



FirstStop

Advice for older people

# Choosing and Paying for a Care Home





# FirstStop

Advice for older people

***FirstStop Advice brings together, through one advice line 0800 377 7070 , and one website: [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk), some of UK's the most trusted and respected advice organisations with a particular focus on older people.***

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This guide is intended to be an introduction to choosing, living in and funding a care home and will help you, a relative or friend understand what to look out for at what can be a very difficult time for all concerned. The financial and legal information contained within this guide is based on our understanding of the law and state benefits and support at the time of publishing in April 2010.

The FirstStop Advice website contains a searchable database of care homes if you need help finding suitable accommodation in a particular locality. If you need to find out exactly what your, a relative or friends entitlements are to state financial support, or need advice on how best to arrange your finances to pay for care, then please call FirstStop Advice and talk to one of our many advisers who are there to help you.

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

0800 377 7070



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FirstStop

*There are around eight million people over the age of 65 in the UK and around 30% of them require some physical assistance from others to help with day-to-day activities.*

According to the Commission for Social Care Inspection at the end of March 2008, there were 18,541 care homes, run by private and voluntary organisations and councils, providing nearly 450,000 places to adults of all ages of which 146,000 were paying for these places privately.

Despite the large numbers of older people living in care homes very few seek advice. In a market study in 2005, the Office of Fair Trading (OFT) raised concerns about the lack of information available to people with long-term care needs. As a result, many older people do not claim all the state benefits they are entitled to or receive help in arranging their finances to pay for their care. This not only means they miss out on

funding, but may also risk using up their life savings possibly jeopardising their independence dignity and choice.

FirstStop Advice aims to combat this through this guide, our website and advice line, by providing expert advice to help you, a friend or relative make informed decisions about choosing a care home and to understand the complexities around paying for it.

FirstStop Advice has put together a panel of specialist financial advisers who can help you to understand your entitlements from the state and provide financial advice on care plans and other options available to you for meeting your care costs.

The FirstStop panel of financial advisers, who specialise in care funding all hold the advanced qualification required by the Financial Services Authority to provide this type of advice (the 'CF8' qualification). If you would like your local Care Fees Adviser to contact you, please

## Using this guide

complete and return the application form for advice to be found at the end of this guide or, call the advice line if you need help completing it. If there is anything in this

guide you do not fully understand or you need to talk about your situation, please feel free to call our advice line on: 0800 377 7070 or Email us at: [info@firststopcareadvice.org.uk](mailto:info@firststopcareadvice.org.uk)

*The type of care that is best for you will depend on your individual circumstances. You might need help because you have had a fall or a stroke or been in hospital, or it might be a result of gradual deterioration of your health and you can no longer live independently.*

To find out what sort of care you need, you can ask your local council social services department to assess your needs. This assessment is available regardless of your financial status and is recommended to help you obtain the most appropriate care and support.

### **DOMICILIARY CARE**

This guide is mainly about choosing and paying for accommodation in a care home, but you may be able to receive help in your home so you can continue living there.

*This could be:*

**home adaptations** or equipment to help you move around and

manage the kitchen or bathroom;

**home carers** visiting you to help with bathing and dressing;

**help with household** chores and shopping;

**delivering** ready-cooked meals;

**support** for carers; or

**nursing and health care**

provided by a district nurse (paid for by the NHS).

How much you will have to pay for home care will depend on the local council. Some councils apply the same means-testing rules as those for people in care homes, and others may be more generous. Each local authority should publish its eligibility conditions for home care and its' charging structure.

You may also be eligible for grants for home adaptations and there are some benefits you could claim that are not based on your finances like Disability Living Allowance or Attendance Allowance. There are, of course, private home-

## Types of care

care agencies that you can employ and your local Age Concern and Help the Aged or local authority could put you in touch with these. The amount you will have to pay to these agencies depends on where you live and what sort of care package you arrange. It is also possible to receive money from social services in the form of 'direct payments' to pay for care you arrange yourself rather than that provided by social services.

