

# Care homes in Tonbridge & Malling Borough

Amended May 2022

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?
- help visiting care homes
- abuse
- live-in carers

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
- 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  
Tel: 01732 454108. Web: [www.ageuksevenoaksandtonbridge.org.uk](http://www.ageuksevenoaksandtonbridge.org.uk)

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## Information and advice

### Age UK Sevenoaks & Tonbridge

Free information and advice, help filling in forms and counselling. 5 Bradford St, Tonbridge TN9 1DU. Tel: 01732 366100 Email: [tonbridge.office@ageuksevenoaksandtonbridge.org.uk](mailto:tonbridge.office@ageuksevenoaksandtonbridge.org.uk) Web: [www.ageuksevenoaksandtonbridge.org.uk](http://www.ageuksevenoaksandtonbridge.org.uk) We can help you at our office or we may be able to visit you, help you over the phone or arrange for DWP to visit you.

### 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 in Tonbridge, Aylesford, Larkfield and Snodland. Tel: 0808 278 7810.

### Independent Age

6 Avonmore Rd, London W14 8RL Tel: 0800 319 6789, 020 7605 4200 Email: [advice@independentage.org](mailto:advice@independentage.org) Web: [www.independentage.org](http://www.independentage.org)  
Free telephone and email service offering advice on care.

### INVOLVE

Advocacy and help representing your views. Tel: 03000 810005

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

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

### The Advocacy People (formerly SEAP)

Advocacy and help representing your views. PO Box 375, Hastings TN34 9HU Tel: 0330 440 9000 Email: [info@theadvocacypeople.co.uk](mailto:info@theadvocacypeople.co.uk) Web: [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 their website 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)

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 Email: [info@firststopcareadvice.org.uk](mailto:info@firststopcareadvice.org.uk) Web: [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. Tel: 0808 802 8080 Web: [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. Tel: 0800 731 8470 Web: [www.mycaremyhome.co.uk](http://www.mycaremyhome.co.uk)
- Salvere Direct. Leyland House, Lancashire Business Park, Centurion Way, Leyland PR26 6TY Tel: 01772 535683. Email: [contactus@salvere.co.uk](mailto:contactus@salvere.co.uk) Web: [www.salveredirect.com](http://www.salveredirect.com)

## How is the care home rated?

Most care homes are privately-run. Rockdale residential home and Gloucester House nursing home are run by charities. 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 the Care Quality Commission website: [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 in Tonbridge and Malling area (residential care only)

### East Peckham

#### Hale Place Care Solutions

77-79 Old Rd, East Peckham TN12 5EN

Tel: 01622 871081, 872177 Email: [enquiry@haleplace.co.uk](mailto:enquiry@haleplace.co.uk) Web: [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

### Five Oak Green

#### Capel Grange Residential Home

Maidstone Rd, Five Oak Green TN12 6SQ

Tel: 01892 834225

Email: [capelgrange@safequarter.com](mailto:capelgrange@safequarter.com)

Web: [www.safequarter.com](http://www.safequarter.com)

Anyone over 65 including people with dementia or bipolar/manic depression. 28 single rooms, 5 shared rooms. 31 rooms are ensuite. Fees from £995-1200 per week. Palliative care, day care (£100 per day), respite care and convalescent care available. Separate wing for people with dementia. Manager Stacey Penfold. Run by Safequarter South Ltd. Last inspected March 2021. Rated as Good

## **Snodland**

### **Birling House**

89 High St, Snodland ME6 5AN

Tel: 01634 244689 Email: [birling.house@mortimersociety.org.uk](mailto:birling.house@mortimersociety.org.uk) Web:

[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

Tel: 01634 241906

Email: [enquiry@avantecare.org.uk](mailto:enquiry@avantecare.org.uk)

Web: [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

Tel: 01732 362440 Fax: 01732 363679

Email: [kelly.butler@tonbridgecare.com](mailto:kelly.butler@tonbridgecare.com) Web: [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

Tel: 01732 774460, 020 8308 2900 Web: [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

