

Looking for a care home

Helping you find the right care home for
your loved one.



Choosing a care home

Welcome to this guide which is designed to help you through the difficult decisions when it comes to choosing a care home for a loved one.

A time comes when your concerns for a relative become great enough to consider that a change is needed, and that you need to find a new home and way of life, for your loved one, where you feel comfortable and confident that they will get the care and support they need. For most people, this is a new and daunting process, with lots of questions and worries that need to be addressed.

This guide provides information and advice on some of the key issues involved in finding a suitable care home for a loved one.

The first part looks at where to find information on care homes and how to choose from the different options on offer.

There are lots of good information sources available online, many with reviews, so this may help to narrow the list of options. A visit to a care home is important in helping to decide if it will be the right place for your relative to call home, so we've included a checklist of things you should look out for on a show-round. There's also a lot to be said for

instinct – which care home gives you the best feeling that your loved one will be well cared for and happy.

It's often confusing trying to understand what the different types of care are, what makes them different from each other and what will best meet your needs. This will be determined by assessments taken by the local authority and the regional health provider (CCG, NHS), who will conduct an assessment to understand the level of care that is required, and how much they will contribute to the fees. This guide also considers care home financing and the support that might be available for you.

Your action list

Discuss needs and wishes with your relative

Search and research suitable options

Visit different care homes

Speak to the local authority and the GP to arrange assessments for care needs and financing

Consider and plan financial commitments for the longer term

Short-list chosen care homes

Discuss availability and costs with shortlisted care homes

Make final decision and agree move in details



“We cannot express how grateful we feel for the care you all gave to our late husband and father. You gave us quality time with him and the full commitment to care was outstanding.”

.....
Family member of Lynwood
Care Centre resident



How to choose a care home

Choosing a care home for a loved one can be daunting, especially if you haven't had any experience of what's involved.

Not only will this be your loved one's home, but it could also be where they are looked after 24 hours a day, 7 days a week, and where their health and wellbeing needs are met on a daily basis.

Selecting the right care home for your loved one is a very important decision to make and one you want to get right first time. This article will help to guide you through how to find and choose the right care home:

1. Discuss their wishes and needs

If possible, talk to the person who needs care about what they are looking for in a care home and what's most important to them. You may also need to talk with other family members about the options and what the needs are.

Perhaps you are looking to move your relative to a home closer to you so you can be more available to them. Or, if the

person needs specialist care, for example dementia, then you need to look for care homes that can provide this. The care home needs to provide the level of care needed, not just for now, but also with the future in mind too.

2. Consider key options

Important criteria such as location, facilities, level of care, types of care available and **cost** all need careful consideration when looking for suitable care homes.



3. Search in the right places

You can use the [Which? directory](#) to look for care homes by type of care and postcode, or by county. [Carehome.co.uk](#) provides an independent source of information and reviews from residents and families. You can also ask adult social services within the local authority, or the GP for recommendations and consider the opinions of relatives and friends who have a loved one living in a care home. A personal care home recommendation is very valuable!

4. Do your research

Before visiting any care homes, it's important to do your research. You can visit the care home's website, read their brochure and, if they have any social media accounts, they can also give you a feel for what it's like to live there. If you have any questions at this stage, you can email or call the care home to find out more.

Make sure you read the most recent inspection report for each care home, by visiting the [CQC](#) website. You can also look to see whether the care home has any reviews on Google too.

Following your research, if you like the look of a care home and it seems to tick the right boxes, check to see if there are any vacancies. If there aren't any vacancies, find out how long the waiting list is.

5. Arrange a viewing

When booking a care home visit, make sure you arrange to meet with the manager to properly get a feel for the place and have all your questions answered. Gather as much information as you can, including information about fees and contracts. If possible, visit the care homes with your loved one, but if that's not possible, go with a trusted family member or friend.