The FirstStop website contains detailed information about obtaining care and support to enable you to remain in your own home.

### **OTHER ALTERNATIVES TO CARE HOMES**

As well as home care you may want to consider the security of living in a housing scheme where you might have on-site support, including sheltered housing, very sheltered housing or extra care housing. These schemes are ideal for older people who want to lead inde-

pendent lives but enjoy the security of having someone around to call on. Normally, this sort of housing can be rented or bought. The FirstStop website has a searchable database to tell you all about the schemes available in your area and can provide you with a list of schemes that meet your requirements.

### **TYPES OF CARE HOMES**

Choosing the right care home to suit your personal needs is essential. You may just need personal care to help you with activities of daily living like washing, dressing, feeding, taking you to the toilet, helping you move around, or you may need nursing care or specialist mental-health care. Some homes provide for mixed dependency, so you don't have to move if your care needs change, or can provide for married couples or friends who want to stay together but have different needs.

*Care homes generally fall into one of three categories.*

## Types of care

**Private homes** are owned by private individuals or companies, and are normally run as a businesses charging fees for accommodation. The fees charged by independent care homes vary and may depend on the area, type of home or accommodation provided, for example, the size of room may affect the fee.

**Local authority homes** are run by the local authority's social services department. Quite a few local authorities no longer own care homes having sold them to trusts to provide the care. Local authority homes are usually purpose-built for disabled or older people and they are often quite large but sometimes divided into smaller residential groups so it doesn't feel like an institution.

**Voluntary homes** are run by charities or, occasionally, organisations related to particular trades, professions or religions. Eligibility for places in some of these homes may be limited.

### CARE HOME FEES

Care homes vary in cost, depending on the location and services provided. Fees may range from £350 per week to more than £1,000 per week for a home providing nursing care. You should also be aware that fees increase at least once a year, normally in April.

In recent years, fee increases have been considerably more than the rate of inflation.

For local authority owned homes, there will be a fixed maximum weekly charge for accommodation. The amount you pay will depend on your financial circumstances which the local authority will assess by taking into account your income and capital (savings). If this shows that you do not have to pay the full cost, the local authority will pay the rest so you will always be able to pay your weekly charge.

If you qualify for funding from the local authority but want to move into an independent

## Types of care

home that is more expensive than the amount they are prepared to pay, you would have to find someone else to pay the rest of the fees. This is called a third party top-up.

In Voluntary sector homes, the fees are sometimes based on the person's ability to pay, but generally, as with private homes, they can vary depending on the accommodation provided.

## Choosing the right care home for you

*FirstStop Advice will be able to give you a list of the care homes in your area, and the FirstStop website has a searchable database of care homes by local area for the whole of the UK to help you find care homes that meet your criteria.*

### CHOOSING A CARE HOME

The care home you choose may, of course, depend on your assessed needs, whether you need just personal care, nursing care or specialist care or, how much you can afford. But, having a list of care homes is of little help when what you need to know is, 'Which is the right one for me?' It might be worth talking to your local Age Concern or any other organisation for elderly people that might have a local knowledge to get a feel about which might be the best care homes to look at.

When you select a care home from the FirstStop database you can also download a copy of the care home's inspection

report from the Care Quality Commission (CQC) which regulates care homes to make sure they meet specific national standards. Similarly, the inspection reports for Wales are from the Care Standards Inspectorate for Wales, and for Scotland from the regional offices of the Scottish Commission for Regulation of Care. These reports may help you decide which homes to look at. The contact details for the above are listed at the end of this guide.

Once you have a shortlist of homes, it's important to visit them to get a feel of what they are really like. Talk to their residents and staff or any visiting relatives. It may be a good idea to drop in unexpectedly to get a feel of the atmosphere, how well people are cared for and what activities they can take part in. Or, drop in at meal times to get an idea of the quality of food you can expect. Care homes will vary depending

## Choosing the right care home for you

on size, price and their management. You should also ask to see a copy of their contract so that you know what sort of commitment you are making if you moved in.