## **West Malling**

### **Lavenders**

41 Lavenders Rd, West Malling ME19 6HP

Tel: 01732 844744

Email: [marcus@lavenders.info](mailto:marcus@lavenders.info)

Web: [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

Tel: 01732 882282

Email: [info@harpwood.co.uk](mailto:info@harpwood.co.uk)

Web: [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 in Tonbridge & Malling area (residential & nursing care)**

### **Aylesford**

#### **Appleton Lodge Nursing Home**

Royal British Legion Village, Aylesford ME20 7NF

Tel: 01622 791056 Email: [info@appletonlodgcarehome.co.uk](mailto:info@appletonlodgcarehome.co.uk) [jane.holden@rbli.co.uk](mailto:jane.holden@rbli.co.uk) Web:

[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 £1400-1550 per week. Palliative care available. Manager Christine Smith. Run by Royal British Legion Industries Ltd (not-for-profit). Awaiting inspection.

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

Royal British Legion Village, Aylesford ME20 7NF

Tel: 01622 791056 Email: [gavinastorhouse@rbli.co.uk](mailto:gavinastorhouse@rbli.co.uk) [jane.holden@rbli.co.uk](mailto:jane.holden@rbli.co.uk) Web:

[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

### **Borough Green**

#### **Westbank Care Home**

64 Sevenoaks Rd, Borough Green TN15 8AP

Tel: 01732 780066

Email: [westbank@newcenturycare.co.uk](mailto:westbank@newcenturycare.co.uk) Web: [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 December 2019. Rated as Good

## **Tonbridge (and Southborough)**

### **Barnes Lodge Care Home**

Tudeley Lane, Tonbridge TN11 0QJ

Tel: 01732 369171, 01634 729163

Email: [barnes.lodge@rapporthc.co.uk](mailto:barnes.lodge@rapporthc.co.uk)

Web: [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. Opened March 2017 replacing Woodgate care home next door. 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

Tel: 01892 886238/682290, 0808 159 7609, 0808 250 9429

Email: [louise.eastwood@bupa.com](mailto:louise.eastwood@bupa.com) Web: [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

Tel: 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

Tel: 01732 497590, 497596

Web: [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.

## **Wouldham**

### **Winchester House Care Centre**

180 Wouldham Rd, Wouldham near Rochester ME1 3TR

Tel: 01634 685001 Email: [liza.burchell@barchester.com](mailto:liza.burchell@barchester.com) Web: [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 Web: [www.turn2us.org.uk](http://www.turn2us.org.uk)

### 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 £158 per week. You should make sure the nursing home are arranging this.

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

In certain circumstances if it is agreed that you have complex nursing needs then you may be eligible to apply for NHS Continuing Healthcare funding where the NHS will pay all your care costs. 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. You should be assessed to see if you meet the NHS Continuing Healthcare criteria while you are still in hospital. If you have not been assessed, you can ask the nursing home (or GP or social worker) to arrange an NHS Continuing Healthcare assessment for you. 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 01732 454108 and asking for information on NHS Continuing Healthcare.

If you have had a compulsory stay in hospital for mental health treatment, contact MIND for details of who pays for care afterwards. Tel: 0300 123 3393 Web: [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

<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)
- 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 Tel: 0808 802 2000 Web: [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 Web: [www.payingforcare.org](http://www.payingforcare.org)
- Find Me Good Care Web: [www.findmegoodcare.co.uk](http://www.findmegoodcare.co.uk)
- Valuing Care Tel: 01273 757233 Web: [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. Tel: 0800 055 6225 Email: [info@carefundingguidance.org](mailto:info@carefundingguidance.org) Web: [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 Tel: 0333 202 0454 Email: [admin@societyoflaterlifeadvisers.co.uk](mailto:admin@societyoflaterlifeadvisers.co.uk) Web: [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 on their website at: [www.societyoflaterlifeadvisers.co.uk/find-an-adviser](http://www.societyoflaterlifeadvisers.co.uk/find-an-adviser)

