



Finding, choosing and paying for a care home

Information written with you in mind.

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

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What this guide is about

If you're finding it more difficult to manage at home, you might be consider moving.

This guide helps you think through your options and decide whether moving to a care home is the right option for you.

Thinking about moving into a care home can feel overwhelming – especially when you don't know where to start or who to contact. But this guide can point you in the right direction. It explains the different steps along the way, from assessing your needs to paying for care.

The handy **Care homes checklist** we've included in this guide is helpful to take along if and when you visit potential care homes.



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

“Mum and I found the checklist really helpful when we went to look at care homes.”

Trish, 52



This guide has been written for someone considering moving into a care home. But you might be reading it because you know someone who might need to move into a care home.

If you're reading this with someone else in mind, it can help you understand what they might be going through and check you've both considered everything you need to. There's additional information specifically for carers and relatives at the back of the guide too (see pages 32-37).

Next steps

It's a good idea to find out the number for your local council. They'll be able to provide a lot of the support and information mentioned in this guide.

My local council phone number is:



Thinking about moving

There are lots of reasons you might be thinking about moving into a care home.

Perhaps you're finding it trickier to look after yourself, and things like cooking, washing or getting dressed are getting more challenging. Perhaps you're worried about having a fall or being by yourself at night. Or perhaps you're feeling lonely.

If you've already considered help at home or other housing options but you feel you need more support, then a care home might be the right choice for you.

There are lots of positives to moving into a care home. Many of the difficulties and risks you might face in your own home are removed, as there are trained staff on hand and specialist equipment is often available. It can also give you the opportunity to meet new people and make new friends.

It's normal to feel hesitant about moving into a care home. You might be worried that you'll lose your independence, or that you won't see friends and family as much as you do now. You might also be worried about how you'll pay for it.

It's OK to have conflicting feelings. After reading this guide, visiting some care homes, and talking to your loved ones, you might feel better about making the decision that's right for you – whatever that decision is.

“I think I've known for a little while that I shouldn't really be living on my own any more.”

Janice, 84



Good to know



It might be worth reading our guides **Getting help at home**, **Adapting your home** and **Housing options** to find out more about other solutions that might work for you. For example, supported or extra-care housing – where you have your own accommodation but on-site support and care is available if needed – might suit you better.

Getting the ball rolling

A free care needs assessment from your local council can help you decide on the right type of care home for you.

Different types of care home

It's good to know what's out there and which options you might want to think about. There are 4 main types of care home:

- **Care homes** have staff who help with personal care such as washing, dressing, taking medication and going to the toilet. They might also organise activities and day trips for residents.
- **Care homes with nursing** (also called **nursing homes**) offer 24-hour assistance from nurses as well as personal care.
- **Care homes with dementia care** are designed specifically to help people with dementia feel comfortable and safe. They often have a qualified nurse with dementia training.
- **Dual-registered care homes** accept residents who need both personal care and nursing care. So if someone moves in only needing help with personal care but they later need nursing care, they wouldn't have to move to a different home.

Care homes can be owned and run by private companies, voluntary or charitable organisations, or local councils.

**“My wife has dementia.
Being in a specialist home
makes such a difference.”**

Steve, 70



Care needs assessments

If you think you might benefit from moving into a care home, you should get in touch with your local council's social services department and ask for a care needs assessment.

What is a care needs assessment?

A social care professional visits you to ask how you're coping with everyday tasks and how this affects your wellbeing. They'll consider:

- your health and abilities – what you can and can't do, what you struggle to do, and what you'd like to be able to do
- your living arrangements
- what care and support you're currently getting (if any)
- the views of anyone else you'd like to be involved, such as a carer, family member, friend or healthcare professional
- your emotional and social needs, such as wanting to stay near family
- your religious, cultural and communication needs, such as wanting to attend a faith group.

If you have health needs as well as social care needs, the assessor should get input from healthcare professionals – such as your doctor – to make sure these are properly considered.

After the assessment, the council decides whether you're eligible for care and support. If you are, they work with you to develop a care and support plan that sets out the services they'll provide.

As part of the process, the council considers whether home care or adaptations could help you stay at home instead, or whether supported or extra-care housing could be suitable. They then decide whether residential care is appropriate. Your wishes should be considered as far as possible.