6. What to look for on a visit

It's important to know what to look out for when visiting a care home, so here are some points to consider:

- **Residents**
Residents should always be put first. Do they seem happy? They should be well cared for, always treated kindly and staff should be engaging with them continually throughout the day, including involving them in any activities taking place.
- **Environment**
A good care home should feel like a place you don't mind spending time in. Make sure the buildings and grounds are inviting, well maintained, tidy, clean and well decorated throughout. The temperature of the home should feel comfortable and it should smell fresh and clean. Check whether there's a garden or courtyard which residents can enjoy in good weather.

- **Accessibility**

It's important to make sure the care home is easily accessible for visitors in terms of location and parking. The home should also have good wheelchair access for residents, both into and inside the building, which means having doorways which are wide enough.

- **Staff**

As you walk around the care home, consider whether the staff are welcoming and whether they seem happy and engaged in their work. Look at how they interact with each other, as well as how they interact with residents. You can ask about the qualifications that staff have, including the care home manager's experience and background.

- **Activities**

If there are no activities happening at the time of your visit, ask to see a list of the activities that are coming up for residents, including trips out. Bear in mind the interests that your loved one has and whether they would enjoy the activities on offer.

- **Local facilities**

Consider whether there are local facilities within reach, such as parks and shops, which you (or the care home staff) may want to take your loved one to for a day out.

- **Visiting times**

Ask about when residents are allowed to have visitors. A good care home will be transparent and encourage visitors throughout the day.

- **Checklist**

Use the checklist in this guide as a prompt for what to look out for and questions to ask during a tour around a care home.

7. Evaluating the options

Once you've visited the care homes you like, it's time to make your shortlist and evaluate the options. Take the time you need to think about what's most important, including the practical issues such as the level and types of care available, the fees and contract, the activities on offer, your loved one's potential room and what happens in and around the care home.



"I want to just say a heartfelt thank you to each and every one of you for the care and attention you gave to Mum whilst she was at Birch Hill. You all deserve gold stars. Keep up the good work!"

.....
Family member of Birch Hill Care Centre resident

Checklist: what to look for in a good care home

Initial impressions

- Do the staff seem welcoming?
- Is there outside space the residents can use?
- Is the centre safe and secure?
- Is the home clean and welcoming?
- Are there any unpleasant smells?
- Is there sufficient parking?
- Do residents seem happy and occupied?

Living arrangements

- Are the rooms well decorated?
- Do all rooms have en-suites?
- Can residents bring their own furniture and possessions?
- Is there adequate storage space for clothing and other belongings?
- What security procedures are in place to keep residents safe and secure?
- Is there a communal lounge with or without TV?
- Is there a quiet area where residents can relax, without music or TV?

Is the home happy for you to be actively involved in your loved one's life – for example, could you do their hair or take them out to a café?

How flexible is the daily routine? Can guests choose the times they prefer to get up or go to bed?

Who provides the food? Are there choices for meals?

How does the home support residents to practise their religious or spiritual beliefs?

Staff

- Are staff welcoming and interested?
- Is there a suitable ratio of staff to residents? Day and night?
- Can a resident choose a male or female carer?
- What training do staff get?
- Are staff specifically trained in dementia care? What is this?
- Is there a high staff turnover?
- Is there a supervisor on duty at all times?
- Does the home use agency staff?

Do staff make time to talk to residents?

Will your loved one be allocated a nominated staff member who's responsible for their care?

Meeting care needs

What procedures will the home follow to assess your loved one's care needs?

How often are care plans reviewed?

Who is involved in this?

Are staff trained to look after particular health issues?

Can you see residents who may have similar or worse care needs than your relative?

If care needs change, what will happen?

What are the toilet and bathroom facilities?

Is assistance available to residents for personal care?

Are residents and their families involved in decisions about their care?

Is there a nearby GP practice that's responsible for residents' health care needs?

What other health care services can be arranged optician, dentist, physio or chiropodist, for example?

What procedures does the home follow when dealing with accidents and emergencies, or when taking residents for hospital appointments?

