

# HOW TO 09

## Care Homes

*This factsheet looks at the practical and financial support available for people thinking of moving into a care home. Please note that any organisations listed are included for information only and listing does not mean recommendation. This factsheet is part of How To...A Guide for Carers in Croydon. You can download the full series of factsheets from our website [www.carersinfo.org.uk](http://www.carersinfo.org.uk). You can also call us on 020 8649 9339, option 1 or visit the Carers Support Centre.*

### About care homes

**Care homes provide accommodation and care services for people who are unable to live independently. They usually offer full-board (provision of all meals), 24-hour care and opportunities to take part in leisure activities. Nursing homes provide a similar service to care homes, plus assistance from qualified nurses. Care homes can be run by private companies, councils or voluntary organisations. Some care homes can also provide specialist support, such as dementia care.**

### Deciding to move

Moving into a care home is a big decision. It is important to remember you are not letting the person down. In some circumstances, a care home may be the sensible and realistic option.

### Arranging the move

You can arrange moving into a care home privately or through Croydon Council. You may wish to arrange care via the local authority, even if the person you care for will be funding all of their care. This is because it may cause less upheaval if the person requires local authority funding in the future. Seek advice from one of the contacts in the Information and Advice section if you are unsure.

To arrange a care home via Croydon Council, you or the person you care for can contact the Croydon Council Adult Social Care Team (020 8726 6500) and ask for a Needs Assessment of the person you care for. During the Needs Assessment, a social worker or health professional will assess the support needs of the person you care for. If it is decided that a care home is appropriate, support will be given to help you choose the best option. As a carer, your needs and views should be taken

into consideration at this stage. If someone would like to move away from Croydon to be near family, this should be raised during the assessment and taken into account.

People are able to choose their care home, even if the council 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 will need to pay top-up fees.

If someone does not want to involve Croydon Council or is confident that they are funding their own care, they can contact care providers directly to arrange care. See the Information and Advice section for advice and support on choosing a care home.

### Paying for a care home

Croydon Council will carry out a financial assessment to determine how much someone will need to pay for their care. This can be a complex process, so it is advisable to seek specialist advice.

General guide to paying care home fees:

- Weekly income is greater than the weekly care home fees, or assets of more than £23,250 - you may be asked to pay the full costs.
- Weekly income is less than the weekly care home fees, or assets of less than £23,250 - you may be asked to contribute towards your costs.
- Assets less than £14,250 - you 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 resident may still have to pay for accommodation and care costs.

If a person is eligible for NHS Continuing Care, all care costs will be paid for by the NHS, including accommodation fees. This is available for people with a 'primary health need' who have substantial and ongoing care needs. Only a small minority of people in care homes receive NHS Continuing Healthcare, and the eligibility process can be complex. If you wish to apply, it is important to be well-prepared. See the organisations listed in the Information and Advice section for details.

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.

### Homeowners

If the person you care for owns their own home, it may be counted as capital in their financial assessment. There are some circumstances where the property could be disregarded, including:

- If their spouse, partner or civil partner still lives in the property.
- If their estranged or divorced partner lives in the property and is a single parent.
- 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 under 18 who is their dependant.
  - 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 be a live-in carer for the person 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 care assesses the person you care for as needing 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 the property is sold, whichever is the sooner. It is strongly advised to seek specialist advice to ensure you are making the best decisions in your circumstances.

### **Croydon Council 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 and advice**

### **Age UK**

0800 678 1174

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Information and advice on choosing and paying for a care home, including a *Care Home Checklist*.

### **Care Quality Commission (CQC)**

03000 616 161

[www.cqc.org.uk](http://www.cqc.org.uk)

All care homes must be registered with the CQC. You can search for care homes based on specialism, location, ratings and inspection reports.

### **The Cinnamon Trust**

01736 757 900

[www.cinnamon.org.uk](http://www.cinnamon.org.uk)

Supports older people and their pets, including arranging long-term care when someone moves into a care home.

### **Housing Care**

[www.housingcare.org](http://www.housingcare.org)

Specialist online directory of housing and care options for older people, including sheltered housing, supported living and residential care/nursing homes. The service is provided by Elderly Accommodation Counsel (EAC).

### **Independent Age**

0800 319 6789

[www.independentage.org](http://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.londoncaresdirectories.co.uk/location/croydon-care-directory](http://www.londoncaresdirectories.co.uk/location/croydon-care-directory)

Publishes the Croydon Care Directory, which gives details of private, voluntary and council 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](http://www.relres.org)

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

### **Whitgift Foundation**

020 8256 1596

[enquiries@whitgiftcare.co.uk](mailto:enquiries@whitgiftcare.co.uk)

[www.whitgiftcare.co.uk](http://www.whitgiftcare.co.uk)

Whitgift Care, run by the Whitgift Foundation, manages a range of care options for older people across its three care homes: The Whitgift Almshouses, Whitgift House and Wilhelmina House. Services include '1596 Club' day services, sheltered living, residential accommodation, nursing care and respite.

## **Complaints**

It can feel daunting to raise concerns about the care received in a care home. It may be helpful to remember that you have a right to expect certain standards of care and to raise concerns when something isn't right.

## **Stage one**

Complaints or concerns about care homes should initially be raised with the care home manager. If the issues cannot be 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.

If residential care has been arranged or is funded by Croydon Council, you can approach Croydon Council to resolve your complaint.

### **Complaint Resolution Team**

020 8726 6000

[www.croydon.gov.uk/democracy/feedback/complaints-procedure/acccomplaints](http://www.croydon.gov.uk/democracy/feedback/complaints-procedure/acccomplaints)

Complaints should be acknowledged within three working days and the council should advise how they will be handling the complaint and when to expect a response within ten working days. The council will then investigate the complaint. The person making the complaint can ask for an advocate to support them through the process. If no advocate is available, the complaints manager may be able to provide one.

## **Stage two**

### **Care Quality Commission (CQC)**

03000 616 161

[www.cqc.org.uk](http://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.

### **Local Government Ombudsman (LGO)**

0300 061 0614

[www.lgo.org.uk](http://www.lgo.org.uk)

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

# HOW TO 09

## **Care Homes**

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... A Guide for Carers in Croydon* factsheets are available at [www.carersinfo.org.uk](http://www.carersinfo.org.uk) to download, where they will be regularly updated.

January 2019

Written by Amy Deakin

Communications and Publications Officer at the Carers Information Service



Part of The Whitgift Foundation  
Registered charity 312612



**CROYDON** | Delivering  
[www.croydon.gov.uk](http://www.croydon.gov.uk) | for Croydon