

Factsheet

Arranging home care

This factsheet explains how to find and pay for home care services and what to expect from them. It also explains what to do if you're not happy with the service you receive.



Call free on **0800 319 6789**
Visit **independentage.org**

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email us at advice@independentage.org.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your Will.

For more information, visit independentage.org or call us on **0800 319 6789**.

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

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1. What is home care?

Home care is care you receive at home from a paid care worker. A home care service can support you with lots of things so you can keep living independently at home – for example, you can get help with:

- eating and drinking
- bathing and personal hygiene
- getting in and out of bed
- getting dressed and undressed
- taking medication
- doing your weekly shopping
- going out – for example, to a lunch club.

Many organisations, individuals and charities provide home care services. You can arrange them yourself, or you may be able to get services through your local council – see [chapter 2](#).

What are home care agencies?

Home care agencies employ care workers and arrange for them to visit you to provide care services. They can be run as a private company or as a charity.

Some local councils still provide home care services directly themselves, but many now commission home care agencies to provide services for them. If you get home care services from the NHS, this could also be through an agency.

What you might get

If you get home care arranged by your council (see [chapter 2](#)), the number of visits you have will depend on your individual needs. It may be just an hour or two a week, several hours a day or occasionally live-in care. You might get home care for a short period of time, only when you need it, or for a longer time.

If you're arranging care yourself, it'll still depend on your needs, but you'll have more choice and control over your care. You can arrange services through an agency or by employing care workers directly, though you'll then have responsibilities as an employer – see [chapters 4](#) and [5](#).

Registered home care agencies

All home care agencies must register with a care regulator. Care regulators inspect all home care agencies and will only register agencies that meet its minimum standards. See [chapter 4](#) for more information.

Some agencies may also join the United Kingdom Home Care Association ([020 8661 8188](tel:02086618188), homecareassociation.org.uk). The Home Care Association is a professional membership association for organisations that provide home care and nursing care to people in their own homes.

The Home Care Association requires their members to provide a high standard of care. All members agree to follow its code of practice, which sets out requirements for:

- standards of care
- the rights of those getting care
- staffing
- organisational management.

See the full code of practice at homecareassociation.org.uk/find-care/code-of-practice.html.



Good to know

Some home care agencies also provide nursing care to people in their own homes. Nursing care is carried out, planned or supervised by a registered nurse.

Your GP can also arrange NHS community nursing services, such as district nurses, if you need them.

2. Do you need home care?

If you're finding it difficult to manage at home and think you need some help, it's best to start by contacting your local council to ask for a care needs assessment ([gov.uk/find-local-council](https://www.gov.uk/find-local-council)).

What is a care needs assessment?

A care needs assessment works out what your care needs are. It looks at how you manage everyday activities, such as:

- washing and dressing
- cooking
- household tasks
- getting out and about.

The assessor will consider whether or not your support needs meet the eligibility criteria for help from the council. If they do, the council will usually look at your finances to work out what you may have to pay towards your care. If you don't qualify for help, the council may direct you to other organisations for support.

For more information about the care needs assessment, see our factsheet [First steps in getting help with your care needs](#).



Good to know

You can have someone with you at your assessment to help you explain what your needs are. If you want a friend or relative to be with you, let your council know when you're making the arrangements.

If you'd find it very difficult to be involved in your assessment and you don't have anyone to help you, the council may provide an independent advocate. The advocate can help you to express your views and make sure your opinions and wishes are heard. For more information, see our factsheet [Helping you get your voice heard: Independent Advocacy](#).

Aids and adaptations

You may want to ask for the occupational therapy team to be involved in your care needs assessment. They look at any difficulties you might have getting around your home or doing certain tasks. They might recommend equipment or an adaptation to make life easier.

In England, if you're assessed as needing any aids, or minor adaptations that cost up to £1,000 each to make, you must be given them for free. In Wales, there are some minor adaptations that you may qualify to get for free – contact your local council to find out more. Visit gov.uk/find-local-council, or call the Local Government Association (020 7664 3000) to get your council's phone number.