The council has a legal duty to try and make sure your needs are met safely. However, if you have **mental capacity** you have the right to remain at home if that's what you want. You should be given all the information you need to make an informed choice – including about any risks you face if you choose to stay living at home.



Mental capacity is someone's ability to make decisions and understand the consequences of them.

If you already receive help from social services, they might recommend you move into a care home as part of a review of your care and support plan. If you're being discharged from hospital, you might be discharged to a care home where your long-term needs can be assessed – after which staff may recommend a permanent move.

Challenging a care needs assessment

If you're unhappy with the outcome of your assessment, you can ask the assessor to review the decision.

If this doesn't resolve things, you have the option to make a formal complaint. The council should provide information about doing this. It's usually best to make your complaint in writing so you can clearly explain your concerns and what you want the council to do to put things right.

If you're not happy with the response, you can take your complaint to the Local Government and Social Care Ombudsman, or in Wales, the Public Services Ombudsman for Wales (page 40).

NHS care in a care home

If the council thinks you might be eligible for care arranged and funded by the NHS, they should refer you for an NHS assessment. This assessment looks at whether you're eligible for one of the options below:

- **If you mainly need healthcare rather than social care, you might be eligible for NHS continuing healthcare (CHC).** This is based on the nature, complexity, intensity and unpredictability of your needs, rather than on a particular health condition or diagnosis. It can be provided in any setting, including nursing and residential care homes. If you're eligible, the NHS arranges and meets the full cost of your care.
- **If you're not eligible for CHC and you live in a nursing home, you should be assessed for NHS-funded nursing care.** If you're eligible, the nursing home gets contributions from the NHS towards the cost of your nursing care.

Good to know



Because eligibility for NHS services isn't based on a financial assessment, you might qualify for care arranged and funded by the NHS even if you aren't eligible for financial help from the council. See our factsheet **NHS continuing healthcare and NHS-funded nursing care** for more information. In Wales, see Age Cymru's version of this factsheet.

Paying for care

If your care needs assessment finds that your needs should be met in a care home, and your total assets are worth less than £23,250 in England or £50,000 in Wales, you might be eligible for financial assistance to help pay for your care.

The following pages go into this in more detail. If you already know you don't qualify for financial help, you can turn straight to 'Paying for your own care home place' on page 21.

Who pays for my care home place?

Following your care needs assessment, the council will do a financial assessment to find out what you'll have to pay towards your fees, and whether you're entitled to financial help with these fees. This assessment is also known as a 'means test'. You'll be asked:

- about your income, including any pensions
- about your capital (the total amount of your savings and other assets, such as shares)
- about any benefits you get, such as Pension Credit (even if you're not receiving any benefits, the council may assume you're claiming what you're eligible for when it assesses your income)
- whether you own any property – if you're only staying in a care home for a short period, the value of your home is disregarded, but if you're staying permanently, the value is considered unless certain people still live there (see page 17 for more information about this).

In your financial assessment, the local council must:

- disregard certain benefits, including the mobility components of Disability Living Allowance or Personal Independence Payment
- exclude the income and savings of your spouse or partner
- ignore half of any personal or occupational pension or retirement annuity income if you're giving it to a spouse or civil partner and they don't live in the same care home.

In England, councils have upper and lower limits for financial help. If you have capital assets that are:

- **over £23,250**, you have to pay your own fees as a 'self-funder'
- **between £14,250 and £23,250**, the council provides financial support and you pay a contribution from your income (such as pensions) plus a **tariff income**
- **under £14,250**, the council provides financial support and you pay a contribution from your income – with no tariff income.



The **tariff income** assumes you have an extra £1 per week in income for every £250 (or part of) you have in capital between £14,250 and £23,250. So if you had £15,000 then you'd pay £3 a week in tariff income.

Good to know



If you pass on half of a personal or occupational pension or half of the income from a retirement annuity to your partner, it may affect their entitlement to means-tested benefits. Get advice if you're not sure whether it makes sense financially.

After the financial assessment, the council calculates what you should contribute to the care home fees, while leaving you an amount for personal expenses. This amount is known as the Personal Expenses Allowance (PEA) and is £30.15 per week in England in the 2024-25 financial year (from April to April).