Below is a list of some of the things to consider when choosing a care home.

### THE AREA

*You may want to stay close to your present home, relatives and friends or Doctor. If, however, you are considering moving to a new area, you need to consider the following.*

**Do you want** to live in the area you have been used to?

**Is the home** in a place where relatives and friends can visit you easily?

**Will you be able** to keep your GP when you move?

**Is there easy access** to public transport?

**Will you be close** to local facilities, which are important

to you, for example, a church, post office or shops?

**What public leisure** facilities would you want to use?

**Are the surroundings** too noisy or too quiet?

### THE HOME

*If the home has a brochure, take it and read it. Ask for a copy of any contract, including terms and conditions of living in the home. Is it run by the local authority or owned independently?*

### THE ROOM

*Your room will become your own private place so you may want to consider the following.*

**Will you have** your own room?

**What is the view** from the room?

**Can you keep** your personal belongings, some of your own special pieces of furniture or a pet in your room?

**Is there an aerial** socket for your own television?

## Choosing the right care home for you

**Can you have** your own phone with a separate number?

### THE FACILITIES

*Consider what facilities the home needs to offer and the type of care you need.*

**Is the accommodation** on the ground floor or is there a lift if you need it?

**Does a minister,** hairdresser, chiropodist, library and so on visit the home regularly?

**Can you manage** any steps in or around the home?

**Are there smoking** and non-smoking areas? Is smoking allowed in your room?

**What are the arrangements** for laundry and dry-cleaning?

**Is there more than** one lounge, so that you can be quiet if you feel like it?

**Are there lifts,** bath-aids or other equipment to help you?

**Is there a garden** and can residents use it?

**Is there a facility** to keep valuables securely?

**Are your personal** belongings covered by insurance?

**Are you disabled** or do you have special medical needs?

**What is included** in your room, does it have an en suite bathroom?

**Does the home** provide facilities for you to follow your interests or hobbies?

**What shared areas** are there?

**Can you use** a phone in private? Does the phone have an amplifier on it if you have hearing difficulties?

### MENUS

*Look at some sample menus. It is important that you have a good balanced diet chosen from foods you enjoy.*

**Is the food** interesting and varied?

**Is there a choice** of menus?

**Do you like** the quality of the food?

## Choosing the right care home for you

**Do you have** a special diet to be catered for?

**Can you have** meals in your room if you wish?

**Can you offer** visiting friends or relatives refreshments?

### ATMOSPHERE

*Try to assess how you would feel in the home.*

**Do you like** the staff and would you feel comfortable with the other residents?

**Try to meet** them and discuss the home.

### RESTRICTIONS

*Does the home have rules for residents? What are they and could you live with them?*

*These may include:-*

**Set times for** going to bed and getting up, or having a bath.

**Visitors may be** allowed only at certain times or not in your own room.

**Are there enough** staff on duty? Do they respect residents' privacy?

**Can you drink** alcohol in shared areas or in your own room?

### THE COST

*Can you afford the fees? Be clear of what is included, for example, the cost of any personal hygiene or medical needs and personal laundry.*

Remember if you are paying your fees from limited savings, they may not last forever.

**If you are initially paying for your care yourself (self-funding your care) but there is a possibility that you might need local authority financial support in the future, would a social services' assessment of your care needs place you in the care home you are choosing? And if so, would the care home continue to provide for you at the rate your local authority is prepared to pay if this is less than they normally charge?**

## Choosing the right care home for you

### Making the move

Once you have chosen your care home and organised your affairs you will be ready to move in, but remember your comfort and happiness is the

most important thing. Perhaps give yourself a trial period in your new environment and delay selling your own home until you are certain that you have made the right choice.

*When you move into a care home, you should fully understand what the state will provide and how much you will have to pay. Here we try to answer some of the most commonly asked questions.*

### **Who qualifies for help from the local authority?**

If you have been assessed as needing a place in a care home and your capital is below the limit of £23,250, you should be entitled to financial support from your local council.