### Local independent financial advisers:

- LEBC, 26 Kings Hill Avenue, Kings Hill ME19 4AE. Contact Natasha Etherton Tel: 0333 136 2262, 07816 333194 Web: [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 Tel: 01892 500616, 500607 Web: [www.goodmanifa.co.uk](http://www.goodmanifa.co.uk)
- Panoramic Wealth Management Ltd, 16 Lonsdale Gardens, Tunbridge Wells TN1 1NU. Contact Gary Jefferies Tel: 01892 559555, 07860 801999 Web: [www.panoramicwealth.co.uk](http://www.panoramicwealth.co.uk)
- Autumn Financial Planning, Pantiles Chambers, High St, Tunbridge Wells TN1 1XP. Contact Kieron Robertson Tel: 01892 506928, 07840 245968 Web: [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 Tel: 01892 750750, 07801 973338 Web: [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 Tel: 07775 424107 Web: [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 Tel: 07957 217352 Web: [www.kevinhepworth.co.uk](http://www.kevinhepworth.co.uk)

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

Other people offering financial advice on care fees include:

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

## 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 Tel: 01732 366100 for a copy

## Abuse

### Types of abuse

- **Physical abuse** eg hitting, slapping, pushing, restraining without justifiable reasons, deprivation of food, clothing, heating and health care.
- **Domestic abuse** eg violence between partners, former partners or by a family member. It can include rape, "honour" based violence, forced marriages and female genital mutilation.
- **Sexual abuse** eg any sexual activity which a vulnerable adult has not consented to, cannot consent to or has been pressured into as well as sexual comments, sexual innuendo, inappropriate touching or pornography.
- **Psychological abuse** eg verbal abuse, controlling or coercion, humiliation or ridicule, threats about family, pets or anything else, isolation or withdrawal, deliberate denial of religious or cultural needs, carers patronising older people.

- **Modern slavery** eg human trafficking, forced labour or domestic servitude.
- **Financial or material abuse** eg theft, fraud, exploitation, control of money or withholding it, goods or services bought without consent, misuse of loyalty cards by carers.
- **Neglect or acts of omission** eg hot meals delivered very late or at irregular times, unacceptably late or early bedtimes, inadequate help with eating and drinking, neglect of vital tasks such as washing or dressing because of lack of time, misuse of medication, carers talking over older people.
- **Discriminatory abuse** eg discrimination on grounds of sex, race, colour, language, culture, religion, politics, sexual orientation, disability or age.
- **Self-neglect** eg behaviour such as not eating, dirty clothes, lack of personal hygiene, hoarding.
- **Organisational abuse** eg one-off incidents or ongoing ill-treatment or neglect. All of the above can happen in an organisational setting.

### What can you do to protect yourself and/or others from abuse?

- With each kind of abuse, neglect, undue pressure or assault, there is often someone who knows it is happening or suspects that something is wrong.
- Please contact one of the following to report abuse or seek advice if you feel you are being abused, or think somebody is at risk of harm or abuse. You can ask someone you trust to help you.
- If possible, let the person who is being abused know help is available and include them in the decision to seek help.

### Domestic Abuse Volunteer Support Services (DAVSS).

PO Box 530, Tunbridge Wells TN2 9TB Tel: 01892 570538 (Helpline open Monday to Friday 10am to 1pm; can leave a message at other times) Email: [office@davss.org.uk](mailto:office@davss.org.uk) Web: [www.davss.org.uk](http://www.davss.org.uk)

This is the local helpline for men and women who are experiencing physical, sexual, emotional or financial abuse from current or former partners or other family members.