In England and Wales, you may qualify for a Disabled Facilities Grant to help with the cost of larger adaptations. See our factsheet [Adapting your home to stay independent](#) to find out more.

For information on getting help with paying for adaptations in Scotland, visit Gov.scot (gov.scot/publications/funding-adaptations-home-guide-homeowners).

After your assessment

Whether or not you qualify for support, you should be given a copy of your care needs assessment. Ask if you don't get one.

If you don't qualify, the council should give you information and advice on how to reduce your needs or stop them getting worse.

If you do qualify for support, you'll have a financial assessment – see [chapter 3](#). The council should also work with you to create a care and support plan. This sets out things like:

- how your care needs will be met
- who will be involved
- how it'll be paid for.

Read our factsheet [First steps in getting help with your care needs](#) for more on the care planning process.



Good to know

Even if you're paying for your own care (self-funding), the council should arrange your care if you want them to and ask them. Depending on where you live, they may charge you a fee for doing this.

In England, if you're self-funding, lack the mental capacity to arrange your care and there's no one who can make arrangements for you, the council must help and must not charge you a fee. Mental capacity is being able to make and communicate your own decisions when they need to be made. See our factsheet [Managing my affairs if I become ill](#) to find out more.

3. Paying for home care

There are different rules around paying for care depending on where you live – for example, many personal and nursing care services in Scotland are free, while in England and Wales they may not be.

Wherever you live, you may get some support from your local council or from benefits, or you may have to pay for some or all of the cost of your home care services yourself.

Financial assessments from the council

If you're assessed as needing services that have a charge, the council will carry out a financial assessment. This is to decide how much you need to contribute towards the cost of your care and support.

Your local council will look at your income and your total capital, such as savings, investments or property. They will then decide how much you can afford to contribute towards your care, based on your financial situation.

For more information, see our factsheet [**Getting a financial assessment for care at home**](#).

If the council is going to pay something towards your care, they should tell you how much they will contribute. You have the right to be involved in deciding how to spend this money, including what care services it will help pay for.

Direct payments are one way of receiving this money towards your care. You receive a payment from your council into your bank account – or sometimes on to a pre-paid card, if this would suit you. You then use this payment to arrange the care and support you need, as agreed in your care plan. For more information, see our factsheet [**Direct payments**](#).



Good to know

The council should publish information about their charging policy and give you a written record of your financial assessment. If you think you've been charged too much, you may wish to challenge that decision – see [chapter 8](#).

Getting a benefits check

You may be able to get disability benefits such as Personal Independence Payment (PIP) or Attendance Allowance (AA). These benefits are given to people who need regular supervision or help with their personal care. PIP also covers mobility needs. Your finances aren't tested for these benefits – an award is based only on your care needs.

- If you're under State Pension age, you can apply for PIP ([0800 917 2222](tel:08009172222), gov.uk/pip).
- If you've reached State Pension age, you can apply for AA ([0800 731 0122](tel:08007310122), gov.uk/attendance-allowance).
- If you're already receiving Disability Living Allowance (DLA), you cannot make a claim for PIP or AA.



Good to know

In Scotland, PIP is changing to a different benefit called Adult Disability Payment. This change started in June 2022 and will take until 2024 to finish the move. For more information, see mygov.scot/adult-disability-payment.

In the council's financial assessment, these benefits can be counted as part of your income (apart from the mobility component of PIP and DLA) – see our factsheet [Getting a financial assessment for care at home](#). You could use any money left over to pay for extra services.

For more information about these benefits, see our factsheets on disability benefits:

- **Disability benefits: Attendance Allowance**
- **Disability benefits: Personal Independence Payment and Disability Living Allowance.**

You can also call our Helpline on **0800 319 6789** to arrange a free benefits check.

