



**Independent
Age**

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Patient Information Forum

How to find the right care home



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

Whether you're choosing a care home for yourself or for an older relative, finding the information you need to make a good choice can be challenging.

This is especially true if you're under pressure to make a choice quickly. In this guide, we look at what to consider when choosing a care home. As well as the practical questions like cost and location, it's important to think about what you want from a home and whether a care home is actually the best option.



If you've already chosen a care home and are about to move in, see **independentage.org/get-advice/health-and-care/care-homes/how-to-settle-into-a-care-home** for tips.

We spoke to people who had chosen care homes for family members about their experiences. Their quotes appear throughout.



In this guide you'll find references to our other free publications. You can order them by calling **0800 319 6789** or visiting **independentage.org/publications**.



1. Planning a move to a care home

If you can, it's a good idea to start planning sooner rather than later.

1. Planning a move to a care home

You'll have greater choice and more control over the situation if you can start thinking about the options before you need to move. You could start by talking to friends and family about the kind of home you'd like. It might be reassuring to know your wishes will be considered if you're not able to make decisions or communicate them when the time comes to move.

Realistically, advance planning sometimes won't be possible. In many cases, a move to a care home will be prompted by a crisis and carried out in a rush. If you're choosing a care home for someone else, you may not be sure where to start. This guide explains the important things to consider even if you don't have much time to make your decision.



2. Where to start

Your first step should be to arrange a care needs assessment to work out exactly what your needs are.

2. Where to start

Get started by contacting the adult social services department of your local council (**[gov.uk/apply-needs-assessment-social-services](https://www.gov.uk/apply-needs-assessment-social-services)**). If you're in hospital, this may be arranged for you.

If you could do with some extra help but want to stay independent, don't assume a care home is the only option. Depending on your health and situation, you could benefit from:

- adaptations to your current home
- home care support
- disability equipment
- moving to a different type of accommodation like sheltered housing or extra care housing.

The care needs assessment can help you work out what is most appropriate for you.



Take a look at our factsheet **First steps in getting help with your care needs** for more information.

If your assessment finds that residential care is suitable for you, you should be told what type of care home would best meet your needs. Different care homes offer different kinds of care (see **page 14**).

“ During a care needs assessment, you should be in the driving seat. The assessor should always listen to your views and what you say. It’s an opportunity for you to discuss your needs and wishes.

Poppy, Independent Age adviser

2. Where to start

Even if you're planning to pay your own fees, don't be tempted to skip getting a care needs assessment. It will give you an expert's view on what care you need, which you'll need to know to choose the right type of care home.

If you don't agree with the result of your assessment, contact our Helpline for advice (**0800 319 6789**).

Financial assessment

After your care needs assessment, the council will look at your finances to work out if you qualify for council help to pay your care home fees. Councils will only contribute to care you've been assessed as needing, so you must have a care needs assessment if you want help to pay your fees.

The council may need to contribute towards the cost of your care home fees if you have less than:

- £23,250 in savings in England
- £50,000 in savings in Wales
- £29,750 in savings in Scotland.

Whether or not you qualify for financial help, the council must provide information about care providers in the area and, where possible, the likely costs of your care. This can help you when negotiating fees.



Good to know

In Scotland, you may qualify for payments towards personal care regardless of your level of savings, subject to a care needs assessment. For more information, see our guide **Paying care home fees in Scotland**.

If the council will pay for some or all of your care, they may suggest a specific home or selection of homes. However, you have a right to choose a residential care home outside your council's area, providing it:

- is in the price range set for you
- is suitable for your needs
- has a place available.

You might be able to choose a more expensive home, if someone else – like a friend or family member – can pay the difference. You may also be able to move to a care home anywhere in the UK if the council agrees that this is the best way to meet your needs.

2. Where to start

Paying for care can be complicated, and there are different rules for England, Scotland and Wales, so make sure you look into this thoroughly. Call our Helpline on **0800 319 6789** for advice.

Financial help from the NHS

In England and Wales, if you have particularly complex health and care needs, you might qualify for NHS Continuing Healthcare. You'll be given a separate assessment to work out whether you qualify. If you do, the NHS will pay for all of your care, including care home fees.



Read our factsheet **Continuing Healthcare: should the NHS be paying for your care?** for more information.