### Other local advice

- **Choices.** Tel: 0800 917 9948. Email: [info@choicesdaservice.org.uk](mailto:info@choicesdaservice.org.uk) Web: [www.choicesdaservice.org.uk](http://www.choicesdaservice.org.uk) For men, women and children experiencing domestic abuse.
- **Domestic Abuse Support Services in Kent & Medway.** Tel: 0808 168 9276. Web: [www.domesticabuseservices.org.uk](http://www.domesticabuseservices.org.uk) Safe refuge accommodation, therapy programmes, adaptations to make your home safer, support with court proceedings and emergency welfare assistance
- **Dove Project.** Tel: 01702 300006. Refuge spaces in the South East
- **Family Matters.** Tel: 01474 537392 Email: [admin@familymattersuk.org](mailto:admin@familymattersuk.org) Web: [www.familymattersuk.org](http://www.familymattersuk.org) For survivors of sexual violence and rape.
- **Samaritans.** Tel: 01892 532323 (24 hours)
- **Social Services.** In an emergency call 03000 416161 and ask for the Safeguarding Unit. Outside office hours call 03000 419191
- **West Kent Police.** Tel: 101 but in an emergency always dial 999

### National advice

- **Action on Elder Abuse.** Tel: 0808 808 8141 Web: [www.elderabuse.org.uk](http://www.elderabuse.org.uk) Confidential advice on reporting abuse
- **Age UK.** Tel: 0800 169 6565. We produce publications on safeguarding older people from abuse, deprivation of liberty safeguards, age discrimination, resolving problems and making complaints about NHS care.

- **Broken Rainbow.** Tel: 0300 999 5428 Web: [www.brokenrainbow.org.uk](http://www.brokenrainbow.org.uk) Information and support for lesbian, gay, bisexual and transgender victims of domestic abuse.
- **BT Advice Line.** Tel: 0800 661441. For advice on malicious calls.
- **Childline.** Tel: 0800 1111. For anything to do with children.
- **DeafHope.** Tel: 07970 350366. Email: [info@signhealth.org.uk](mailto:info@signhealth.org.uk) Web: [www.signhealth.org.uk](http://www.signhealth.org.uk) For deaf women.
- **Domestic Violence Intervention Project.** Tel: 020 7928 4620. Email: [info@dvip.org](mailto:info@dvip.org) Web: [www.dvip.org](http://www.dvip.org)
- **Elder Abuse Response Helpline.** Tel: 0808 808 8141 Email: [enquiries@elderabuse.org.uk](mailto:enquiries@elderabuse.org.uk) Web: [www.elderabuse.org.uk](http://www.elderabuse.org.uk) If you are concerned about the abuse of an older person.
- **Independent Age.** Tel: 0800 319 6789 Email: [advice@independentage.org](mailto:advice@independentage.org) "Staying in control when you're older" explains how to avoid being mistreated and what to do if it happens.
- **LGBT Anti-Violence Helpline.** Tel: 020 7704 2040 Web: [www.galop.org.uk](http://www.galop.org.uk) For LGBT+ people.
- **Men's Advice Line.** Tel: 0808 801 0327 Web: [www.mensadvice.org.uk](http://www.mensadvice.org.uk) Advice and support for men experiencing domestic abuse.
- **National Centre for Domestic Violence.** Tel: 0844 804 4999. For help getting an injunction.
- **National Domestic Violence Helpline.** Tel: 0808 200 0247 (24 hours) Web: [www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk) For women and people calling on their behalf.
- **National LGBT Domestic Abuse Helpline.** Tel: 0800 999 5428, 0300 999 5428 Email: [help@galop.org.uk](mailto:help@galop.org.uk) Web: [www.galop.org.uk](http://www.galop.org.uk) For LGBT+ people.
- **Protection Against Stalking.** Email: [support@protectionagainststalking.org](mailto:support@protectionagainststalking.org) Web: [www.protectionagainststalking.org](http://www.protectionagainststalking.org)
- **Rape Crisis.** Tel: 0808 802 9999 Email: [hrcwinfo@rapecrisis.org.uk](mailto:hrcwinfo@rapecrisis.org.uk) Web: [www.rapecrisis.org.uk](http://www.rapecrisis.org.uk) For women who have experienced any form of sexual violence.
- **RARA (Residents' and Relatives' Association)** Helpline: 020 7359 8136 Email: [info@relres.org](mailto:info@relres.org) Web: [www.relres.org](http://www.relres.org) Advice if you have concerns about care in a care home
- **Refuge.** Tel: 0808 200 0247 Web: [www.refuge.org.uk](http://www.refuge.org.uk) Safe houses for women.
- **Respect.** Male victims helpline Tel: 0808 801 0327. Male perpetrators helpline Tel: 0808 802 4040 Web: [www.respect.uk.net](http://www.respect.uk.net) Work with male perpetrators and victims.
- **Shelter.** Tel: 0808 800 4444 Web: [www.shelter.org.uk](http://www.shelter.org.uk) Can help if you are fleeing from violence or harassment.
- **Victim Support.** Tel: 01273 480130, 0845 303 0900 Web: [www.victimsupport.org.uk](http://www.victimsupport.org.uk) Help for victims of crime or anyone else affected.
- **Women's Aid.** Tel: 0808 200 0247 Email: [helpline@womensaid.org.uk](mailto:helpline@womensaid.org.uk) Web: [www.womensaid.org.uk](http://www.womensaid.org.uk) For women experiencing domestic abuse.

