

# Care homes

Finding the right care home



Home  
& care



# Information and advice you need to help you love later life.

**We're Age NI, the leading charity for older people in Northern Ireland.**

Our society is ageing. More than 350,000 older people live here today.

Age NI believes that living longer should be celebrated and that those who need help should be supported to do so.

As we grow older, we may face challenges like poor health, poverty or loneliness. However, we still want to lead a fulfilling later life - stay healthy, independent and continue to do the things that we love.

Age NI exists to support people to love later life now and in the future.

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## Introduction

Moving to a care home is a big decision. This guide aims to help you decide whether it is the right choice. Although it is written for the person who is moving, if you are reading it on behalf of someone you care for, the same information applies.

One of your main concerns may be how you will arrange and pay for care. We explain what help you can get from your local Health and Social Care Trust (HSC Trust), how to find a care home and what to look out for. We also include information on what to do if you are unhappy once you have moved in.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 27-29).

The information in this guide is applicable to Northern Ireland. Please contact Age NI on freephone **0808 808 7575** for more information.

### Key

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This symbol indicates who to contact for the next steps you need to take.

## Do I need to move into a care home?

Often a move into a care home is suggested because of a crisis – perhaps an illness or a fall – but it may not always be the only solution.

Think about why you are considering a move to a care home. Is it mainly because other people advise it? Or do you really want to make the move? Your family and friends, or people such as your doctor or social worker, can help you work out what you want to do. But it is up to you to make the final decision about what's best.

There are other options you can consider. Sheltered housing may suit you best. Or you may prefer to get help to stay in your own home – ask for an assessment from the Occupational Therapy service in your local HSC Trust. It's also possible to have a short stay in a care home for a trial period or get respite care to give you or your carers a break.

Moving in with family or friends may be an option. This can work well, but you all need to be sure that it is what you want and be clear about your expectations. You also need to be realistic about whether your family can provide care and support both now and as your needs change.

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For further information about your options, read our free *Care at home* guide by contacting the Age NI Advice Service on freephone **0808 808 7575** or visiting [www.ageni.org/careathome](http://www.ageni.org/careathome)

## Types of care home

There are two main types of care home. All care homes offer help with personal care if you need it – activities such as washing, dressing and going to the toilet. Some, often referred to as ‘nursing homes’, offer nursing care in addition.

Some care homes also provide extra care and support to those who need it, often due to dementia. This could be within either type of care home. The Alzheimer’s Society can advise people with Alzheimer’s and their carers and families about suitable care homes and what to look for in a care home. You can search the Regulation and Quality Improvement Authority (RQIA) website, Northern Ireland’s independent health and social care regulator, for care homes that offer specialised support to patients who have been diagnosed with dementia, or who have needs related to learning disabilities or mental health problems (see page 29).

Care homes are owned and run by local HSC Trusts, private companies or voluntary organisations. If you can’t find a care home that provides the sort of care you need, ask your local HSC Trust to help. It has a responsibility to find a suitable home for anyone it has assessed as needing a care home place. RQIA, the regulatory body for Northern Ireland, provides impartial information about local care homes.

Care homes must be registered with the relevant organisation, as either a ‘care home with nursing’ or a ‘care home without nursing’.

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For further information, contact the Age NI Advice Service on freephone **0808 808 7575**.

## What kind of care do you need?

Care homes have to make it very clear what level of care they provide and how they will meet each resident’s needs.

They must not accept residents if they don’t have the staff and facilities to meet their needs. If you are unable to leave your bed, or have any sort of medical condition or illness that requires frequent medical attention, you probably need to look for a care home that provides nursing care. This type of home should have a qualified nurse on duty 24 hours a day and appropriate facilities such as hoists and specialist beds.

## Who regulates care homes?

Every care home across Northern Ireland must be registered with the Regulation & Quality Improvement Authority (RQIA) – see page 29 for full contact details.

Each care home should be monitored and inspected on a regular basis by the relevant organisation. How often will depend on the rating it was given at the previous inspection, and also on information received from care home residents, the public and local authorities. The standards it has to meet are based on government regulations.

Once a care home has been inspected, an inspection report will be written. You can get copies by calling RQIA on **028 9051 7501** or visiting **[www.rqia.org.uk/inspections](http://www.rqia.org.uk/inspections)**

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Contact the RQIA for information about the care homes in the area that you’re interested in (see page 29).

## Your right to choose a care home

We all have a right to some choice over where we live. Even if your local HSC Trust is arranging and paying for your care home, you should not simply be told where to move.