In Wales, there's just a single capital limit and no lower limit. If you have over £50,000, you'll be considered a self-funder and you'll need to pay your own fees. If you have under £50,000, you'll qualify for financial support from the council, but you'll still contribute from your income. There's a Minimum Income Amount (MIA) that works in the same way as the PEA. The MIA is currently £43.90 per week.

“I gave Age UK a ring and they helped explain things for me.”

Elizabeth, 78



Next steps



See our factsheet **Paying for permanent residential care** for more information. In Wales, see Age Cymru's factsheet **Paying for a permanent care home placement in Wales**.



To help you understand how your contribution towards a care home is worked out by the council, we've put together a couple of examples. These are based on the rules in England. In Wales, see Age Cymru's factsheet **Paying for a permanent care home placement in Wales** for equivalent examples.

John's care home contribution

John is 83, single, and lives in a rented flat. He has capital of £5,000, putting him under the lower limit of £14,250. This means the capital is ignored in John's financial assessment.

John has a weekly income made up of his State Pension of £169.50 and Pension Credit of £48.65, giving him a total weekly income of £218.15.

The local council is arranging for John to move into a care home at a cost of £700 per week. This means John's personal budget (see page 20) is £700.

This is how the contributions are calculated:

John's total weekly income (£169.50 + £48.65)	£218.15
John's personal expense allowance (PEA)	£30.15
John's total contribution is £218.15 – £30.15 =	£188.00
Council's contribution is £700.00 – 188.00 =	£512.00

Patricia is moving to a care home but her husband isn't

Patricia and Lawrence are married and own their house together. They also have a joint account with £8,000 in it.

Patricia has her weekly State Pension of £169.50 and a weekly private pension of £200. She also has savings of £10,500 in her own name.

The local council has agreed to arrange Patricia's care home place and set a personal budget of £650 to meet her needs, because this is the weekly cost of a suitable care home.

The house is ignored in the financial assessment because Lawrence still lives there. Half of Patricia's private pension is also ignored in the financial assessment because she's going to pass this to Lawrence.

The savings of £10,500 and half of the balance of the joint account (£4,000) are included in the calculation. This means the total assessed capital is £14,500. This is £250 above the lower limit of £14,250, meaning Patricia needs to pay a tariff income of £1 a week.

This is how the contributions are calculated:

Patricia's weekly income (£169.50 + £100.00 + £1)	£270.50
Patricia's personal expense allowance (PEA)	£30.15
Patricia's total contribution is £270.50 – £30.15 =	£240.35
Council's contribution is £650.00 – £240.35 =	£409.65

Will I have to sell my home?

It can be worrying to think you might have to sell your home to pay for your care home place – but this isn't always the case.

If you're staying temporarily in a care home, the value of your own home is disregarded in the financial assessment. If you're staying permanently, it'll still be disregarded if any of the following people still live there:

- your spouse, civil partner, or partner
- a relative who is 60 or over
- a relative under 60 who has a disability.

Local councils can also disregard the value of your property at their discretion, even if someone living there doesn't fit into one of the above categories. They don't have to – but they should consider any requests.

If your home is taken into account in the financial assessment, you have several options. The rules around having to sell your home can be complicated – particularly with jointly-owned property – so get specialist advice if necessary.

Next steps



There are other, less common circumstances in which your home may be disregarded in the financial assessment. See our factsheet **Property and paying for residential care** to find out more. In Wales, see Age Cymru's factsheet **Treatment of property in the means test for permanent care home provision in Wales**.

12 weeks to decide

If you live in England, your property is disregarded for the first 12 weeks of your care home placement. This means you should be entitled to financial help from the council for the first 12 weeks – as long as your other capital assets are below the £23,250 threshold.

This is known as a ‘12-week property disregard’ and gives you time to decide whether you want to sell your house or enter into a deferred payment agreement (see below).



In Wales, the same rules apply, but the threshold figure is £50,000.

Deferred payment of care home fees

If your home is included in the financial assessment, your council must offer you a deferred payment agreement (DPA) if you meet certain eligibility criteria.