Paying for your own care

If you don't qualify for financial support from the council, you'll need to pay for your care costs in full. There are lots of different ways to fund home care, so it's usually a good idea to get independent financial advice. You can find an adviser through:

- the Society of Later Life Advisers (**0333 202 0454**, [societyoflaterlifeadvisers.co.uk](https://www.societyoflaterlifeadvisers.co.uk))
- Unbiased (**0800 023 6868**, [unbiased.co.uk](https://www.unbiased.co.uk)).

It's also worth checking if you're entitled to any benefits, such as PIP or AA.

For more information on ways to fund your own care, see our guide [Paying for your care](#).

4. Finding and choosing home care – using a home care agency

Home care can be arranged through an agency or you can employ a care worker directly, so it's important to think about what will work for you.

Home care agencies provide care workers who come to your home at agreed times to help you with agreed tasks. You can arrange your care through a home care agency whether or not you're getting support from the council.

How to find local agencies

- Your council's adult social services department should provide information about home care agencies in your area. They may have a directory of local services on their website. Find contact details for your local council in the phone book or at [gov.uk/find-local-council](https://www.gov.uk/find-local-council).
- In England, you can try searching for home care services on the NHS website (nhs.uk/service-search/other-services/Homecare/LocationSearch/1833).
- You can contact a care regulator for a list of home care agencies in your area. They inspect care services and can provide you with the latest inspection report for a home care agency. There are different organisations in charge of regulating care services, depending on where you live:
 - in England, contact the Care Quality Commission (CQC) (**03000 616 161**, [cqc.org.uk/care-services](https://www.cqc.org.uk/care-services))
 - in Scotland, contact the Care Inspectorate (**0345 600 9527**, careinspectorate.com/index.php/care-services)
 - in Wales, contact the Care Inspectorate Wales (**0300 790 0126**, careinspectorate.wales/find-care-service).

The Home Care Association also has a database of member home care agencies (**020 8661 8188**, homecareassociation.org.uk/find-care/homecare-directory.html). Members must agree to certain quality standards.

What to check about the care agency

If you're arranging your own care, there are several points to consider when choosing a home care agency.

All home care agencies must produce a statement when they apply to a care regulator to be registered. This statement explains:

- the aims and objectives of the agency
- the type of services they provide
- who the service is for
- how to contact the agency.

Depending on where you live, care agencies will also often provide information about their services once they register with a care regulator. This should include:

- how they'll provide care that considers your individual needs and preferences
- how they deliver care services after the initial referral
- their key contract terms and conditions
- their working hours
- care fees and payment methods
- their insurance cover
- how they make sure the care they provide is safe
- how to make complaints
- how to contact social services and other relevant care agencies.

You can find a care regulator's latest inspection report and ratings for each home care service provider on their website or by calling them.

Check they have the right policies and procedures

All good home care agencies should have policies and procedures that:

- minimise the risk of any accident to you or their staff
- protect you from abuse, neglect and self-harm
- set out how staff handle your money, if they buy things or pay bills on your behalf.



Good to know

In England, the CQC has a booklet about what to expect from a good home care agency. Download it from [cqc.org.uk/help-advice/what-expect-good-care-services/what-can-you-expect-good-home-care-agency](https://www.cqc.org.uk/help-advice/what-expect-good-care-services/what-can-you-expect-good-home-care-agency) or call them on **0300 323 0200** to order a copy.

The National Institute for Health and Care Excellence (NICE) has a list of six 'quality statements', which can also give you an idea of how your home care should be provided ([nice.org.uk/guidance/qs123/chapter/list-of-quality-statements](https://www.nice.org.uk/guidance/qs123/chapter/list-of-quality-statements)).

Check their staff have Disclosure and Barring Service checks

When considering home care agencies, it's a good idea to make sure they get a Disclosure and Barring Service (DBS) check for any care worker they employ. The basic check will show if the care worker has a past criminal record or certain police cautions. You can find out more about DBS checks at:

- the DBS helpline for England and Wales (**0300 0200 190**, [gov.uk/disclosure-barring-service-check](https://www.gov.uk/disclosure-barring-service-check))
- mygov.scot for Scotland (mygov.scot/organisations/disclosure-scotland).