What technology is available to keep residents safe, such as alarms and monitors?

What support is available for end of life (palliative) care?

Social life and activities

Are residents encouraged to stay active and do as much as they can for themselves?

Is there a choice of activities and events to get involved in?

Are residents' life stories and interests recognised and celebrated?

Are there set visiting times for guests?

Are children welcome?



*"I like it, the staff
are very friendly
and very helpful."*

.....
Resident of Town Thorns

Types of care

One of the key areas to look at when considering care home options is the type of care that's needed.

It's often thought that all residents in care homes need nursing care, but the reality is that many don't have actual nursing or medical needs and require only general care, such as helping to wash and dress. This is called residential care.

Fees will be different depending on the type of care. This is covered in the final section of this guide.

Residential

This is a long-term care option that is based in a care home. It will cover support with basic day to day functions such as washing, dressing, meal times and taking medication, but does not provide support for those with more specific medical needs or dementia for example. The local authority may pay for a portion of these fees following a means test.

Nursing

This option provides personal care, but also provides 24-hour care from registered nurses for residents who have medical needs that require ongoing attention, such as post-operative rehabilitation, dementia, strokes, or Parkinson's disease.

Typically, nursing care units will have specialist equipment and be supported by GPs and other health professionals to ensure the highest levels of care.

Respite

Respite care is a temporary care solution that provides a break for the normal carer so that they may take a holiday or take time to look after their own wellbeing. It can be for various lengths of time, from a day through to a couple of weeks.

It can be funded by the local authority and they should be able to assist with planning for the placement.

Palliative

Palliative care provides support for people who have chronic conditions and is designed to provide relief from the pain and stress of the illness, but it does not treat the cause of the condition. Its goal is to improve the quality of life for those with life-limiting conditions. This includes providing 'end of life' care, but can also support those in earlier stages of illness and therefore could be provided for many years.

Home care

This is a home-based support where carers will make home visits to provide a specific level of care, as identified through a needs assessment.



Paying for care

Once you've decided on a care home for your relative, you will need to work out how this will be funded.

Average care home costs vary across the country. Whilst many people pay full rates for care, there may be options for some financial support depending on how severe the need is, and the financial status of the resident.

It can be complex to work through somebody's finances, including benefits, savings, investments and property so

it's advisable to find a financial adviser who can ensure you are finding the best way to cover any care fees.

The Money Advice Service (www.moneyadviceservice.org.uk) provides lots of information on long term care funding, including guidance on finding an appropriate financial advisor.

NHS Funding

Where there is a medical need for care the NHS will fund care home fees, regardless of financial status. This is called NHS Continuing Healthcare. In order to qualify for this support the local nurse or other health professional will do a needs assessment of needs which will determine how severe the need is to qualify for NHS funding. The types of conditions that are eligible for Continuing Healthcare are:

- Mobility problems
- Terminal illnesses
- Rapidly deteriorating health
- Long-term medical conditions
- Physical or mental disabilities
- Behavioural or cognitive disorders
- Complex medical conditions that need additional care and support.

The assessment looks at 12 key areas, shown in the table, rating the need for each from low to high. This assessment is then reviewed by the Clinical Commissioning Group, a team of health and social professionals, to decide if the level of care requires NHS funding. Financial status is not considered in this assessment.

For patients who have serious health issues or are near 'end of life', it is possible for their GP or specialist to agree to NHS Continuing Healthcare which will bypass the assessment process. This is called a 'fast-track' assessment.

If funding is agreed, then the money is allocated to a 'personal health budget' which would cover agreed care and living costs. This can be paid to you directly to manage, to a 3rd party to manage on your behalf or the NHS could hold these funds for you. The care could be provided at home or in a care home. This arrangement is reviewed after 3 months and then annually after that.

If the NHS Clinical Commissioning Group decide they can't fund care costs, you can request for this decision to be reviewed.