A DPA means the council agrees to provide financial help with your care home fees on the basis that you pay the council back from your property at a later date – either when the property is sold or from your estate when you die. This lets you postpone having to sell your property to pay care fees, if you can’t – or don’t want to – at the time of the assessment.

Next steps



See our factsheets **Property and paying for residential care** and **Paying for care in a care home if you have a partner** for more information. In Wales, Age Cymru have their own versions of these factsheets.

It's worth being aware that the council can charge an admin fee to set up the DPA and you can be charged interest on deferred fees. If you're thinking about a DPA, you should seek independent financial advice before signing anything.

Renting out your home

You might choose to rent out your home when a DPA is in place. Rental income can be used to contribute towards your care fees – which reduces the amount you're deferring.

But think carefully about what's involved in renting out your home. For example, rent counts as taxable income and so it can affect benefit payments. You should seek independent financial advice if you're thinking about renting your home – as well as letting the council know.

Giving your home away

It's important to think very carefully about transferring ownership of your home to someone. If the council thinks you've done this to avoid care fees, it can apply 'deliberate deprivation of assets' rules and treat the property as if it still belongs to you.

If you own your home jointly with someone

If you jointly own your home with someone else and it isn't disregarded (see page 17), your share in the property should be valued by the council. If this applies to you, seek more advice from Age UK in England or from Age Cymru Advice in Wales.

Next steps



See our factsheet **Deprivation of assets in social care** for more information if you're considering transferring ownership of your home. In Wales, see Age Cymru's version of this factsheet.

Third party top-up fees

If the council is funding your place in a care home, they calculate an amount of money to meet your assessed care needs. This amount is known as your 'personal budget'. The council must be able to show that there's at least one suitable care home available within your personal budget.

Your personal budget should account for your individual circumstances. For example, if your needs assessment shows you need a care home close to family, this should be reflected in your personal budget amount.

If you choose a home that's more expensive than your personal budget, you can still move there if someone – such as a family member – agrees to pay the difference between your personal budget and the cost of the care home. This is called a 'top-up' fee. In most circumstances, you can't pay your own top-up – only if your property comes under the 12-week disregard or you're getting help with your fees under a deferred payment agreement (see page 18).

If there isn't a suitable home available within your personal budget, you shouldn't be asked to pay a top-up fee. Instead, the council must increase your personal budget.



In Wales, the system is similar – local councils have 'standard amounts' they expect to pay to meet a person's needs, with a top-up required if someone chooses a more expensive care home. To get further information, see Age Cymru's factsheet **Choice of care home** if the local council is contributing towards your care fees.

See pages 26-27 for more information about your right to choose a home if the council or NHS is paying. See page 36 if you're considering paying someone's top-up fee.



Paying for your own care home place

If the council's financial assessment shows that you need to pay for your own place in a care home, you're known as a 'self-funder'. You make your own arrangements – as long as you can do so or you have family or friends able to help you. However, your local council should still provide you with information and advice about arranging a care home.



In Wales, local councils must arrange care home placements for self-funders if they're asked to.

If the council's care needs assessment shows that you need a nursing home place and you qualify for NHS-funded nursing care (see page 11), the home will receive a weekly payment from the NHS towards the nursing element of your care fees. Check the care home's terms and conditions to see how the fees take account of this payment.

Care home fees can vary a lot – but the average is around £800 a week for a residential care home place and just over £1,000 a week for a nursing home place.

Think long term. Will you be able to afford these fees over the coming years? What happens if you qualify for the council's funding in future? You could ask the care home how your place there could be affected if you did qualify.

Reassessing your capital

If your capital falls below the threshold for paying for care (page 13), you might become eligible for financial help from the council. It's usually best to contact the council a few months before your capital falls below the threshold so there's time to carry out any necessary assessments.

If your care home fees are more expensive than your personal budget (or standard amount in Wales) set by the council, you might be asked to move to a smaller room or to a different home – or to find someone to pay the extra expense as a 'top-up' (see page 20). If this happens to you, contact Age UK for advice. In Wales, contact Age Cymru Advice.

Claiming benefits

If you're paying your own fees, you can continue to claim Attendance Allowance, the care component of Disability Living Allowance, or the daily living component of Personal Independence Payment.

