

*The Brief*  
**CARE HOME  
GUIDE**

**Including: a summary of how to  
pay for care in a care home and  
contacts for further information**



Counsel and Care

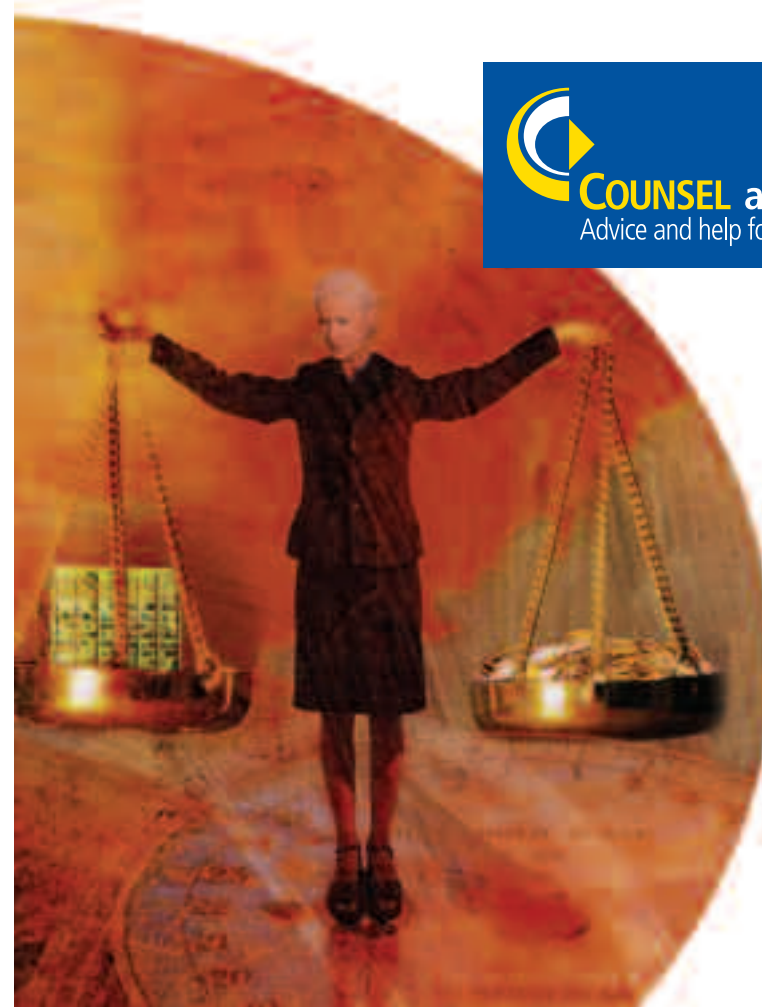
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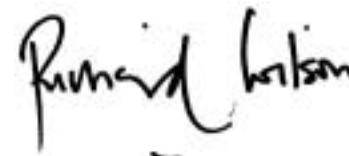
## Current Allowances

If you are reading this booklet **after March 2005**, please call Counsel and Care's Advice Line for updated benefits, allowances and savings thresholds on 0845 300 7585. You can download these figures, and the longer version of this guide from Counsel and Care's website (see Section 6). Your council can also supply updated figures.

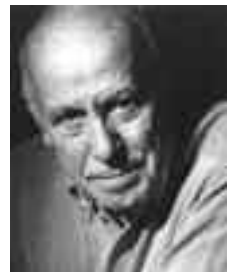
I am told finding and funding a care home place in the UK is like making your way through the proverbial labyrinth. It is hardly easy to choose a care home when you're not sure what you can afford - and you won't know what you can afford until you've had a look at the rules about what income, benefits and assets are taken into account.

Once you have moved to your care home, I'm afraid the questions carry on. You'll soon be asking: What standards can I expect? How much privacy can I demand? What if my care needs increase or the home closes down?

I think this guide answers all these questions and more in clear and understandable terms. A particularly helpful feature is the way it separates out information for people who will have council help in funding their care home place and those who will be paying for themselves. Its companion, *The Complete Care Home Guide*, also available free of charge from Counsel and Care, is able to go into greater detail on the financial side, and what to do if you are not satisfied at any stage in the process. Some of you will no doubt be inspired to read further, but others may prefer to pick up a phone and pursue your enquiries with the aid of one of the advice services listed at the back. Whichever your choice, I hope you will find this guide useful, and never forget that your human and civil rights are the same wherever you live.