Your local HSC Trust may suggest a particular home to you, or offer a choice of homes. However, you may not like the suggested home when you visit it, or you may have a particular home in mind. If so, ask your local HSC Trust to arrange a place for you in the home that you prefer.

You have a right to move to the home of your choice as long as:

- it has a place available
- it is suitable for your assessed needs
- the home will enter into a contract with the HSC Trust under the Trust's usual conditions

### what next?

If the care home costs more than your local HSC Trust would usually expect to pay, for someone with your needs, a top-up may be needed. For information about top-up fees, see 'Care home fee levels' (page 21) or contact Age NI on freephone **0808 808 7575**.

## Which area should I look in?

Choosing where to move to can be a difficult decision. Consider what your needs are. Do you want to be near family? Will you be further away from friends? How would you cope in an unfamiliar area with a new GP and local shops? Think about how often your friends or family will be able to visit you in the area you choose – you could ask their opinion on a suitable area.

## Finding a care home

Find out what homes there are in your area and visit a few to get an idea of what they are like. As a first step, try asking around – perhaps friends or relatives know of a home with a good reputation. But remember, although a personal recommendation is a good starting point, homes can change and what suits one person may not suit another.

There are different ways of finding out about care homes in your area.

- Your local HSC Trust may be able to provide a list of homes.
- The Regulation and Quality Improvement Authority (RQIA) in Northern Ireland can provide impartial information about the homes registered in your area (see pages 29 for contact details).

### what next?

For further information, visit the 'Home and Care' section of the Age NI website or contact the Age NI Advice Service on freephone **0808 808 7575**.

## What to look for in a care home

Once you've found out about homes in your area, get in touch with a few and ask them to send you a brochure. Then arrange to visit some of the homes that appeal to you.

Take a family member or friend if you can, as a second opinion can be very useful.

When you visit a care home, there are lots of things to consider, so don't be embarrassed about asking lots of questions. It is only sensible to do as much research as you can when you are making such an important decision.

If you can, speak to people who already live in the home. This will give you an idea of what life is really like there.

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## Support for people with dementia

If you have dementia, there may be extra considerations to make when choosing a care home. Try to visit care homes that have extra support for people with dementia, and ask whether staff have had training in dementia care. If there are certain things that you find distressing or make you anxious, it's important to know that staff would respond sensitively.

Ask what the staff do to get to know residents. How will they find out about your past, personality and routines when you first move into the care home? Does the home offer personalised activities that are suitable and engaging for people with dementia?

### what next?

Age NI's *This is me* booklet gives you the opportunity to write down important information about yourself, including likes, dislikes and practical details to support those caring for you. Contact Age NI on freephone **0808 808 7575** for more information.



***'You have to work out what are the most important things. Can the home provide the level of care needed?'***

**When Pauline's mother Edith found she could no longer manage in her own home, Pauline set out to find suitable residential care for her.**

'You have to work out what are the most important things. Can the home provide the level of care needed? I think atmosphere is very important. What are the staff like? Is there a high turnover of staff? How regimented is it? Are there organised activities?'

'My mother is devoted to her dog. A lot of homes don't accept pets. I wanted to visit my mother regularly and wanted to find somewhere relatively close to her old home and friends too.'

'We looked at five homes, making appointments or dropping in without notice to see what kind of reception we got. The first place I saw was slightly further than I wanted – about 35–40 minutes away – but otherwise it was perfect for her, and they welcome pets, so I compromised.'

'My mother is very happy in the home. Stability is important, as having to move from one home to another can be stressful and upsetting.'



## Do I have to pay?

If you are assessed by your local HSC Trust as needing a place in a care home, they will carry out a financial assessment (means test) to decide how the care home fees will be paid.

If they decide they will be paying towards your place in a care home, they should tell you the amount they will pay.

The rules for working out how much of the fee you will pay are based on departmental guidelines called *Charging for residential accommodation guide (CRAG) 2015*. For guidance on this issue, contact the Department for Health, Social Services and Public Safety (DHSSPS) by calling **028 9052 0500** or search for the title by visiting **[www.dhsspsni.gov.uk](http://www.dhsspsni.gov.uk)**

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For more information about care home fees, contact the Age NI Advice Service.

## Your savings and assets

Your savings and assets will be assessed against threshold limits (also sometimes referred to as capital limits) set by the Government. These limits usually change each year in April.

If you have more than the upper limit, you will be expected to pay the full amount of the fees yourself. If you have something between the upper and lower limit your local HSC Trust will calculate how much you should contribute. This is known as a 'tariff'. If your savings and other capital are below the lower limit, the Trust must ignore them and you shouldn't be expected to use them to pay towards your care.