In Scotland, Continuing Healthcare was replaced in 2015 by a new system called Hospital Based Complex Clinical Care – more information is available at Care Info Scotland (**careinfoscotland.scot/topics/how-to-get-care-services/hospital-based-complex-clinical-care**).

NHS-funded nursing care

If you have been assessed as needing nursing care and you are living in a nursing care home, you have a right to receive NHS-funded nursing care. This payment is to cover the care you need from an NHS nurse. It is paid directly to your nursing home each week. The weekly payment rate changes each year and is different depending on where you live:

- in England, £219.71 (2023/24 rate)
- in Scotland, £104.90 (2023/24 rate). This is in addition to the £233.10 that the Scottish Government would pay towards your personal care – see our guide **Paying care home fees in Scotland** for more information.
- in Wales, £201.74 (2022/23 rate).



3. Practical questions

Choosing a care home can be daunting, but a few key questions can help to get you started.

What care do I need?

After your care needs assessment, you should be given a copy of the assessment's conclusions and a care plan. If you're not given these, ask for them. They will explain what your care needs are and the best way to meet them.

If the assessment decides a care home is the best option for you, the council should help you to choose a home that can meet your needs. If the council is paying towards the cost of your care, they should make sure that there is more than one suitable care home for you to choose from at the price they have said that your care should cost. If the council is paying for your care, they won't pay for a home that is unsuitable for you.



Don't make assumptions about what a care home will offer – if you need something specific, check they can provide it.

3. Practical questions

Types of care home

Residential care homes offer 24-hour help with personal care, which includes things like washing, dressing, getting to the toilet, eating and drinking, and taking medication. Nursing care is not included.

Nursing care homes offer 24-hour help with personal care and nursing care. They must have a qualified nurse on duty at all times.

Care homes offering some residential and some nursing care places might be a good option if you know your care needs are likely to increase. If you're living in a home that only offers residential care, you might have to move if you later need nursing care. These homes can also be a good solution for couples who have different needs.

Care homes with dementia care offer specialist support for people with dementia. They may have a nurse with dementia expertise. Alzheimer's Society produces a booklet for carers of people with dementia about things to consider when selecting a care home (**0300 222 11 22**, alzheimers.org.uk/get-support/help-dementia-care/care-homes-who-decides-when).

Care homes with other specialisms can offer support for people with, for example, learning or physical disabilities.

What happens if your needs change?

If you know your need for medical care is likely to increase, you might want to consider a care home offering residential and nursing care places. Residential care homes are unlikely to be able to meet your needs if you require more nursing care.

“ There was going to come a point where they couldn't cope with my mum's medical needs and she might have had to move. At that age, having to up sticks and move is not good.

3. Practical questions

What can I afford?

This is likely to be a key question. Care can be very expensive, and if you need to move into a nursing home, the costs will be higher than for residential care. Some areas of the country will be more expensive than others, but you may want to stay in the same area even if care might be cheaper elsewhere.

Depending on where you live, there are different rules about what the council will cover.



If you live in England or Wales, read our guide **Paying care home fees in England and Wales** for more information. If you live in Scotland, read **Paying care home fees in Scotland**.

To help you work out your budget, there are online care calculators, such as **[which.co.uk/later-life-care/financing-care/cost-of-care-and-eligibility-checker](https://www.which.co.uk/later-life-care/financing-care/cost-of-care-and-eligibility-checker)**. These give estimates of care costs in different areas.

It's wise to get independent financial advice before choosing a care home. You can find an adviser through the Society of Later Life Advisers (**0333 202 0454**, **societyoflaterlifeadvisers.co.uk/find-an-adviser**), or you can ask your council for support to find independent financial advice.



3. Practical questions

If you are arranging your own residential care, there may be charges that aren't included in monthly care home fees, such as:

- having your own phone or using a communal phone
- some activities and outings
- contents insurance.

Make a note to ask about these things when you contact care homes.

Are there places available?

Once you know what area you want to live in, get a list of local care homes and check which ones have places available. If your preferred home doesn't have any vacancies, you might need to join a waiting list or choose an alternative home.

For more information about researching local care homes, see **chapter 5**.



4. How to choose

Once you have an idea of the available options, you might find you still have a long list of potential care homes.

4. How to choose

Narrow down your choices by thinking about your personal preferences and learning about what makes a good care home.

What matters to you?

It's easy to get bogged down in the practical questions of cost and availability, but remember that you're choosing a new home. Think about how you want to live and what is important to you personally.

