

# Considering a Care Home

## A step by step approach

When faced with the decision of residential care, the choices to be made can be overwhelming and the funding of care can be complex to understand. It is therefore important to obtain specialist advice at the outset.

This simple guide gives you the key steps which you should take when considering a move into a care home, whether privately funding your care or receiving funding from your Local Authority or NHS.

### **Step 1 - Local Authority Assessment**

This is a step which must be taken if you think you should receive Local Authority funding for your care. Conversely it is also advisable to involve your Local Authority even if you will be paying for your own care for the reasons stated below. To request an assessment you simply need to contact the Adult Services department of your Local Authority and explain your circumstances. Under the Care Act 2014 a Local Authority must undertake an assessment of your needs if it appears that you require care and support, regardless of your financial circumstances.

The assessment process should be very beneficial in identifying what care you actually need in order to achieve the outcomes that matter to you. The assessment can help you to understand whether you actually do need to move into a care home, or whether there may be other possibilities such as adapting your home; receiving a package of care within your own home; respite or re-ablement care; retirement or sheltered accommodation; or assisted living developments.

Recent statistics show that only 16% of people over the age of 85 live in care homes, so you may have more options than you think.

The Care Act 2014 states that your Local Authority must establish a service for providing you with information and advice relating to local care and support services, so make sure you consider all the support which is available in your locality to help you to make informed decisions about your future.

If a care home is your best option then the assessment will also help you to understand which type of care home would be most suitable; whether this is a residential home, a nursing home or a home that specialises in certain types of care, eg, dementia.

The Local Authority should also identify whether you should be assessed by the NHS to see whether you qualify for an NHS funded package of care known as NHS Continuing Healthcare funding.

## **Step 2 - Consider Your Financial Position**

The Local Authority assessment will have confirmed whether you have care needs which should be funded by them. If you are to be funded make sure you understand what contribution you need to make out of your income and establish whether there is anyone else who is prepared to contribute to your care fees (known as a 'top up') on a long term basis. This will give you your budget so you can make sure that you only consider care homes which you can afford.

If you are not eligible for Local Authority or NHS funding, think about what you can afford to pay for your care. What income do you receive? What assets are available to you? Do you have a property you could sell, or would you want a Deferred Payment Agreement with your Local Authority? Is anyone else prepared to contribute to your care fees on a long term basis? Have you checked that you are claiming all benefits available to you such as Attendance Allowance and Pension Guarantee Credit?

It is worth noting that up to £5 billion of available benefits for older people goes unclaimed each year.

When considering your financial position and setting your budget bear in mind that the median stay in a care home is 15 months, however 27% of residents in care homes have lived there for more than 3 years.

## **Step 3 - Identify and Research Suitable Care Homes**

Once you understand your care needs, and your budget, you can start to shortlist your preferred care homes. Even if you are being funded by the Local Authority or NHS you will still be able to exercise a preference of care home as long as this does not exceed your budget, inclusive of any top up payment.

You can obtain details of care homes in your area of choice through a number of sources: personal recommendations, online research, and local charities such as Age UK will have invaluable knowledge. You can also ask your Local Authority for information about care homes they use or whether there are any care homes which you should avoid.

Once you have identified a selection of care homes you should then contact them to find out if there are any current vacancies. If there is availability you should request their brochure or information pack. You should also enquire with the Care Quality Commission (CQC) to ensure that the home is fully registered and read any inspection reports.

### **Step 3 - Continued**

Use the information you have obtained to consider what is important to you and whether the care home will meet these requirements. For example do you prefer single or mixed sex accommodation? Do you have a much loved pet which you would like to bring? Do you want en-suite facilities? Will you enjoy the social activities? Will you be supported in your faith? Can you bring your own furniture?

### **Step 4 - Arrange a Visit to your Shortlisted Homes**

Try to take someone with you for a second opinion and think about the time when you would most like to visit. Would you like to see what mealtimes are like, or what happens in the evenings? Perhaps you could ask to join in with a social activity, or better still arrange to stay for a trial period so you can get a full impression of all aspects of the care home.

When you visit, try to speak to a variety of people such as the manager, staff, residents and visitors. Try to get a realistic impression of the level of accommodation and food. Also notice how the staff interact with residents; whether there are reasonable staff to resident ratios and whether the residents seem comfortable and are treated with dignity and respect.

Age UK has an extremely comprehensive checklist which will help you consider every aspect of a care home's suitability and make an informed decision.

### **Step 5 - The Final Decision**

Hopefully you have now identified your preferred care home. At this point you need to obtain a copy of the care home's Contract. Read through this carefully to ensure that there are no hidden charges and that you are not being charged for anything you do not need. If you do not think it is good value for money you can always try to negotiate on the cost.

Take the time to understand how affordable the home will be for you in the long term. If it is likely that you will require Local Authority funding in the near future, consider whether you would have to move to a cheaper home at that point in time. If this is a possibility, would you prefer to find a home you could afford for a longer period to avoid having to move out of a care home you are settled in?

## Conclusion

Moving into a care home can be a difficult time and there are many decisions that need to be made. However finding the right home with the right services at the right cost can enable you to enjoy a better quality of life without the responsibility, risk and isolation that independent living can bring.

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