*Capital includes the value of your previous home unless it's lived in by:*

#### **your partner;**

**a relative** who is aged over 60 or unable to look after themselves;

**a child** under 16 who you support; or

**a separated partner** who is a single parent.

If you have capital below £14,250, you will be entitled to maximum

support. You will still have to contribute your income except for £22.30 per week for personal expenses. If you have capital between £14,250 and £23,250, you will also pay a capital tariff of £1 a week for each £250 between these two figures.

If your capital is below the limit of £23,250 you should ask the local authority's social services department to assess your needs and, assuming you qualify, to give you a list of the care homes they recommend and are prepared to pay for. Local authorities set a standard rate for the amount they are prepared to pay for different types of care.

### **If the local authority is paying, do I have a choice of care home?**

Yes and it can even be in a different county. The home you choose must be suitable for your assessed needs, meet any terms and conditions set by the authority, and not cost any more

## Funding your care

than they would usually pay for someone with your needs.

### **What if the home costs more than the local authority is prepared to pay for?**

Many homes charge more than the local authority's standard rate, but the local authority will allow someone else to top up the fees as long as they can show that they can afford it over the long-term. This could be a relative or friend, a charity or sometimes an ex-employer's benevolent fund. You are not allowed to top up the fees yourself from capital below £23,250.

### **My capital is over £23,250 because I own my own home. Will social services help with the fees while I am selling it?**

If, apart from your property, your other capital is below £23,250, the local authority will help with the costs during the first 12 weeks of permanent care. You will have to be assessed as needing a care

home place to qualify for this funding. After 12 weeks, any financial help they provide will be charged against the value of your home and recovered from the proceeds of the sale.

### **Do I have to sell my property?**

No, social services can lend you the money to pay for your care charged against the value of your property. However, they may limit how much they will pay to their standard rate, meaning you might have to find someone to pay anything above this amount. You should also consider that by not selling your property it could be treated as capital by the Department of Work and Pensions benefits agency and could have a negative effect on means tested benefit entitlement.

### **Do I have to pay Council Tax on an empty property?**

If you move into a care home and your property is left empty, you will not have to pay Council Tax.

### **What if I give away my home or savings?**

If the local authority believes that you gave away your assets to avoid paying for care, they can treat you as still owning the asset, calling it 'notional capital'. They would refuse to meet any care costs and expect you to pay until the value of the gift had reduced to the financial limit for their assistance. There is no time limit as to how far back the local authority can go to identify a gift. If it was within six months of being assessed as needing care, section 21 of the Health and Social Services and Social Security Adjudications Act 1983 gives the local authority power to recover the cost of care from the person or people who you gave the assets to.

Giving away your home is not recommended and can be risky. Consider the complications that could arise if the property was taken into account if the person you gave it to became divorced, insolvent or failed to meet

repayments if they mortgaged it. And, your choice of care home may be restricted if you relied on local authority funding.

### **My partner needs care, how does this affect me?**

Social services should only assess the financial circumstances of the member of a couple who needs the care. If your partner remains living in your home it should not be taken into account. If you are married or are civil partners 50% of any private pension your partner in care receives can be disregarded and paid to help support you. The council also has the discretion to apply this rule to couples who are not married nor are civil partners.

The local authority will take into account 50% of joint savings, so it is better to have separate single accounts with the care costs being paid from the account of the person in the care home. That way, only their capital is being used to meet the care costs.

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### **Is there any financial help I can claim that is not based on my financial circumstances?**

If you are paying for your own care, Attendance Allowance is a non-taxable allowance paid weekly at the lower rate of £47.80 for people needing care during the day or night, and at a higher rate of £71.40 for people needing care during the day and night. Also, whether your stay is temporary or permanent, if you receive nursing care in a care home you may be entitled to an NHS Nursing Care Contribution towards nursing costs amounting to £108.70 per week.

### **When will the NHS pay for all of my care?**

If your care needs are mainly health-care needs, you may be entitled to fully funded National Health Service (NHS) care in a nursing home. Assessments to determine eligibility to NHS Continuing Care are carried out by NHS health practitioners.