You'll probably have to compromise on some things, so it might help to list things by priority or divide them into 'essential' and 'desirable' lists. Even if you don't have much time, it's a good idea to make a list of things that matter to you, so that you remember to ask about them when visiting care homes.

If you're choosing a home for someone else, chat to them about what would make them feel comfortable in a care home. If they're not able to communicate their wishes, think about what you know about them and what they might find familiar or welcoming. If the person you are making a decision for has made any advance decisions/directives, or an advance statement, you should take these into account too.

Here are a few questions you might want to consider when drawing up a shortlist.

Location

- Do you want to stay in the same area?
- Do you want to move to be near friends or family?
- Would you prefer to be in a city centre or a more rural area? You might want to think about how easy it would be for you to get out and about if you're able to, or for people to visit you.

Garden

- Is there a garden?
- Are residents allowed to do any gardening themselves?



4. How to choose

Rooms

- How big are the rooms?
- Can you take any of your own furniture with you?

Other residents

- How many residents are there?
- How old are they? What is the age range?
- How active are they?
- What opportunities are there to socialise with others?

Pets

- Can you take a pet with you?
- Does the care home have its own pets?
- If there are pets in the care home, can you avoid them – for example, if you have an allergy?
- Can pets visit?

The Cinnamon Trust produces a register of pet-friendly care homes (**01736 757 900**, **cinnamon.org.uk/pet-friendly-care-homes**).



“ Some of the nicest care homes I have seen have been ones where there’s a cat just wandering around. It gets on people’s laps and even the residents who have quite advanced dementia get pleasure from stroking the cat.
Jo, Independent Age

4. How to choose

Independence

- Will you be able to make decisions about your own routine, such as when you get up and go to bed?
- Will you be able to make your own food or drinks when you want to?
- Will you be able to go outside – for example, to the garden – when you want to?

Visitors

- Can you have visitors whenever you like?
- Are children allowed?
- Are there places for you to spend time with your visitors?
- Can they stay overnight?

Food

- How much choice of food is there?
- How much variety is there in the menus?
- Can you eat any meals in your room? Or will they all be taken in a communal dining room?
- Can they cater for specific dietary needs?

“ My mum had meals on wheels before she went to the care home. They would come, put the meals out and go, so she was always eating on her own. So then sitting in a dining room with a dozen people, she actually ate more. Her physical health improved hugely in the first few months she was there.

4. How to choose

Entertainment

- Are outings offered? How often?
- What social activities happen within the home? How are residents involved in planning them?
- Will you have access to things like books and newspapers? TV and video games? Art supplies, boardgames or puzzles?

“ I remember, when my dad was moving in he was a bit down because he'd just lost his wife and he said to me, 'Is this the end of my life?' And then we got in there and he had bingo and films and shopping trips and that was it – he was away.

Access to healthcare

- What are the arrangements for seeing a GP?
- How easy is it to see a GP out of hours?
- If you're staying in the local area, can you continue to see your own GP?
- Do other healthcare professionals such as district nurses, physiotherapists, dentists or chiropodists visit the home?

Cultural or religious requirements

- Will you be able to get to a place of worship easily, or do local religious leaders visit?
- Is the home able to cater for particular dietary requirements?
- Can all your cultural needs be accommodated?
- Do any staff members speak your first language?

4. How to choose

Advice for LGBTQ+ people

Care homes have a duty to promote equality of opportunity. When choosing a care home, you could ask whether staff receive any training on LGBTQ+ issues, or what the policy is for dealing with discrimination. If you need advice, Stonewall Housing provides specialist housing advice for LGBTQ+ people (**020 7359 5767**, **stonewallhousing.org**).

Important things to check

There are certain things that can indicate that a care home is good, which might not occur to you initially – for example, how long the staff stay in their jobs and whether they receive much training. You might be able to find out this information before visiting. If not, you could ask staff while you're there or bear it in mind when observing how the care home runs.

Care home regulators

There are organisations in charge of regulating care services:

- in England, the Care Quality Commission (CQC) (**03000 616161**, **[cqc.org.uk/what-we-do/services-we-regulate/find-care-home](https://www.cqc.org.uk/what-we-do/services-we-regulate/find-care-home)**)
- in Scotland, the Care Inspectorate (**0345 600 9527**, **careinspectorate.com/index.php/care-services**)
- in Wales, Care Inspectorate Wales (**0300 7900 126**, **careinspectorate.wales/find-care-service**).