Some savings and assets are not counted when working out how much you should contribute: for example, your personal possessions. When assessing income and assets, your local HSC Trust should look only at your income and assets, not the income of your partner or any other relative.

If you deliberately deprive yourself of assets (capital or income) in order to avoid paying the charge, your local HSC Trust can still treat you as if you own them, for the purpose of the means test.



## Your income

Your local HSC Trust will work out your income by calculating the money you have coming in. This will include any pension you receive (whether State Pension or an occupational or personal pension) and money you get from state benefits such as Pension Credit.

However, some income is disregarded by the local HSC Trust. A few benefits including the mobility component of Disability Living Allowance (DLA) or the mobility component of Personal Independent Payment (PIP), are not included in the assessment, while others, including War Disablement Pension, are only partly included.

Half of any occupational or personal pension you receive will also be disregarded by your local HSC Trust, if you're passing on at least half to your wife, husband or civil partner who is still living at home.

Make sure you are getting all the benefits you are entitled to because the local HSC Trust will assume that you are getting them when it assesses your income.

If you receive Attendance Allowance, the care component of DLA or PIP, Constant Attendance Allowance, or Exceptionally Severe Disablement Allowance, and you move to a care home that is at least partly funded by your local HSC Trust, these payments will normally be stopped after four weeks.

For information about how PIP will gradually replace DLA, visit [www.ageni.org/pip](http://www.ageni.org/pip) or call Age NI on freephone **0808 808 7575**.

When assessing your contribution, the local HSC Trust must always leave you with a sum of money for your personal expenses. This sum, called your Personal Expenses Allowance, is set by the NI Assembly each year. Your care home must not use this money to pay for its basic services.

## Your home

As a general rule, the value of your home may be included as part of your capital assets in the means test for residential care. It should be disregarded under certain circumstances, for example, if your spouse or partner, or another close relative who is over 60 or incapacitated, lives there. Your local HSC Trust has the discretion to disregard it in some other circumstances. The value of your home is also ignored if you enter a care home for a temporary stay.

If your property is taken into account, you will usually have more than the limit for obtaining financial help from your local HSC Trust. The Trust may still help under a deferred payment scheme, which means that they agree to pay your care home fees and you agree that they can recoup the money at a later date, usually when the property is eventually sold. Please talk to a social worker as this arrangement may incur interest charges.

There are special rules for the valuation of jointly owned property because the sale value of the proportion you own must be calculated. In some cases, even if your interest in a property is taken into account it may be treated as having a low or nil value (for example, if it is unlikely you would find a buyer for your share of the property on the open market) and so will not affect the funding that you qualify for.

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For further information, contact the Age NI Advice Service on freephone **0808 808 7575**.

## **Payment arrangements**

Normally residents will pay their assessed charge directly to the local HSC Trust. However the regulations allow exceptions to this rule, and when a local HSC Trust, care home and resident agree, a payment may be made directly to the care home.

## **Should the NHS contribute towards your fees?**

If you have been assessed as needing fully funded NHS care (sometimes also called NHS Continuing Healthcare), the NHS is responsible for paying all your care home fees.

Getting fully funded NHS Continuing Health Care is a complicated issue. Age NI launched our investigative report, *The Denial of NHS Continuing Healthcare in Northern Ireland*, outlining how older people in NI are being denied access to assessments for NHS funded Continuing Healthcare.

NHS Continuing Healthcare is a package of ongoing care that is arranged and funded solely by the NHS where an individual has been found to have a 'primary health need.' There is no clear guidance on the issue here so many people in later life are paying for care that should be paid for by the NHS. Age NI has called for the DHSSPS to produce guidance.

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For further information about *NHS Continuing Healthcare in Northern Ireland*, contact the Age NI Advice Service on freephone **0808 808 7575**.

## Fees and contracts

When you find a suitable care home, check that the fees and contract terms are acceptable to you, and to your local HSC Trust if it is helping you with the cost. If you are funding your own care, you should be given a written contract.

If the HSC Trust is assisting with the cost, it will make the contract but you should receive a written statement of the terms and conditions. The contract, or terms and conditions, should include the following points:

- The fees and what they cover
- The deposit (if any)
- Which services are charged for on top of the basic fees
- How any NHS nursing care contribution towards the cost is treated (see page 21)
- What notice is required before leaving
- How temporary absences such as hospital stays are charged for
- Any charges that may be made after the date of a resident's death

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For more information, contact the Age NI Advice Service on freephone **0808 808 7575**.