This assessment is conducted in accordance with the National Framework for Continuing Care used by all PCTs in partnership with their local authorities. It sets out the principles and processes for establishing primary health need and eligibility to NHS Continuing Care.

If at the moment you are not eligible for NHS Continuing Care, remember that depending on your condition, your health might get worse and your care needs might change. If this is the case you can ask for a review to find out if you are eligible for full NHS funding at any time.

### **What happens if I move into a care home independently and run out of money?**

Once your capital reduces to £23,250, you can get help from the local council. However, if the home costs more than the local authority usually pays and won't reduce its fees, you could be in the difficult situation of either finding someone to pay

the rest, or having to move to cheaper accommodation which, at this stage of your life, could affect your health and well being. If you think you may run out of money, you should arrange to have an assessment from your local social services department before moving into the care home to make sure they will help you if and when needed. You should also ask the care home owner if you can continue to stay in the care home at social services funding rates if this is necessary.

### **What can I do to avoid this situation?**

There are ways of meeting care costs for as long as you need care while using up only part of your capital. Do not try to do it alone - get advice. As part of FirstStop Advice, NHFA specialise in this, and through their advisers will make sure you fully understand what benefits you are entitled to and the options available to meet the care costs while as far as possible

allowing you to protect your capital and savings. We look at some of the financial planning options in the next chapter.

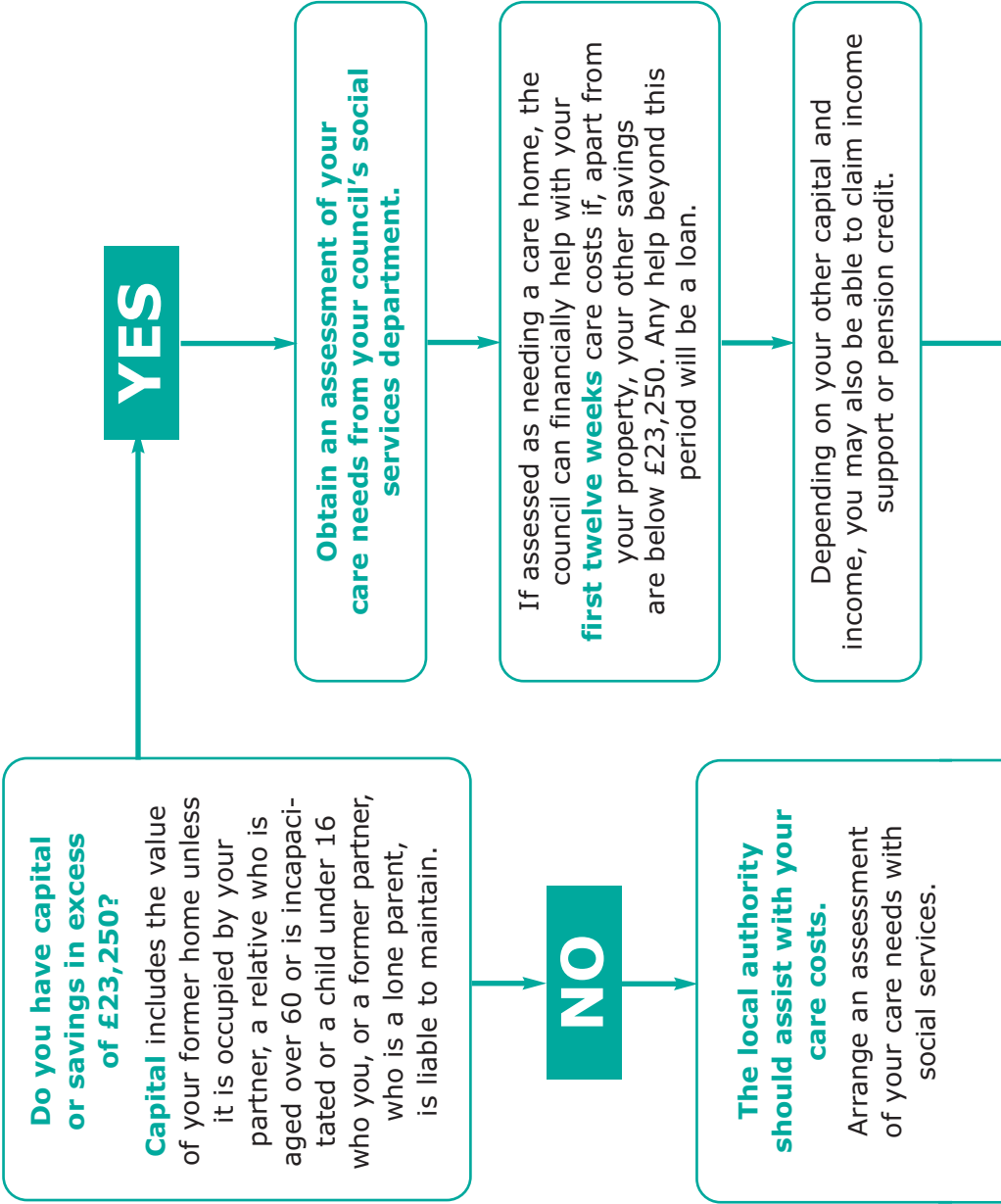
### **Where can I go for answers to other questions I have about my own circumstances?**