These organisations regularly inspect care homes to check whether they meet government standards.

“ I went on the Care Quality Commission website. I was surprised to find a care home round the corner from me that looks quite a nice place on the face of it, but it’s actually rated inadequate, so you can’t tell.

4. How to choose

You can search for local care homes on their websites (listed on **page 29**) and check how they've been rated.

See **chapter 5** for more information on how each organisation rates a service.

Staffing levels

Care homes must ensure that there are enough staff to properly cover the needs of all residents at all times. The best way to judge this will probably be to visit and observe or ask questions:

- Do there seem to be enough staff?
- Do problems get resolved quickly?
- Do staffing levels drop at night?

Staff qualifications and training

Care regulation organisations state that staff should receive the training they need to carry out their work. You could also ask individual care homes how their staff are trained and what qualifications they have.

Visiting times

Visiting should usually be permitted 24 hours a day. If a care home has set visiting hours, that could be a negative sign.

Food hygiene rating

You can take a look at the care home's food hygiene rating from the Food Standards Agency (**020 7276 8829**, **ratings.food.gov.uk**).



Our downloadable checklist **Is this home right for me?** may help you arrange your thoughts, and can be helpful to have with you at home visits (**independentage.org/care-home-checklist**).



5. Do your research

You will probably find that you get a feel for what you're looking for once you start viewing care homes.

However, you can make this task easier by being prepared from the very first visit. Once you have worked out the area you want to live in, the type of care you need and how much you can afford, start your research into suitable homes.

“ It’s a good idea to have a checklist. You think of all sorts of questions after you’ve been, but when you are actually there you don’t think to ask them. Then you wish you’d thought to say so and so.



Go to **independentage.org/care-home-checklist** to download our checklist.

Get a list of care homes

This could be from:

- the council
- a hospital (if you’re moving to a care home after a hospital stay)
- care regulation organisations (see **page 29**)
- an online directory like **carehome.co.uk**.

5. Do your research

Read care regulation reports

Care regulation organisations inspect and review all care homes. Their inspectors usually visit unannounced, talk to staff and residents, and check systems and processes. While each organisation uses different frameworks and rating systems, they all check that homes are safe, caring, well staffed, well led and responsive to people's needs.

If care homes need to improve, the care regulator tells them what changes have to be made and gives them a deadline for improvement.

Other places to look

You might be able to get personal recommendations. These can be a useful guide, but care home choice is personal and what is suitable for one person may not work for another. Many care homes will also have their own websites.

Make a shortlist

Make a list of a few preferred homes that you would like to visit or contact for more details. You might want to check if they have spaces available at this point.



6. Visiting a care home

Take a checklist with you and don't be afraid to ask lots of questions.

6. Visiting a care home

Before your visit

It's a good idea to contact your chosen care homes in advance, particularly if you haven't been able to find out answers to practical questions, such as what their visiting hours are. You can also ask them for a brochure. As well as looking at the information they send, you can consider the speed and quality of their replies and their willingness to supply information. These could be good indicators of the attitude of the care home.

Planning your visit

A brochure is no substitute for a visit. If you can, try to look round several care homes, as you'll probably get more of an idea of what you're looking for after you've seen a few.



Go to **independentage.org/care-home-checklist** to download our checklist to get you started.

Trial stays are a good idea – many care homes offer them. If you're choosing a home for someone else, you might want to pay an initial visit on your own, and then take them with you for a second visit or arrange a trial stay if it seems promising.

Some people worry that they may not get an accurate picture of a care home when they visit. You could consider dropping in unannounced for a snapshot of what life there is like. Or you could pay an arranged visit first and then go back unannounced.

“ I went to one place in particular that was awful. That made me think, right, when I go to the next one I've got loads of boxes I want to tick.

6. Visiting a care home

What to consider on your visit

It's a good idea to go prepared with a list of questions and a checklist. Include your personal preferences and key things that the experts say a good care home should have – see **chapter 3**. Even if you think your chosen care homes already tick these boxes, make sure this is really the case when you look around.

There are other things that will only become apparent once you're actually in the care home. Try to spend long enough there to get an idea of what life is like for the residents and observe how staff respond to them. Here are a few things you might want to think about.

Atmosphere

Does this feel like a place where you could live? Consider how clean and well kept it is, whether there are any unpleasant smells, whether you like the layout of the building and individual rooms, and how welcoming the staff are.