Next steps



See our factsheet **Finding, choosing and funding a care home**. For more information in Wales, see Age Cymru's **Finding care home accommodation in Wales**.

Choosing a care home

Choosing the right care home is a big decision – but you don't need to make it alone. Talking things through with loved ones, taking them with you on visits, and listening to their opinions can really help. But the final decision is yours.

How to find the right care home

It's a good idea to visit a range of care homes to get a good sense of what will suit you. There are different ways to find options to consider:

- Ask friends, relatives or neighbours about their experiences. But bear in mind that care homes may change over time – and what suits one person may not suit another.
- Contact the Care Quality Commission (CQC) (page 39), the national independent regulator of all health and social care services in England. It inspects and monitors care homes and can provide impartial information. You can also search for local care homes on their website. All inspected care homes must have a copy of their ratings on display and make their latest report available. In Wales, contact the Care Inspectorate Wales (CIW) (page 39).
- Search online or check the phone book.
- Use the care home search tool on the Elderly Accommodation Counsel (EAC) website (page 40).
- Ask your local council. They should provide you with information about care homes in your area.
- If you have a long-term illness or condition, contact specialist organisations for advice – for example, Alzheimer's Society (page 39) or Parkinson's UK (page 40).

Before you visit a care home, you might like to:

- look at their brochure or website.
- call or email them to speak to the staff or manager.
- read the most recent inspection report. You can ask the home for it or look on the CQC website (page 39). The CQC requires registered services to be safe, effective, caring, responsive and well led. In Wales, check the CIW website (page 39).
- make sure the home provides the level of care you need or are likely to need in the future.
- check if the home currently has any vacancies. If it doesn't, find out how long the waiting list is.

When you find somewhere you're happy with, you can visit it more than once. You might even be able to move in for a trial period at first.

“My son really liked the last home we visited, but I just wasn't keen. We'll find the one for me.”

Marie, 81



Good to know



The **Care homes checklist** included in this guide gives you an idea of questions to ask and things to consider when you're looking around care homes.

The care home contract

Before moving in, read the terms of the care home's contract carefully. The contract should include:

- the fees and what they cover
- how fees may increase, how this is worked out, and how much notice is given if anything changes
- the required deposit (if any)
- any services charged for that aren't included in the basic fees
- how NHS-funded nursing care is handled (if applicable)
- the notice period for leaving (and how much notice the care home gives if it wants a resident to move out)
- what's covered by the care home's insurance
- how temporary absences (such as hospital stays) are charged
- the complaints procedure
- any charges that may be due after a resident's death.

Good to know



Before signing a care home contract, you might want to seek independent financial advice – particularly if there are any terms you're unsure about. The Competition and Markets Authority (CMA) (page 39) has information about your consumer rights as a care home resident and advice on what to look out for in the contract.

Can I choose where I go if the council or NHS is paying?

If the council or the NHS is paying for your care, you still have a say in where you move to, but there are limits.

If the council is paying for your care home place

If the council is funding your place, it may recommend a particular care home or offer a choice. They're required to find at least one suitable home that meets your needs. If they fail to do this, you can challenge their decision.



In Wales, your local council must have more than one option available for you to choose from.

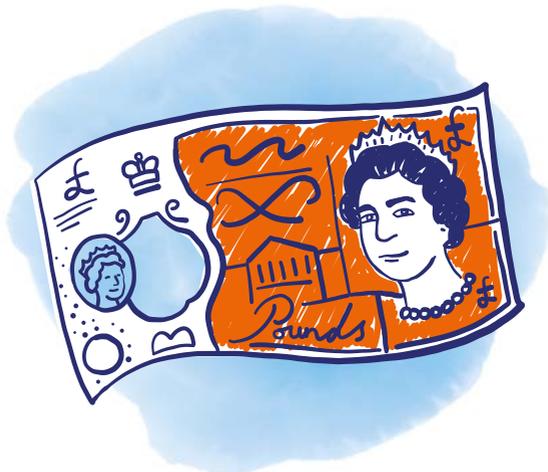
If you don't like the care home the council recommends or you have another in mind, you can ask the council to arrange a place at a home you prefer, which can be anywhere in the country. The council should arrange this as long as the home:

- has a place available
- is suitable to meet your assessed needs
- accepts the local council's terms and conditions.