The rules covering the funding of long-term care in the UK are made up of many laws, regulations and guidance dating back to 1948, so we cannot cover every situation in this guide. If you have any questions about care please contact FirstStop Advice through the contact points below.

The information above applies to England and is intended for guidance only. The rules, regulations and benefits change regularly and there are differences between England, Scotland, Wales and Northern Ireland.

To receive up-to-date information about meeting your care needs please call FirstStop Advice on 0800 377 7070 .

# Funding your care



**The local authority should assist with your care costs.**

Arrange an assessment of your care needs with social services.

**You should be able to choose which care home you prefer subject to it meeting your assessed needs and being within the price that social services is prepared to pay.**

If you wish to live in more expensive accommodation you must find a third party to top-up the council funding, you are not allowed to do this yourself from capital below £23,250.

Seek independent advice. If your property is not on the market it could be treated as capital and adversely effect your entitlement to means tested welfare benefits.

Claim **Attendance Allowance**. This is a non-means tested benefit that pays £71.40 per week if you need care day and night or £47.80 if you need care by day or night.

If you are moving into a nursing home claim the **NHS Nursing Care Contribution** – Paid direct to the home at the rate of £108.70 per week. *These rates apply to England only. Wales, Northern Ireland and Scotland pay different amounts.*

Make sure you claim what you can and your chosen care is affordable over the long term –  
Seek specialist advice call:  
**FirstStop Advice 0800 377 7070**  
**[www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)**

*A specialist care fees adviser can help take some of the worry out of paying for care by helping you consider the most suitable financial plans to meet your care costs, looking at what local and health authority support and state benefits you are entitled to, tax efficiency and by providing guidance on any legal arrangements you may need.*

### **SPECIALIST CARE FEES ADVISERS**

Due to the complicated and sensitive nature of paying for long-term care, we recommend that you get specialist financial advice if you find yourself in this situation.

Following a period of investigation and consultation, the Financial Services Authority (FSA) concluded that financial advisers advising people on paying for long-term care could make mistakes with serious financial consequences. Following this, the FSA issued new standards

aimed at making sure that regulations are tightened regarding those who need care.

Any financial adviser who wants to advise clients on paying for long-term care must have passed the relevant examination and achieved the CF8 qualification to understand how the long-term care rules, regulations and state benefits fit in with financial advice. The main aim when advising on someone's finances to pay for care is to make sure they are receiving all the benefits they are entitled to and to help them arrange their finances so that they can live independently and where possible, also preserve as much of their capital for the inheritance they may want to leave.