5. Finding and choosing home care – employing care workers directly

You may want to employ a care worker directly, rather than going through an agency. This can give you more choice and control over who cares for you and what they do. You'll also have legal responsibilities as an employer, so many people find it simpler to arrange care workers through an agency.

For more information about the differences between employing a care worker directly and going through an agency, contact the Home Care Association (**020 8661 8188**, homecareassociation.org.uk).

Finding a care worker

A local disability organisation or independent living centre may be able to help you find a reliable care worker, if you want to employ someone yourself. Ask your local council about organisations in your area.

There are also other places to find care workers:

- in England and Wales, contact Scope (**0808 800 3333**, scope.org.uk) for details of local organisations
- in Scotland, contact the Scottish Personal Assistant Employers Network (SPAEN) (**01698 250280**, spaen.co.uk).

Unless you've been recommended a care worker, you'll need to advertise for and interview candidates. When advertising, be clear about all the tasks you want them to do. You may also want to ask for certain skills or qualifications – for example, you may need someone who can drive or someone with a nursing qualification.

Think in advance about what you want to ask them. Once you've found a possible candidate, ask them for references from previous employers and identification, such as a passport or visa, to prove they can work in the UK.



Good to know

A registered home care agency must not introduce or provide care workers if you'll be employing them directly instead of through the agency.

Your responsibilities

As a new employer, you have to:

- register as an employer (**0300 200 3211**, gov.uk/register-employer)
- get employer's liability insurance (gov.uk/employers-liability-insurance) and public liability insurance
- check your care worker has the right to work in the UK (**0300 123 5434**, gov.uk/check-job-applicant-right-to-work)
- make sure your care worker has an up-to-date DBS check – this is a criminal record check (DBS helpline **0300 0200 190**, gov.uk/disclosure-barring-service-check/arranging-checks-as-an-employer)
- decide how much to pay your care worker. If your care worker is under 25, you have to pay them at least the National Minimum Wage. If they are 25 or over, you have to pay them at least the National Living Wage. See gov.uk/national-minimum-wage-rates to see current rates, or contact Acas for more information (**0300 123 1100**, gov.uk/pay-and-work-rights)
- if your care worker lives with you, possibly count the accommodation you provide towards their pay. See gov.uk/national-minimum-wage-accommodation or call the Acas helpline (**0300 123 1100**) for more information

- check whether you'll be responsible for deducting tax and National Insurance contributions. A payroll company will be able to help you with wages and deductions for a fee. Local disability organisations should be able to help you find payroll services. Disability Rights UK has a free helpline, which is open Tuesdays and Thursdays from 9.30am to 1.30pm ([0300 995 0404](tel:03009950404), disabilityrightsuk.org)
- check whether you need to enrol your care worker into a workplace pension scheme. Call the Pensions Regulator on [0345 600 1011](tel:03456001011) or visit gov.uk/workplace-pensions-employers
- send details of the job, including terms and conditions, in writing to your care worker. If you're employing them for more than one month, you'll need to provide them with a written statement of employment within two months of the employment start date (gov.uk/employment-contracts-and-conditions/written-statement-of-employment-particulars).

You'll also need to consider health and safety responsibilities, working hours and time off, holiday pay and sick pay.



To do

Get support to become an employer from Acas ([0300 123 1100](tel:03001231100), acas.org.uk). This includes advice on payroll, recruitment and health and safety.



Good to know

If you're employing someone with your direct payments, there are direct payment support services that can make it easier for you to manage. They could offer payroll services that would handle wages, tax and National Insurance for you. Contact your local council for details of local organisations (gov.uk/find-local-council, [020 7664 3000](tel:02076643000)).

See our factsheet [Direct payments](#) for more information.

6. Questions to ask a home care agency

Here are some questions you may wish to ask when choosing a home care agency.