Next steps



See our factsheet **Finding, choosing and funding a care home** for more information. In Wales, see Age Cymru's factsheet **Finding care home accommodation in Wales**.



If the care home costs more than your personal budget, the council can make payment of a 'top-up' a condition of arranging your preferred option (see page 20).

If there isn't a place already available in the care home of your choice, the council should arrange for you to stay in another while you wait. If necessary, the council should pay a higher fee to ensure your needs are met in the temporary home.

If the NHS is paying for your care home place

You don't have the right to choose a care home if the NHS is paying for your place via NHS continuing healthcare – but your wishes and preferences should still be considered.

Next steps



See our factsheet **NHS continuing healthcare and NHS-funded nursing care**. In Wales, see Age Cymru's version of this factsheet.



Settling in

An unfamiliar room, different routines and new faces can all feel unsettling when you move to a care home – but there's plenty you can do to make things easier.

Making it feel like home

Here are some ways to make the transition smoother:

- **Bring in home comforts.** Bring photos and soft furnishings to make the room your own. You may be able to bring favourite pieces of furniture. Some homes allow residents to bring their pets with them too. If not, the Cinnamon Trust can help arrange long-term care for pets (page 39).
- **Talk to staff about your routine or ask a relative or friend to talk to them.** If you like to eat lunch in your room or have a lie-in at the weekend, staff should aim to fit in with this. Let staff know about your interests, likes and dislikes. If you have dementia, staff should learn about you – for example, by using a memory book.

“It did take some time, but Dad seems to have settled in now.”

Samuel, 68



- **Stay connected.** It might be possible to install a phone line in your room – alternatively, you could use a mobile phone or tablet to stay in touch with friends and family. You could also chat with other residents and make new friends.
- **Ask for help finding your way around.** It might take a while to get your bearings, so don't hesitate to ask staff or visiting family and friends to show you where things are until you feel more settled.
- **Attend meetings for relatives and residents and invite your loved ones to come too.** Many care homes offer sessions to talk about any issues affecting residents.



If you're struggling to settle in

If there's a problem, try to raise it sooner rather than later. You can ask a loved one to help you communicate it to staff if that would feel more comfortable.

If the problem is a small one, it should be easy to fix – for example, if you're unhappy with your evening meals or think your room should be cleaned more often. Start by explaining the problem to someone in charge – an informal chat often helps. If it doesn't, you can make a formal complaint using the complaints procedure.

You might worry that complaining will affect the staff's attitude towards you. This shouldn't happen in a well-run home, as staff should want the residents to be comfortable living there.

If you want to move

Sometimes, even after the best preparation and efforts to help you settle in, you might be unhappy and want to move. Discuss this with your loved ones and, if your place is being funded, either your local council or the NHS. Keep staff at the current home updated so they know what's happening.

If you're living in England, you might find it helpful to contact Care Rights UK (page 39) for support and advice.

Next steps



See our factsheet **How to resolve problems and complain about social care** for more information. In Wales, see Age Cymru's version of this factsheet.

Mel and Edith found the ideal home

Mel helped her mum, Edith, consider several care homes before making a decision.

‘There was a lot to think about when we were looking for a care home for Mum. She wanted to be able to stay active and take part in activities, but didn’t want things to be too regimented. I wanted to know what the staff were like and whether there was a high turnover. Most important for me was knowing that they can provide the level of care Mum needs.

‘Mum’s devoted to her dog, but a lot of homes don’t accept pets. She also wanted somewhere relatively close to her old home and friends too.

‘We looked at 5 homes, making appointments or dropping in without notice to see what kind of reception we got. The first place we saw was slightly further away than I’d have wanted but it’s perfect for Mum. They even welcome pets!

‘Mum’s very happy there. Stability is important, as having to move from one home to another can be stressful.

‘I visit at least once a week. It took me a while to adjust to seeing Mum in a new environment, and I did worry about how she was settling in. But she got used to it more quickly than me – and seeing her happy and knowing that she’s well looked after has been a big relief.’



For family and carers

When someone moves into a care home, their life inevitably changes – so if you're a family member, a loved one or a carer, it's likely yours will too.