Some of this will be very personal – what feels like home to one person might not to someone else. This is especially important to bear in mind if you're choosing for someone else.

Residents

Consider whether the residents seem to be well looked after. Do they have clean clothes on? Are staff engaging with them or are they being left alone? Does it seem like they have the same sort of needs as you? Do you think you could socialise with them? If possible, try to speak to the residents about what they think of life in this care home.

Respecting your culture

Care home residents can come from a variety of cultures and backgrounds, and it's important that care homes are respectful of everyone. Are people of different religions accepted and welcomed? Are people of different nationalities able to celebrate holidays and traditions? Are varying dietary requirements taken into consideration?

“ I must say, in this particular care home, they were good. If one of the residents had spilt something, the staff were very quick. ‘Come on, let’s change that top.’ That I picked up on. That was very good.

6. Visiting a care home

Rooms

Are the rooms a suitable size? Are they bright and airy, and are they a comfortable temperature? Do you like their appearance? How much privacy will you have? Ask how much, if any, of your own furniture you'll be able to bring with you.

Activities

Are there any activities going on that you can observe? If so, do people seem to be enjoying them and are residents able to choose whether or not they take part? Is there a weekly activities plan, or an activities coordinator on site?

“ When we went and looked, there was a guy there playing the guitar. He was getting people up dancing and involved and they loved it. There weren't many residents sitting in their chairs and not taking part.

Facilities and services

Are there plenty of toilets within easy reach? Is there a quiet lounge as well as one with a TV, so you can read or chat if you'd prefer that? Is access considered throughout the home, as well as in the garden? Are there any steps that could be inaccessible? Are hearing or vision impairments considered?

Staff

Do the staff seem to be fully engaged with the residents and what they're doing? Do you feel heard and understood? Are there staff who speak the same language as you?

Do there seem to be enough staff – are residents having to wait to be helped to eat or to go to the toilet, or are they usually helped immediately? Do the staff seem happy to work there? Do they work well with each other?

Your contract and fees

Before signing a contract with a care home, check it carefully. Check:

- what is included in the fees and what costs extra
- how often the fees are likely to increase and what the increases will be based on
- the price you've been quoted is fair.

6. Visiting a care home

Other details to consider include notice periods, complaints procedures and what would happen if you were unable to pay your fees. If you have concerns, talk to the care home.

You may also want to get legal advice. You can find legal specialists through the Law Society (in England and Wales use **020 7320 5650**, solicitors.lawsociety.org.uk; in Scotland use **0131 226 7411**, lawscot.org.uk). Or, contact Civil Legal Advice (**0345 345 4 345**, gov.uk/civil-legal-advice), they can also tell you whether you would qualify for legal aid.

If the council is paying some of your care home fees

If the council is paying some of your care home fees, the council should sign a contract with the care home. You should still be given a copy of the contract or the terms and conditions – and if you have any concerns, speak to the council.

Checklist

Get a care needs assessment and a financial assessment.

Work out how much you can afford to pay.

Choose a preferred area.

Get a list of available care homes offering the type of care you need.

Think about what matters to you – things that are essential, and things that are desirable.

Read inspection reports and other expert opinions.

Ask friends and family for recommendations.

Make a shortlist.

Contact your shortlisted care homes for more information.

Get a copy of our checklist

Is this home right for me? from
independentage.org/care-home-checklist.

Visit your shortlisted care homes on prearranged and unannounced visits.

Arrange a trial stay.

Check the contract.



Ivy's story

Our adviser, Poppy, says: "Ivy rang about her husband. He was an active and independent 86-year-old, but had had a number of falls and was in hospital. She'd been told he would need to move to a care home and was anxious about what to do next. All she had was a list of homes in the area.

"I advised Ivy to get a copy of her husband's care needs assessment so she could check his chosen home could meet his needs. We considered what else might be important to her husband. She told me he wanted to stay near family, and that he was a keen gardener. I explained that some homes offer gardening groups to residents, which they hadn't realised.

"Ivy said that our call had taken some of the fear out of the process. She felt clearer about where to start and much more confident about the questions to ask. Now that she realised her husband could have some control over his choice of home, she planned to speak to him about what he wanted, to make sure they made the best decision for him."

“ Ivy said that our call had taken some of the fear out of the process.

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to arrange to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



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