Richard Wilson



# The Brief Care Home Guide for older people and other adults

This guide has been funded by a Section 64 grant from the Department of Health and is a result of collaborative work between Counsel and Care, specialists in the Department of Health and the voluntary, private and statutory sectors.

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## The purpose of the guide

We intend this guide to be of use to a wide range of people, including friends, relatives and professionals advising someone who needs help with their care.

In particular, this guide is addressed to people who are considering care in a care home - either for themselves, or for someone they advise. A care home can be either a residential care home or a nursing care home.

In these pages you will find the essentials of what is involved in moving into and living in a care home in England and Wales. It provides only basic information on the situation in Scotland and excludes Northern Ireland. For further information contact Age Concern Scotland or Northern Ireland, details at the end of this guide.

As this is a complex subject, this booklet has not been able to cover every area in detail.

**The Complete Care Home Guide** aims to answer the most commonly asked questions about choosing a care home, paying for a care home, living in a care home and how to make a complaint. It is available free of charge from Counsel and Care (details at the end of this guide).

Most of the information given here applies to all readers. Where details apply only to people who are supported by the council, they are presented in grey boxes; while details that apply only to people who are paying for themselves are shown in bordered boxes.



## Making a decision about care

If you think you need help with your everyday living you can ask your council to assess your care needs. You need to contact the Social Services Department of your local council and ask for a Needs Assessment. You are entitled to an assessment no matter how much money you have and whether or not you can afford to pay for any services.

It is essential to have a Needs Assessment if you think you may need financial support from the council; and advisable even if you are paying for all or part of your care yourself. A Needs Assessment must take place before any Financial Assessment is made of your ability to pay for your care.

The purpose of the assessment is to look at your needs, what support you already have in place, and what services can be provided in order to help you live as independent and full a life as possible.

If you think you need to go into a care home, you should have what is called a "comprehensive assessment". This should include an assessment of your psychological and social needs, and any cultural and religious needs you may have.

### What alternatives are there to going into a care home?

Even if you are assessed as needing care in a care home, you may be able to find a way to stay at home, if that is your preference. There is a range of care and support that can be offered to help you to remain in your own home. As well as adaptations and services delivered to your home, you may want to think about other housing alternatives - for example, specialised or sheltered housing. The advice organisations listed at the back of this guide can help you to explore these options.

You may also find useful the **Directory of Housing Advice and Information Services for Older People**, which can be obtained free of charge from Help the Aged (details at the back of this guide).

#### What if I am in hospital?

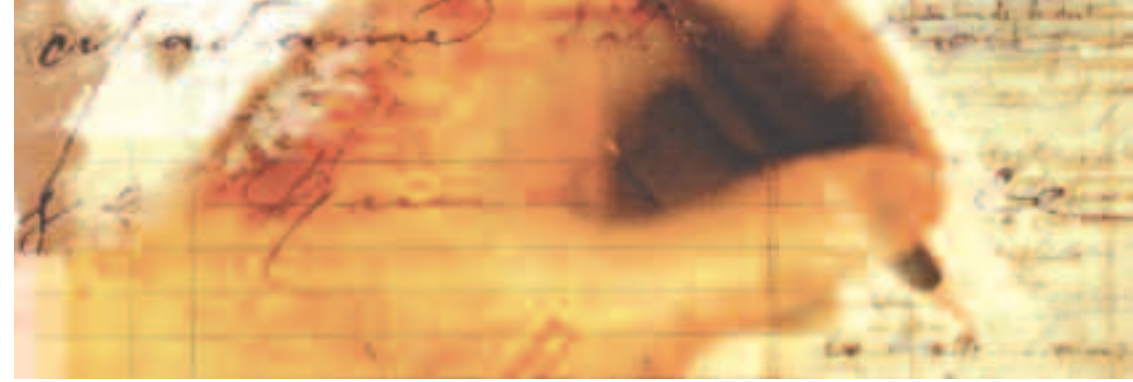
Following hospital treatment, before discharge you may have important decisions to make concerning your care. If there is uncertainty about how your care needs will change as you recover, it is a good idea to delay a permanent move to a care home. It may be that you will be able to live with support in your own home after a period of recuperation. Whether you are supported by the council or paying your own fees, you are entitled to a period of "intermediate care" free of charge (see page 20).

#### What services do I have a right to?

After the Needs Assessment, and the Financial Assessment that follows it (see page 22), the council must decide whether or not it will provide or arrange services for you. The amount of help available varies between different councils.