While the happiness and wellbeing of the person moving is the top priority, your feelings matter too. It can be a stressful time, so it's good to know there's support available if you need it.

Talking about the move

Sometimes, the question of moving into a care home comes up quite suddenly. A crisis, such as an accident or injury, can make it impossible for someone to return to living in their own home – so they may follow the advice of health and care professionals and decide to move into a care home.

Sometimes, someone's ability to look after themselves changes more gradually. There might not be an exact moment when it becomes clear that living at home is no longer suitable.

If you're concerned that someone isn't coping at home, it's a good idea to talk to them as early as possible. They can ask the local council for a care needs assessment (see page 9) even if the council doesn't currently arrange their care. This can help them to make an informed decision about their care options.

If you care for someone, there might come a point when you're no longer able to provide the care they need. This might be difficult to talk about with them – particularly if it means they might have to consider moving into care.

But it's best to be open, so that they're clear about what you're able to do and what this might mean for their care options. It can help to seek the advice of an organisation that supports carers, such as Carers UK (page 39).

These are some ways to make talking about care homes a little easier for everyone:

- Plan ahead. Think about when and where you'll have the discussion, and who should be there.
- Ask your loved one how they'd feel about living in a care home in the future. Do they have any fears or concerns? Once you've discussed these, you can work together to find the information and advice you need to reassure you both.
- Don't push the conversation if they're resistant – no one wants to feel forced into something. But don't be put off entirely from talking about the issue either. Come back to it another time and consider leaving your relative with printed materials (such as this guide) to read in the meantime.
- You don't need to reach any conclusions in a single conversation. It might be some time before your relative makes a decision they're comfortable with.
- Be patient and kind – to them and to yourself. Moving into a care home is a life-changing decision that some people can find difficult. Your loved one might feel upset, unsure or frightened by the prospect. Go slowly and seek outside help if you need it.
- Finally, while you can make suggestions and share opinions and concerns, it's crucial to remember that, as long as they still have **mental capacity**, it's for your loved one to decide whether they move into a care home.



Mental capacity is someone's ability to make decisions and understand the consequences of them.

Managing emotions

It can be difficult when a loved one moves into a care home, and it can take some time to adjust. You might be feeling guilty, upset, lonely, relieved – or a mixture of these.

Here are some tips that might help make the transition easier:

- Ask if the care home has a group for relatives or a regular newsletter to help keep you in the loop.
- Find out if there are any activities on offer and whether loved ones are also encouraged to get involved.
- Take your relative out for day trips if you can. A trip to the local garden centre or pub could be a nice change of scenery.
- Visit when you can. Spending time together can make things easier for you both.
- If you want, you can ask to be involved in the person's care, such as helping out at mealtimes.

Talk to the care home staff if you have any concerns. They might be able to offer helpful tips for handling the transition.

It can be a tricky time and there's no 'one size fits all' approach. These suggestions are a starting point, but you might find other things that work for you both. Care Rights UK (page 39) is a good source of further information and advice in England.

Good to know



If the person you care for has a particular health condition, it could be worth contacting an organisation that specialises in it for advice – for example, Alzheimer's Society (page 39).



It can be a particularly difficult time if you're the person's carer – especially if making the decision about the move falls to you.

Perhaps your loved one lacks the mental capacity to decide for themselves and you have Lasting Power of Attorney or you're their court-appointed deputy for health and welfare decisions.

If you're the person's attorney or deputy, you must make your decision based solely on what's best for them. After weighing everything up, you might decide that moving into a care home is in their best interests. Their needs have to come before your wants – however hard that may be. You might be feeling guilty or like you've let your loved one down, but it's OK to admit you've reached the limit of the care you can provide.

There's only so much you can do – and even if you've stopped providing care for someone, it doesn't mean you've stopped caring about them.

If you're the person's carer, you might be worrying about feeling a bit lost once they move. What will you do with all that extra time? Try to consider your needs again. You've probably put them to one side for a while. You can still visit your loved one – to be there for them on the bad days and make the most of the better ones together.

Paying top-up fees

You shouldn't feel you have to pay a top-up fee. Top-up fees are only necessary if someone wants a more expensive care home than meets their needs – they aren't compulsory.