## Care home fee levels

Care home fees vary widely. If your local HSC Trust assesses you as needing care home accommodation, it will also carry out a means test. If it is paying all or part of your fees, it will have a maximum cost that it is prepared to pay for particular types of care. It has a legal duty to find you suitable accommodation at that cost or the lowest available cost.

If you wish to enter a different home that charges over that limit, your local HSC Trust will probably ask you to find someone, such as a relative or friend, to pay the difference. This is usually referred to as a 'top-up' or third-party payment. You cannot pay the top-up yourself. You should not be asked for a top-up payment unless you have chosen to enter a more expensive home. If you did not have any choice because there were no homes suitable for you within the Trust's price limit, the HSC Trust should pay the extra costs.

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For further information, contact the Age NI Advice Service on freephone **0808 808 7575**.

If you are funding the cost of the place in a care home yourself, make sure you choose a care home you will be able to afford. Bear in mind that there may come a time when you can't afford to pay the fees yourself. If you then ask your local HSC Trust to assist with the cost of the home they may suggest you move to an available lower costing home that can meet your needs. However this cannot happen if it would have a lasting and detrimental impact on your physical or emotional wellbeing.

***If you are funding the cost of the place in a care home yourself, make sure you choose a care home you will be able to afford.***



## ***Moving to another care home***

If your care or health needs increase after you move into a care home, ask your local HSC Trust to carry out another assessment. If the assessment finds that your needs have increased, you may have to move to another home that can support your new needs more appropriately.

## ***Problems and complaints***

It can take a while to settle into your care home. However, if you have a problem, being open about it is usually the best way of finding a solution. An informal chat with a member of the care home's staff often helps. If not, you can make a formal complaint using the home's complaints procedure.

You may be worried that if you complain it will affect the home's attitude towards you. This should not happen in a well-run home because staff should want their residents to be comfortable and happy living there.

If using the complaints procedure of the care home doesn't resolve the problem, you could also complain to your local HSC Trust, or raise a concern with the Regulation and Quality Improvement Authority (see pages 29). If your local HSC Trust doesn't deal with the problem appropriately, you have the right to complain to the Northern Ireland Ombudsman (see page 28).

You have a right to be treated with dignity and respect at all times when receiving social care services, and your opinions and feelings should always be taken into account. Care home staff should also be appropriately trained and work in an ethical and caring manner. They should understand that, once you have moved in, it is your home and you have a right to privacy. Although instances of abuse are rare, it is important to know what to do if they occur.

There are also strict safeguards, known as ‘best interest’ principles, for those who lack the capacity to make decisions or express their needs in this context.

### what next?

For more information about any of the issues raised in this guide, please contact the Age NI Advice Service on freephone **0808 808 7575**.

## Care home checklist

Here is a summary of the questions you might want to consider:

- Will there be a contract between you and the home, or between the home and the local HSC Trust?
- What exactly will your fees cover and what extras will you be expected to pay for?
- Will your place in the home be secure? What are the notice arrangements?
- Is there a trial period so that you can leave if you find the home doesn't offer or can't provide what you're looking for?
- If the home closed, or was transferred to another provider, how would it ensure that your interests were a priority?
- How does the home handle problems and complaints? Is there a residents' committee and a relatives' group?
- What would happen if you fell ill and needed more care – would you have to move?
- Is there a policy on smoking?
- How do staff seem when you visit? Are they rushing around or do they spend time talking to individual residents?
- Will you be offered a choice of meals and can you choose when and where you eat? Are special diets catered for?
- Are there shops, a library and social clubs within walking distance of the care home?
- Will you have access to the internet, either in your room or on a shared computer?



- Does the care home provide regular activities?
- What is the general atmosphere like? Are visitors welcome at any time or are there set visiting times?
- Does the home allow pets?
- Do you notice any unpleasant smells?
- Is there a garden?
- Will you be able to choose when you go to bed and what time you get up?
- Can you keep your own GP and manage your own medication if you want to?

If it is impossible for you to get out to see the various homes, ask whether someone from the home can visit you. You can then ask questions and get some idea of what the home is like. Ask for a copy of the care home's most recent inspection report and its *Statement of Purpose*, which sets out its aims and objectives, the range of facilities offered and its terms and conditions.