### What happens if you report abuse to Social Services?

- Every report of abuse is taken seriously.
- You will be listened to and asked to provide information about the situation.
- You will be encouraged to give your name to enable your concerns to be followed up.
- Professionals from the Safeguarding Team will make enquiries about the concerns. The person at risk will be contacted to involve them in the safeguarding process wherever possible, unless to do so may place them at further risk initially.

## **Live-in carers**

Live-in care is usually privately arranged by older people. You must have capacity to indicate what you want to do and that there is no coercion on the part of the family. In emotive, family-related, situations, input from local authority professionals such as social workers can sometimes be helpful to provide objective views about needs and the best ways to meet them.

### **Will the local authority pay?**

It can be difficult to obtain local authority funding support for the live-in care option. People sometimes have an unrealistic expectation that a local authority will provide “24-hour care” at home but the local authority recommends residential care in a care home instead. Given the financial situation local authorities are in at the moment, cost considerations are at the forefront of their thinking. However, this can never be the only consideration and all elements of the person’s needs and wellbeing must be taken into account under the Care Act 2014.

Within this context, a local authority has a legal duty to assess, confirm eligibility and to decide how best to meet its legal duty to ensure eligible needs are met. It must take account of the views and wishes of the service user, but it does not have an absolute duty to meet them in all circumstances. It must show sufficient flexibility, consider all relevant facts and circumstances and not unjustifiably “fetter” its discretion. There may be specific arrangements, which support this option in a cost-effective way if it is what the service user wishes to do, which may be worth exploring.

However, the principle that the local authority can choose to provide the cheaper of two options as long as they both reasonably meet the eligible need has been the usual explanation for the care home recommendation over the, generally more expensive, live-in care option. This also links to local authority governance duties to spend public money appropriately and equality principles to generally treat people with similar presenting needs in a similar, impartial, manner.

### **Is it cheaper or more expensive than care homes?**

Some agencies state that live-in care is cheaper than an equivalent “good quality” care home in some areas, particularly if a couple both require this type of support. If this is the case, there may be an argument to counter the cheaper reasonable option principle set out above.

### **Concerns about live-in care arrangements**

Some concerns have been raised in the past regarding long-term live-in care arrangements in terms of: duties, relationships, work arrangements and dealing with developing levels of complexity and need. If you are privately arranging live-in care, it may be advisable to consider using registered agencies rather than lone, self-employed carers who would not be registered with or monitored by the Care Quality Commission. You should look at CQC inspection reports and ratings for care agencies offering live-in care.

### **Using live-in carers to support family carers**

Where there is committed local family support, it may be possible to have a mixed care arrangement with family providing some input and paid carers providing others, on a weekly rota basis. This is sometimes what is negotiated following a local authority needs assessment where both day-time and night-time needs are identified and the person wishes or needs to remain at home and to not be placed in residential care. The assessor needs to look at the long-term available support and the level of needs at different times and agree a plan if this option is pursued. For example, at night a person may just need basic supervision or they may need regular intensive physical support, so a different level of care is needed.

You should look at the following Age UK factsheets:

- [How to get care and support](#)
- [Personal budgets and direct payments in social care](#)
- [Paying for permanent residential care](#)
- [Paying for care and support at home](#)

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