information below is based on information from the BBC. Nothing is certain yet. The changes have been postponed from 2023 and no date has been set yet so they are subject to further change.

## What changes are proposed?

- People will no longer pay more than £86,000 towards their care during their lifetime
- The £86,000 limit, or cap, only covers personal care, such as help washing or dressing. It does not cover living costs such as food, energy bills or accommodation
- After people reach the £86,000 cap, personal care will be paid for by local authorities
- People with assets under £20,000 won't have to contribute to care costs (compared with £14,250 now). However, they might have to contribute from their income. Assets are things you own - like a house or savings
- Those with between £20,000 and £100,000 can get help towards costs from their local council. This is means-tested - so, it depends on things like income and property

## What does the cap mean for poorer people?

- Critics warn that people with fewer savings may end up using a bigger proportion of their own assets than better-off people.

- For example, after reaching the £86,000 cap, someone with a £100,000 house would be left with £20,000 - 20% of the value. (The first £20,000 of someone's assets is protected under the proposals).
- However, someone with a £500,000 house would be left with £414,000 after reaching the cap - leaving them about 83% of the value.
- Means-tested help that people get from their local council will not count towards the £86,000 cap. Only money from someone's own income or savings will count
  - So, if someone's care costs £860 a week and they are meeting the cost themselves, it would take 100 weeks to hit the cap.
  - However, if the same person receives council help it would take longer than 100 weeks.
- That means poorer people receiving means-tested help will make contributions from their own money for longer.

### **What about living costs?**

- The cap doesn't cover living costs, like rent, food and utility bills. The guidance says people will have to meet these - "including after they reach the cap".
- The government has confirmed living costs will be up to £200 a week.

### **How will the changes be funded?**

- It is not clear how the changes will be funded.
- The Government are reversing an increase in National Insurance to fund a health and social care levy.
- They have said the funding will be found through general taxation.

### **Help visiting care homes**

If you need help visiting someone in a care home then transport schemes may be able to help. They are listed in Age UK's local information pack on Transport, Travel & Leisure 01732 454108 for a copy

### **Contents insurance**

See our Housing information pack for information on home insurance. Ask companies if they can cover contents in care homes

### **Complaints and abuse**

Age UK produce publications on complaints about care homes, deprivation of liberties and detention in a care home 0800 169 6565. The Care Quality Commission can help with complaints [www.cqc.org.uk](http://www.cqc.org.uk)

See also our Health & Wellbeing information pack for information on:

- Types of abuse
- What you can do to protect yourself and others
- Local and national advice helplines
- What happens if you report it to Social Services

### **Live-in carers**

See our Care Agencies information pack for information on Live-In carers.

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