	Low	Med	High
Behaviour			
Cognition			
Psychological and emotional			
Communications			
Mobility			
Nutrition			
S			
B			
D			
Al			
Oti			
Altered states if consciousness			
Other care needs			

Local authority funding

If there is not a significant medical need and therefore NHS funding is not available, the local authority may help with some of your care home fees. The starting point is understanding what type of care is needed and so a further assessment would take place.

This is called a support and care plan and is a different assessment to that of NHS Continuing Healthcare described above. It will establish what the wishes are of the person needing care, what the care needs are and how these needs can best be met. A key part of this funding decision will be a financial assessment to understand the ability of your relative to cover their fees. This will look in to all areas of personal finance from income

and savings though to benefits and also considers the financial situation of any dependants.

The assessment will result in an approval support plan to enable your relative to continue having a good quality of life, either in their own home or in a care home if more appropriate. It will cover:

- Your relative's care and support needs and how these could best be met
- The wishes of your relative
- How much the local authority will contribute to fees to provide this support
- Who will arrange the care.

You should speak to your local adult social services department to arrange for this assessment to take place.



Long term financial planning

It is important to think about how long-term care arrangements might be needed and give careful consideration to the options of funding for a number of years. It is estimated that around 25% of care home residents have to move to a different care home due to reduced finances after a number of years, so it pays to properly plan how these costs will be met over a longer period.

If your relative isn't eligible for NHS or local authority funding, then the cost of their care will need to be self-funded. Pensions, savings and investments are a key source of funds, but there are some other options that could be considered:

- **Benefits.** There are some benefits available which are not means tested. It is worth checking to see if your relative is eligible for Attendance Allowance, Disability Living Allowance or Personal Independence Payments
- **Insurance.** Some insurance policies may come with care cover so check to see if there is an over 50s plan, critical illness or terminal illness cover
- **Buy an annuity.** Purchasing an Immediate Needs Annuity (INA) will cover care home fees for the rest of the resident's life and the anticipated yearly increases in care costs can

be included in the plan to ensure fees can be paid indefinitely. This is usually bought through the sale of a property and provides real peace of mind that your relative can stay in their preferred care home

- **Home reversion or equity release scheme.** This will free up some capital from a property, but it is unlikely to provide anything near true market value. These can be risky schemes so it is important to seek financial advice
- **Deferred payment schemes.** The local authority can loan the money to cover care costs, but this would need to be repaid at some point in the future.

For further options and more detail visit: Money Advice Service www.moneyadviceservice.org.uk

Paying for care www.payingforcare.org

About Ben

Ben provides flexible, continuing care and support for those in later life. Whether we are providing long-term residential, nursing or dementia care, short stay respite and rehabilitation or welcoming a new member to our day centre, we value each individual and deliver tailored care, specific to their needs. Ben offers care services via its centres in Ascot, Rugby and Norham (Berwick-upon-Tweed) and day centre in Coventry.

Ben's care services reflect an individual's right to respect, dignity and personal choice, delivered in a homely, welcoming environment. With a continuing and consistent approach to delivering care and support as a person's needs changes, Ben's care services deliver 'peace of mind' to relatives and loved ones.

Lynwood Care Centre

Lynwood Court, Lynwood Village,
Rise Road Ascot, Berkshire, SL5 0FG
01344 298100
lynwood@ben.org.uk

Birch Hill Care Centre

Norham, Berwick-upon-Tweed
Northumberland, TD15 2JZ
01289 382 216
birchhill@ben.org.uk

Town Thorns Care Centre

Town Thorns Care Centre, Brinklow Road,
Easehall, Nr Rugby, Warwickshire, CV23 0JE
01788 833 311
townthorns@ben.org.uk

Day Centre

Arthur Wilson House, Humber Road
Coventry, West Midlands, CV3 1BH
02476 651 472
daycentre@ben.org.uk

www.ben.org.uk
care@ben.org.uk

 /BenSupport4Auto
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Support for life