*If you are already talking to a financial adviser about long-term care, please ask to see their CF8 certificate. If they do not have it, they should not be advising you about paying for long-term care.*

## **FINANCIAL PRODUCTS FOR MEETING CARE COSTS**

Ideal financial products are those that can provide a regular income and are flexible enough to meet any future changes in care needs. For example, fee increases or the extra cost involved if care needs increase. Financial products vary according to people's age, health, required income and the financial risk a family is prepared to take. As interest rates remain very low, leaving money in banks or building societies is rarely a suitable option for meeting care costs.

One alternative is a 'care fee payment plan' specially designed to pay for care for people who need it now. The plan converts capital into income to provide guaranteed monthly payments, normally increasing by 5% each year, to cover all, or part, of the care costs for as long as you need care. There are also plans that offer, for a lower cost, a benefit that is paid after

a deferred period of between two and five years. Care fee payment plans offer a higher level of income and more tax advantages than can usually be provided by traditional investments or annuities. In principle, for a capital sum, they provide increasing payments for as long as care is needed, covering the difference between income and initial care costs. Unlike usual life assurance or health insurance, the more health problems you have the lower the cost. While limiting the cost of care at the start, these plans can offer the reassurance of an increasing income to pay the care costs, as long as care is needed, whether or not there are any changes to the economy, interest rates or stock markets.

There are risks to capital because once you have bought the plan, unless some capital protection has been purchased for an extra cost, no capital will be returned to your Estate when you die. So, families must

## FirstStop Financial Advice

consider the possible short-term loss of capital against peace of mind and longer-term benefits if their relatives survive in care. The main financial benefit to the person receiving care will depend on how long they live. The security these plans offer gives the reassurance and peace of mind that, by providing a rising level of income, care costs could be met for life. In many circumstances, the care plan would only need part of the available capital, which would limit the cost of care to the cost of the plan and release any remaining capital to be invested as a possible inheritance, which many older people want to leave.

When considering these plans, families must consider how many payments to the care home will have to be made to arrive at the point when the cost of buying the plan has been returned.

**Example of how a care plan works** – Mrs Smith is 80. She suffered a stroke which means she needs nursing home care.

She has capital from selling her home of £175,000, and a state pension, private pension and Attendance Allowance adding up to £175 a week (£758 a month). The care home she chose charged fees of £550 a week (£2,383 a month). This left a monthly shortfall of £1,625 to be met from her capital.

A care fees payment plan provides £1,625 a month rising by 5% a year for life, and could cost about £80,000. Her remaining capital of £95,000 would be invested mainly for growth.

*This case study is an example only. The cost of a care plan will depend on individual circumstances and could be more or less than this illustration shows. In the above case study the person chose a care plan. Although it is often the case that people can live for many years whilst receiving good quality care it can also be the case that death can occur sooner than expected in which case the capital used to purchase*

*the care plan could be lost to the Estate. Care plans are just one option for meeting care costs and families must weigh up the peace of mind factor of knowing that a regular income is going to be received for as long as care is needed and potentially capping the cost of care against the risk that the purchase price of the plan could be lost to the Estate on premature death unless capital protection is purchased.*

*Past performance is not a reliable indicator of future returns. The value of investments can fall as well as rise and may fall below the amount originally invested.*

Other financial products can be suitable for meeting care costs. Ideally, they should carry little or no risk and be able to achieve greater returns than you would expect from leaving money in a bank or building society account. The essential consideration must be the effect on capital while meeting care costs over what could well be a long term.

If it becomes clear that because of paying care fees your capital could be reduced so much that you would need to get funding from your council, you should discuss your situation immediately with the care provider and social services.

### FirstStop Financial Advice

FirstStop Advice has selected a panel of Care Fees Advisers, who specialise in care funding. They can help you fully understand your entitlements from the state and provide financial advice on care plans and other options available for meeting your care costs.