If you're considering paying someone's top-up, think about whether paying them is sustainable. What happens if your circumstances change? The council should always make sure you can sustain the top-up fees before an agreement is made. Care home fees often increase annually – but local councils don't always increase their funding by the same amount, so you could find yourself paying more each year.

If you're paying someone's top-up fees but the money is going to run out, speak to the council as soon as possible. See our factsheet **Finding, choosing and funding a care home** for more information on personal budgets and top-up fees. In Wales, see Age Cymru's factsheet **Choice of care home** if the local council is contributing towards your care fees.

Good to know



The council must show there's at least one suitable care home option that doesn't come with a top-up fee, and set a personal budget high enough to cover the necessary cost of meeting the person's needs. You can make a complaint to the council to challenge an inappropriate top-up request.

In Wales, the council must offer more than one option within its standard amount.

A care home can't ask for a top-up if the NHS is fully funding the place through NHS continuing healthcare (see page 11).

If you're worried about abuse or neglect

While cases of abuse and neglect are rare, it's worth knowing what to look out for and what you can do if you're concerned that your relative is experiencing – or is at risk of – abuse or neglect.

Look for warning signs such as your relative wearing dirty clothes, being left with their drink out of reach, having unexplained bruises, or seeming withdrawn or scared. If they have a condition such as dementia, it may be harder for them to communicate with you – so try to be alert to changes in their mood or behaviour.

If you've noticed any of the above, or you have any other concerns about abuse or neglect, such as medication being missed, you should raise these with the local council. The council has a safeguarding duty to investigate and act where necessary – even if they aren't arranging or funding the person's care.

You can also report any concerns about standards of care to the CQC in England or the CIW in Wales (page 39).

Next steps



See our factsheet **Safeguarding older people from abuse and neglect** for more information. In Wales, see Age Cymru's version of this factsheet. To talk to someone confidentially about your concerns, contact Hourglass (page 40).

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

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

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.agei.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Alzheimer's Society

Offers advice, information and support to people with dementia, their families and carers.

Tel: **0333 150 3456**

www.alzheimers.org.uk

Care Inspectorate Wales (CIW)

Regulates care homes and domiciliary care services in Wales. Staff can provide lists of home care providers for a specific area.

Tel: **0300 7900 126**

www.careinspectorate.wales

Care Rights UK

Offers information, advice and support to older people using care services, as well as their relatives and friends.

Tel: **0207 359 8136**

www.carerightsuk.org

Care Quality Commission (CQC)

Regulates health and social care services in England.

Tel: **03000 616161**

www.cqc.org.uk

Carers UK

Provides information and support for carers.

Tel: **0808 808 7777**

www.carersuk.org

Cinnamon Trust

Provides support with rehousing pets to older people and terminally ill people.

Tel: **01736 757 900**

www.cinnamon.org.uk

Competition & Markets Authority

Outlines your consumer rights as a care home resident.

Tel: **020 3738 6000**

www.gov.uk/government/organisations/competition-and-markets-authority

Elderly Accommodation Counsel (EAC)

Provides details of specialist housing for older people across the UK. It also offers information on care, housing and finance options through its HOOP tool.

www.housingcare.org

www.hoop.eac.org.uk

Hourglass

Works to protect vulnerable older adults. It has a 24/7 helpline for people who are being abused or are concerned about possible abuse.

Tel: **0808 808 8141**

Text: **078 6005 2906**

www.wearehourglass.org

Local Government and Social Care Ombudsman

In England, contact the Ombudsman if you've made a complaint about the council or a care home and you aren't happy with the response.

Tel: **0300 061 0614**

www.lgo.org.uk

In Wales, contact the [Public Services Ombudsman for Wales](#)

Tel: **0300 790 0203**

www.ombudsman.wales

Parkinson's UK

Provides information and support for people living with Parkinson's, their families and carers.

Tel: **0808 800 0303**

www.parkinsons.org.uk

Samaritans

Confidential helpline offering support to talk about your feelings. Lines are open 24 hours a day, 365 days a year.

Tel: **116 123**

www.samaritans.org



† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Age UK, 7th Floor, One America Square, 17 Crosswall, London EC3N 2LB.

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

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

- **Adapting your home**
- **Getting help at home**
- **Housing options**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/housing** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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