*If you are paying for and arranging your care yourself, the council should give you a copy of your Needs Assessment.*

*If the council are paying for, or arranging, your care, they should give you a copy of your **Care Plan** which sets out the results of the Needs Assessment and any services to be provided. It should include the reasons for providing services to you and a review date (see also Section 5, "Your care"). You should only sign the Plan if you are in agreement with it. The council should be able to provide your Care Plan in large print, on tape or computer disk, or in another language if that would be more helpful to you.*



If the council decide that you need care in a care home, and you agree with this, they must make the arrangements for you. Even if you have enough money to pay for care in a care home, the council must still make the arrangements if you are not able to do so yourself and there is no-one willing to arrange it on your behalf.

The remainder of this guide gives information and advice on what happens when you have decided that your needs can best be met by going into a care home.

## Choosing a care home

*What rights do I have to choose a care home?*

After it has been decided you should move into a care home, you need to begin the process of finding the right care home for you.

It is always a good idea for you, or someone acting on your behalf, to visit some care homes to see whether you think you will be comfortable living there.

When visiting a care home you may not have a lot of time to decide if it is suitable, so it can be helpful to prepare the questions you want to ask before you get there.

*If you are able to pay the fees yourself, you can choose any home within your budget, but the home will only accept you if they are able to care for someone with your level of needs.*

*If your money is likely to run down, make sure the placement is based on the council's assessment of your needs (see page 27).*

*If you are not able to pay for the whole cost of the care home fees yourself, the council will tell you the weekly amount that they will normally pay for your assessed needs. They should also give you information on care homes in their area which will meet your assessed care needs.*

*If the council is contributing towards the cost of your home, you still have the right to choose any home you like in England and Wales, as long as the council agrees it meets four key points:*

- ***it is suitable for your care needs***
- ***there is a place available*** (but see page 14)
- ***the council and the owner of the home can agree a contract to ensure that you are properly cared for***
- ***the cost is not more than the council will normally pay for someone with your assessed needs.***

*The council should help you to find a home which meets your assessed needs and where you do not need a supplementary (top-up) payment from a third party, as explained in the following section.*

The Elderly Accommodation Counsel has lists of care homes by local area for the whole of the UK (details at the end of this guide).

The Commission for Social Care Inspection (CSCI) regulates care homes, ensuring that they maintain specified national standards. They can provide a list of care homes in your local area, if you live in England. They also keep copies of the latest inspection reports for all care homes in England ([www.csci.org.uk](http://www.csci.org.uk)). For lists of care homes and inspection reports in Wales, contact the Care Standards Inspectorate for Wales ([www.csiwreport.wales.gov.uk](http://www.csiwreport.wales.gov.uk)). Reports on care homes in Scotland can be obtained from the regional offices of the Scottish Commission for Regulation of Care ([www.carecommission.com](http://www.carecommission.com)). It can be helpful to obtain a copy of the latest reports for the homes you are considering. If you do not have access to the internet, directory enquiries will give you the telephone numbers of these agencies.

### What if the home I choose is too expensive for the council?

If there are no other care home places in the local area at the price the council would normally pay for someone with your assessed needs, they should be prepared to increase the amount they will pay for your care. You, or a relative, should not be asked for a supplementary ("top-up") fee.

It might also arise that:

- the care home you choose is more expensive than the council will normally pay for your assessed needs;
- but they are able to suggest an alternative place at the level they normally pay.

In this case, if you still want to go to the home you have chosen, you may have to turn to a third party such as a family member or friend to make up the difference. This is called a third-party top-up. Even if you have some savings, you should

not be asked to make up the difference yourself if you are financially supported by the council, as the contribution you are already making is based on a full and proper assessment of what you can afford to pay.

The council will normally want to make sure that your third party can continue to pay the top-up fee for the foreseeable future. If, however, there comes a point when the third party can no longer afford the top-up, you can ask the council if they will make up the shortfall. They may ask to re-assess your needs. You should be aware that if there is a less expensive home available that meets your needs, the council may have to ask you to move there.

**What if the home I choose does not have a place available?**

Whether you are paying your own fees or need support from the council, you should be able to choose a temporary care home that meets your psychological and social as well as your physical and health care needs, as set out in your Needs Assessment.