Meeting my needs

- Can you provide the care I need and meet my personal preferences?
- How will you choose the most suitable care worker for my needs?
- Have your care workers cared for someone with similar needs to mine?
- What sort of training do your care workers receive before they start work and during their employment?
- What proportion of your care workers and managers have a recognised qualification in health and social care, or management?
- Will I have the same care worker? What happens if my regular care worker is sick or on holiday?

Finances and payment

- Are there any hidden extras in the prices you quote? Prices normally include National Insurance contributions, travel expenses and any VAT.
- If I'm paying for all my care myself, do you have a standard contract I can read before signing my particular contract?
- If the council is paying towards my care, can I see a copy of the contract they've signed with the agency?
- What charges, if any, will I be expected to pay? Is there a minimum charge? Which services are charged as extras?
- What payment methods are available – for example, cheque or direct debit?

Communication and paperwork

- Is your organisation insured to protect my safety and interests?
- How can I contact your agency during the day, outside office hours and in an emergency?
- Can I see a copy of your cancellation policy?
- How much notice do you need if my needs or circumstances change – for example, if I need to go into hospital?

7. When you've chosen a home care agency

Home care agency assessments

A home care agency must carry out its own assessment of your care needs and produce a care plan with you, even if you have a care needs assessment and care and support plan from the council.

The agency's care plan must match with the council's assessment and your care and support plan, and meet your eligible needs.

You're likely to be asked about things like:

- what tasks you have difficulties with
- whether your family, friends or neighbours are involved in caring for you
- your sight and hearing, and if you have problems communicating
- how you prefer to communicate – for example, in any other languages or sign language, or by phone, email or face to face
- if you have problems with your continence
- if you have mobility problems or need disability equipment
- if you find it difficult getting into or out of your home
- if you have any mental health problems
- if you need help taking medication
- if you're safe living at home, including if you're at risk of falls
- any dietary requirements and preferences you may have
- your social interests, and any religious and cultural needs you may have.

You should also be given the opportunity to ask questions.



To do

Make a list of things you want to know before you meet the home care agency's assessor. You may also want to ask a family member or carer who understands your needs to be there when you have your assessment.

If you feel you may need independent support at the agency assessment, you could consider getting an independent advocate – see our factsheet [Helping you get your voice heard: Independent Advocacy](#).

What to expect from your chosen home care agency

The agency must meet certain standards to stay registered with the care regulator organisation. This means that you should be able to expect certain standards of care – for example, the agency should:

- involve you in decisions relating to your care
- treat you with dignity and respect
- properly respect your privacy
- properly manage any medicines you take
- have procedures in place to keep you safe from abuse.

What to expect from home care workers

These standards should be reflected in the way care staff treat you – for example, they should:

- knock or ring the doorbell, and announce their arrival before entering your home
- bring an identity card
- know where your keys are kept if they're not in your home

- have written and signed agreements to show who keeps a set of keys to your home, or has a key-safe access code
- know what action to take if your keys are lost or stolen
- keep any entry codes to your house or building confidential
- know what to do if they can't get into your home
- secure doors and windows
- know what to do if you've had an accident.

Timesheets

Some home care staff may have timesheets to record the amount of time they have spent helping you. If you're asked to sign a timesheet, you should:

- check the care worker has recorded the length of the visit correctly
- wait until they've finished before signing their timesheet.

It may seem easier to sign the timesheet in advance, but you may then be charged for a service you did not receive – and it would be hard to prove otherwise.

Alternatives to timesheets

Many home care agencies use an electronic monitoring system to record when care staff enter and leave your home. This lets them easily track whether care workers are spending the right amount of time with you, without the need for timesheets.

The care worker usually needs to call a dedicated phone line and enter a code to show that they have arrived, and then to do the same when they leave. The care worker may ask to use your phone to do this – but you will not be charged for the calls because they use Freephone numbers.

Paying the home care agency

A home care agency should be able to provide a clear price list for its services. This should state what is included in the basic charge and what you'll have to pay extra for. You should get an itemised invoice charging you for the amount of care you've received in the previous month.