### what next?

For more questions to ask when visiting a care home, read the free and comprehensive *Care home checklist* by visiting [www.ageni.org/carehomechecklist](http://www.ageni.org/carehomechecklist) or calling the Age NI Advice Service on freephone **0808 808 7575**. If the care home won't allow you to bring a pet, contact the Rainbow Rescue or Dogs Trust Ballymena for rehoming options or Rosie's Trust for practical support to assist owners facing life changes to stay connected to their beloved pets for longer (for contact details see pages 27 - 29).

## Useful organisations

### Age NI

Age NI offers independent and confidential advice, information and support to older people, their families and carers on a range of issues in later life including money, care, housing and health.

3 Lower Crescent  
Belfast  
BT7 1NR

Tel: Freephone **0808 808 7575**

E: [info@ageni.org](mailto:info@ageni.org)

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

Phone lines are open 365 days a year from 8am - 7pm

### Alzheimer's Society Northern Ireland

Unit 4, Balmoral Business Park  
Boucher Crescent  
Belfast  
BT12 6HU

Tel: **028 9066 4100**

E: [nir@alzheimers.org.uk](mailto:nir@alzheimers.org.uk)

[www.alzheimers.org.uk/northernireland](http://www.alzheimers.org.uk/northernireland)

### Citizens Advice Bureaux Northern Ireland

Regional Office  
46 Donegall Pass  
Belfast  
BT7 1BS

Tel: **028 9023 6522**

[www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

**Department of Health, Social Services and Public Safety  
(DHSSPS)**

Information Office  
C5.20  
Castle Buildings  
Stormont  
Belfast  
BT4 3SQ

Tel: **028 9052 0500**  
E: **webmaster@dhsspsni.gov.uk**  
**www.dhsspsni.gov.uk**

**Dogs Trust Ballymena**

60 Teeshan Rd  
Ballymena  
BT43 5PN

Tel: **028 2565 2977**  
**www.dogstrust.org.uk**

**Equality Commission NI**

Equality House  
7-9 Shaftesbury Avenue  
Belfast  
BT2 7DP

Tel: **028 9050 0600**  
**www.equalityni.org**

**Office of the Ombudsman for Northern Ireland**

Freepost RTKS-BAJU-ALEZ  
Belfast  
BT1 6BR

Tel: Freephone **0800 343 424**  
**www.ni-ombudsman.org.uk**

**Rainbow Rescue and Rehoming Centre**

Ballygudden Road  
Eglinton  
BT47 3AF

Tel: **028 7181 2882**  
E: **rainbowrehoming@gmail.com**  
**www.rainbowrehoming.com**

**Regulatory and Quality Improvement Authority (RQIA)**

9th Floor Riverside Tower  
5 Lanyon Place  
Belfast  
BT1 3BT

Tel: **028 9051 7500**  
E: **info@rqia.org.uk**  
**www.rqia.org.uk**

**Rosie's Trust**

**www.rosiestrust.org**



*'We're here to help.  
Call the Age NI Advice  
Service on freephone  
0808 808 7575.'*

**Brenda,  
Age NI Advisor**

# Donate today!

Age NI relies on donations to ensure that we continue to support people in Northern Ireland to love later life. Please complete and return the form to Age NI, Freepost RRTU-HSZY-LTHZ, 3 Lower Crescent, Belfast, BT7 1NR. Alternatively call **028 9024 5729** or visit [www.ageni.org/donate](http://www.ageni.org/donate)

Every donation makes a difference. Thank you.

## Personal details

Title:	Initials:	Surname:
Address:		
		Postcode:
Tel:		Email:

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

## Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age NI.

## Card payment

I wish to pay by (please tick)  MasterCard  Visa  Maestro

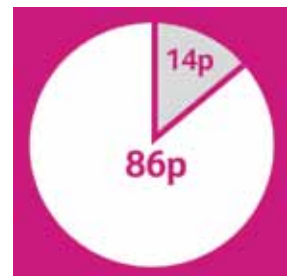
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry date  /  Issue no. (Maestro only)  Security code

Signature:

For every £1 you donate, 86p directly benefits older people.

**By leaving a gift in your will to Age NI, you'll help us be here for everyone who needs us**  
[www.ageni.org/giftsinwills](http://www.ageni.org/giftsinwills)



# Contact Age NI

For more information on the issues covered in this guide, please contact the Age NI Advice Service on freephone **0808 808 7575** or email [advice@ageni.org](mailto:advice@ageni.org)

Age NI also offers free, independent and confidential advice to older people, their families and carers on a range of issues including care, health, housing and money.

3 Lower Crescent, Belfast BT7 1NR

Tel: **028 9024 5729** E: [info@ageni.org](mailto:info@ageni.org)

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

