

HOW TO
09Care
Homes

This factsheet looks at the practical and financial support available to carers and disabled people thinking of moving into a care home.

Care homes provide accommodation and care services for people who are unable to live independently, perhaps as a result of disability or old age. Care homes usually offer full-board (provision of all meals), 24-hour care, and opportunities to take part in leisure activities.

Some homes will offer additional support in the form of nursing care, and some specialise in caring for people living with a specific condition such as dementia, or can provide culturally appropriate care.

Deciding to Move

Moving into a care home is a big decision. There are local and national organisations that can offer information, specialist advice and support to guide people through the process of deciding if a move to a care home is right for them, and if so how to go about it and how to fund their place - see *Information and Advice* overleaf.

Croydon Adult Social Services

020 8726 6500

www.croydon.gov.uk

- Anyone considering a move to a care home can approach social services and request an assessment.
- This can be a good idea even if someone is intending to fund their care themselves, because if they have to rely on local authority funding in the future, it may cause less of an upheaval if they choose a care home based on social services' assessment of their needs. Otherwise they may have to move to an alternative home when they cease to be a self-funder.

- A social care or health professional will assess the needs of the individual thinking of moving, and if the conclusion is that a care home is appropriate, support will be given with choosing the best option. The needs and views of carers should be taken into consideration at this stage.
- People are able to choose which care home they wish to live in, even if the local authority is paying, provided it can meet their assessed needs, has a room available and agrees to Croydon Council's terms and conditions of contract. If a care home's fees exceed what Croydon Council is willing to pay, the person moving into the care home and/or their family might need to pay top-up fees.
- If someone would like to move away from Croydon to be near family this should be raised during the assessment.
- If someone does not want to involve social services, or is confident that they would be a self-funder throughout their stay, they might choose to go straight to the organisations listed in *Information and Advice* overleaf.

- Anyone with a weekly income that is greater than the weekly care home fees, or with assets of more than £23,250 may be asked to pay the full costs.
- Anyone with a weekly income that is less than the weekly care home fees, or with assets of less than £23,250 may be asked to contribute something towards the costs.
- Anyone with assets of less than £14,250 may be entitled to full support with costs.
- The NHS is responsible for meeting the registered nursing costs of all residents in care homes that provide nursing care. The NHS makes these payments directly to the care home. The individual may still have to pay for accommodation and care costs.
- If someone has previously been detained in hospital for treatment under certain sections of the Mental Health Act 1983, their residential care may be provided free of charge as an 'after-care' service under Section 117 of the Act.

Paying for a Care Home

Croydon Adult Social Services

020 8726 6500

www.croydon.gov.uk

- People may have to fund part or all of the cost of their place in a care home.
- Croydon Council will carry out a financial assessment to determine how much someone will be expected to contribute to their care; this can be a complex process and people should seek specialist advice to ensure they make the best decisions for their circumstances.
- The following is a general guide as to who would, and would not, be eligible for help with care home fees:

Homeowners

- If the person moving into a care home owns their own home it may be counted as capital in the financial assessment, but there are some circumstances where the property could be disregarded:
 - If the person's spouse, partner or civil partner still lives in the property.
 - If the person's estranged or divorced partner, who is a lone parent, lives in the property.
 - If a close relative continues to live in the property who is:
 - Incapacitated (in receipt of, or would qualify for, a disability benefit).

- A child the person is responsible for who is under 18.
- Aged 60 or over.
- The council can use its discretion to ignore the value of the property in other circumstances, for example if someone gave up their own home some time ago to live with and care for the person who is now moving into a care home.
- If the property is counted as capital, there are four main options available:
 - Putting the property up for sale.
 - Retaining the property and applying for a deferred payment agreement.
 - Renting out the property.
 - Arranging to fund care home fees independently.
- If social services has assessed someone as being in need of a permanent place in a care home their property should be disregarded when calculating their contribution to their care fees for the first 12 weeks from going into care, or until it is sold, whichever is the sooner.
- As with the financial assessment, this can be a complex process and people should seek specialist advice to ensure they make the best decisions for their circumstances.

Charging Helpline

020 8760 5676

- Guidance on completing the financial assessment forms and on different options for homeowners needing to pay care home fees.

Information & Advice

Age UK Croydon

020 8680 5450

www.ageukcroydon.org.uk

- Housing Options Project gives advice, information and support to older people looking to move.

CareAware

0161 707 1107

www.careaware.co.uk

- Information, advice and advocacy for older people on any aspect of care homes and care home fees.

Care Quality Commission (CQC)

03000 616 161

www.cqc.org.uk

- All care homes must be registered with the CQC.
- The website has a search function, allowing people to look for care homes based on need, location, ratings and inspection reports.

Elderly Accommodation Counsel (EAC)

0800 377 7070

www.eac.org.uk

- Information and advice to help older people make informed decisions about their housing and care needs.
- EAC FirstStop Advice (0800 377 7070, www.firststopadvice.org.uk) is a free telephone advice service.
- HousingCare.org (www.housingcare.org.uk) is EAC's flagship website and includes specialist directories of over 40,000 retirement developments, including sheltered accommodation units (referred to as 'extra care housing' or 'assisted living community').

Independent Age

0800 319 6789

www.independentage.org

- Advice, information and publications for older people, their families and carers on issues such as care homes and care home fees.

London Care Directories

www.londoncaredirectories.co.uk

- Publishes the *Croydon Care Directory*, which gives details of private, voluntary and local authority care homes in Croydon.
- Free copies are available from the Carers Support Centre, 24 George Street, Croydon CR0 1PB.

The Relatives and Residents Association

020 7359 8136

www.relres.org

- Information, advice and emotional support for older people moving into a care home, and their family and carers.

Whitgift Foundation

www.whitgiftcare.co.uk

- The Whitgift Foundation has two care homes in Croydon.
- Whitgift House (020 8760 0472) can support the full range of care needs, from sheltered accommodation to nursing care.
- Wilhelmina House (020 8760 0933) is a purpose built care home for older people who wish to maintain their independence; it does not provide nursing care. Respite care and day care services are also available.

Complaints

Complaints about the level of service provided by a care home should initially be raised with the manager. If the issues are not resolved a formal complaint can be made using the care home's complaints procedure: all care homes must have a complaints procedure and should give a copy to residents when they move in.

Social Care and Housing Complaints Team

020 8726 6000 ext 65685

www.croydon.gov.uk

- People whose care is funded by the local authority can approach Croydon Council if they are not satisfied with how their complaint has been dealt with by the provider.

Local Government Ombudsman (LGO)

0300 061 0614

www.lgo.org.uk

- People who fund their own care, or those who are funded by the local authority and are not happy with its response to their complaint, can take their complaint to the LGO.

Care Quality Commission (CQC)

03000 616 161

www.cqc.org.uk

- Cannot look into individual complaints about care services, but encourages people to contact them if they are unhappy with the care they received to help the CQC improve services in the future.

Every effort has been made to ensure the contents of this factsheet are correct, but the Carers' Information Service cannot accept responsibility for information that is inaccurate or for the quality of the services listed.

All the *How To Guide for Carers in Croydon* factsheets are available at www.carersinfo.org.uk where they will be regularly updated.