8. What you can do if something goes wrong

If you're unhappy with the care you've received, start by raising your concerns informally. If your care is arranged or paid for by the council, talk with your social worker. If you made the arrangements and are paying all your care fees yourself, talk to the manager of the home care agency.

If this doesn't resolve the problem, there are two main ways of trying to resolve disagreements:

- making a complaint
- using a solicitor to pursue a legal case.

Complaints and legal cases

There's a time limit to both these options. It's important not to miss any deadlines, which:

- for England and Wales, is within 12 months of the problem arising
- for Scotland, is within six months of the problem arising.

It's usually better to start the complaint as soon as possible. Councils must then respond within a certain time frame, as set out in their complaints policy. If you're not happy with the result of your complaint, in England and Wales you may be able to ask your local ombudsman:

- in England, contact the Local Government and Social Care Ombudsman (**0300 061 0614**, lgo.org.uk)
- in Wales, contact the Public Services Ombudsman for Wales (**0300 790 0203**, ombudsman.wales).

In Scotland, there is a different process. For more information, visit careinspectorate.com.

If you decide to pursue a legal case, the time limit is much shorter. If it becomes necessary to start court proceedings, you're likely to need a judicial review. Judicial review proceedings must be started within three months of the date when there were first grounds for a legal challenge. A legal challenge can be expensive and time consuming, so it's often better to try alternative routes before considering a legal challenge.

If you decide to get legal advice, you may want to contact Civil Legal Advice (**0345 345 4345**, [gov.uk/civil-legal-advice](https://www.gov.uk/civil-legal-advice)) to find out whether you would qualify for legal aid. In Scotland, contact the Scottish Legal Aid Board (**0131 226 7061**, [slab.org.uk](https://www.slab.org.uk)).



To do

Remember to keep copies of any correspondence you send about your complaint for future reference. Make sure you keep a note of the dates that things have happened.

If you use direct payments or pay your own care fees

You may decide to move to a new care agency. Whether or not you do this, you can make a formal complaint to the agency. If you're not happy with the result of a complaint, you may be able to take it to the ombudsman. You can also consider using a solicitor to pursue a legal case.

If you decide you don't want to have a direct payment from the council anymore, the council will become responsible for arranging your care. This should trigger a review of your care and support plan, which will also give you a chance to explain what went wrong and why you don't want to use the care agency again.

For more information, read our factsheet [Complaints about social care services](#).



Remember

You have the right to be treated with respect. If you feel you're being mistreated, neglected or taken advantage of by care workers, it's important you speak out to stop it. Contact your local council's adult social care team. You don't have to be receiving care services from your council – anyone can contact them. Read our guide [Staying in control](#) to find out more.

9. Home care checklist

- ☐ Get a care needs assessment to work out what your needs are ([chapter 2](#)).
- ☐ If you qualify for support from the council, get a financial assessment to work out what you might have to pay for your care ([chapter 3](#)).
- ☐ If you qualify for financial help from the council, decide how you want to manage the money towards your care ([chapter 3](#)).
- ☐ Check if you qualify for Attendance Allowance or Personal Independence Payment ([chapter 3](#)).
- ☐ Choose whether you want to use a home care agency or employ someone directly ([chapters 4](#) and [5](#)).
- ☐ If you're employing someone directly, contact Acas for advice and support ([0300 123 1100](tel:03001231100), acas.org.uk) ([chapter 5](#)).
- ☐ If you decide to use a home care agency, get a list of local agencies from your council, the care regulator organisation for your area or the Home Care Association ([020 8661 8188](tel:02086618188), homecareassociation.org.uk) ([chapter 4](#)).
- ☐ Check the agency's policies and procedures and that they can meet your care needs – use the ideas in [chapters 6](#) and [7](#).
- ☐ Make sure the agency produces an individual care plan with you ([chapter 7](#)).
- ☐ Make sure you know who to talk to if you're unhappy with anything to do with your care ([chapter 8](#)).

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