**If you would like your local Care Fees Adviser to contact you, please complete the form at the back of this guide and send it to the address given or you can complete and submit a form on line at [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk) or, please call the advice line on 0800 377 7070 if you need help completing it.**

*Having made the decision and moved into a care home, you may have mixed emotions. Many older people may feel relieved to be entering a secure and caring environment, particularly if they have had a period of struggling to cope with living at home. Other people, although pleased not to be a burden to their family any more, may feel anxious or abandoned.*

It is important and not difficult to understand that some people are likely to feel confused by these emotions. Perhaps the most common feelings are the loss of independence, and the fear of losing the right to have a choice over their daily life and risks. You may be worried about feeling lonely, particularly if leaving a loved one at home, or feel that you may be breaking links with a previous life, or losing cherished possessions. Moving into a care home is a big step to take and can take a lot of getting used to.

Hopefully the research you carried out before you chose the home meant you made the best choice, but if you have any concerns then it's important to talk to somebody about any aspect of the care or accommodation that concerns you. You should speak to the care home manager or person in charge first.

Some people find it easier for their visitors to raise issues about any possible problem areas because, living in a pretty close environment, they are worried that any complaints they make could be held against them. This certainly shouldn't be the case but it is an understandable fear.

If you have a serious complaint that has not been sorted out put your concerns in writing and ask for a reply within 10 working days. Care homes must have a complaints procedure, and you can ask for a copy if you plan to make a formal complaint.

Some care homes have residents' committees or the Relatives and Residents' Association would be a good organisation to talk to. This charity was set up to support people living in care homes and their relatives and as well as having a help line, has local groups in some areas which you may want to join. *(see the useful contacts).*

## **AND FINALLY**

If you are taking your first step towards considering your own, a relative's or friend's situation and would like to speak to an adviser from FirstStop Advice please do not hesitate to do so by calling 0800 377 7070. The advice line is open Monday to Friday from 9am to 5pm.

**If you would like advice from a Care Fees Adviser please complete the application form at the end of this guide or, you can apply on-line at [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)**

## Useful Contacts

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

They regulate health and adult social care services in England, whether they're provided by the NHS, local authorities, private companies or voluntary organisations. It also protects the rights of people detained under the Mental Health Act.

03000 616161 enquiries@cqc.org.uk  
www.cqc.org.uk

### **Care Standards Inspectorate for Wales**

029 2047 8600 www.wales.gov.uk

### **Scottish Commission for the Regulation of Care**

0845 60 30 890 www.carecommission.com.uk

### **Carers UK**

A charity, which specialises in advising carers.  
0808 808 7777 www.carersonline.org.uk

### **The Pension Service**

A government department, which handles state pensions and benefits for older people. It is willing to make home visits.  
0845 6060 265 www.thepensionservice.gov.uk

### **Relatives and Residents Association**

A charity which advises and supports older people in homes as well as their families.  
020 7359 8136 www.relres.org

Please send this form when completed to: FirstStop Advice,  
c/o EAC, 3rd Floor, 89 Albert Embankment, London, SE1 7TP



# Care Fees Advice Application

(Private and Confidential)

## 1. Applicant's details (the person needing care)

Full Name (including title) .....

Address.....

.....

..... Postcode .....

Email .....

Telephone, Day..... Evening .....

Marital Status .....

Self

Partner

Date of birth (dd/mm/yy) .....

Health (good/average/poor) .....

### Name and address to whom correspondence should be sent if different

Relationship to applicant .....

Full Name (including title) .....

Address .....

.....

..... Postcode .....

Email .....

Telephone, Day..... Evening .....





**For your  
Notes**

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

0800 377 7070

Housing  
Advice

Care  
Advice

Finance  
Advice

Rights  
Advice

**FirstStop Advice** is provided jointly by some of UK's the most trusted and respected advice organisations with a particular focus on older people.

Our service is supported financially by the **Big Lottery Fund** and the **Communities and Local Government** Department.



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**Visit us online at:** [www.firststopadvice.org.uk](http://www.firststopadvice.org.uk)

**Call the advice line:** 0800 377 7070

Open Mon–Fri, 9am–5pm

*Calls may be monitored or recorded.*