**What if I am in hospital ?**

Once your treatment is completed, you will not want to stay in the hospital indefinitely, and the hospital will be looking for you to move on as soon as you are able. If your care needs have increased while you are in hospital, you should remember that moving to a care home may be only one of a number of options (see page 4).

*If you do wish to go directly into a care home from hospital, and your fees will be paid by the council, you still have the right to choose which care home you go to. In England and Wales, the council should not delay arranging services more than three days after it has been decided with you that you are ready to leave hospital. If a place in the care home that you choose is not available, they will make arrangements for you to go into another care home while waiting for it to become free. The council must not put you under pressure to go into a (temporary or permanent) care home that does not meet your needs.*

*If you wish to move to a care home from hospital and are paying your own fees, you should not be put under pressure to move before you have proper arrangements in place. You are well advised to obtain a Needs Assessment from the council before you choose a care home, as explained on page 3.*

If your assessed needs are high enough that you are advised to move directly from hospital to a care home, you should make sure that you look into your eligibility for full NHS continuing care funding (see page 21).

### Will there be a contract for my stay in a care home?

*If you are paying the fees yourself, you should agree a contract with the care home.*

*If the council is contributing towards your care home fees, there should be a written contract between the council and the care home that sets out the services and facilities the care home will provide for you.*

Either way, the contract should include:

- the care and services covered by the fee
- fees payable and by whom (you, the council, the NHS, relative or another)
- additional services to be paid for over and above those included in the fees (see also the paragraph opposite)
- how often the fees might rise and the basis of any rises
- what fees are payable if you have to stay in hospital while you are living in the care home

- your rights and obligations, and the rights and obligations of the care home provider, and what happens if these are not adhered to
- terms and conditions of your occupancy, including what period of notice should be given by you or the care home owner
- any restrictions (for example, about smoking or pets)
- any permissions that may affect you (for example, if other tenants are permitted to smoke or have pets)
- the complaints procedure.

As well as the items listed in the contract, homes may charge you for extra services such as outings, hairdressing and leisure activities. This is allowed as long as none of the services are already itemised in the contract or are helping to meet needs that have already been paid for. You should not have to pay any extra charge for items that are already included in your Care Plan or Needs Assessment.



## Paying for a care home

### Who pays for my care home fees?

Living in a care home is expensive and most people will have to pay towards the fees.

Many factors affect how much you will have to contribute, including your savings, assets, income and who you share your property with, if you are a home owner.

This section gives you information to help you decide if you are likely to be:

- a "supported client" – that is, you will be helped with the fees by the council
- a "self-funder" – that is, you will be paying the fees yourself
- "fully funded" – that is, you are among the small number of people eligible to have your fees paid in full by the NHS or another body (see next section).

There are different rules for supported clients and self-funders. These rules, (and how to complain if they are not met), are explained in more detail in **The Complete Care Home Guide** (obtainable free of charge from Counsel and Care - details at the end of this guide).

### Who does and doesn't have to pay for the cost of living in a care home?

Only people who come into one of the groups listed below are "fully funded" – in other words, they do not have to pay anything towards the cost of their care home fees. You fall into this category if:

1. you receive **intermediate care** – a short stay in a nursing or residential home for rehabilitation or recuperation. Intermediate care is normally free up to six weeks in England and Wales, but will often last for only one or two weeks.

2. you are paid for by the NHS **under continuing health care** – you may qualify for continuing NHS health care if you need regular care by specialist health staff, for example, because your condition is especially complicated or your need for specialist health care is frequent and unpredictable. If you think you may qualify, you should get an assessment before you leave hospital and be told about your right to appeal.
3. you are a **war pensioner**, who qualifies for help from the Veterans Agency (formerly the War Pensions Agency). A very small number of people can receive funding under the War Pensions Scheme which should, in most cases, meet the full costs of the home providing nursing care services.

4. you are provided with care following a compulsory stay in hospital for mental health treatment under certain sections of the Mental Health Act (this is called **Section 117 Aftercare**). If you have ever been sectioned under the Mental Health Act, you should ask about receiving Section 117 Aftercare.

#### How is my contribution to the fees decided?

If there is any doubt about your ability to pay your care home fees in the short or long term, you should have a Financial Assessment. A Financial Assessment should only take place after a Needs Assessment has been completed. A social worker or an officer who specialises in Financial Assessments may do it and they are there to help you and guide you through the process. You should not be afraid to ask questions on anything that you are not sure about.

You may have a member of your family present, or anyone else you would like to help you, if you prefer.

The person completing the Financial Assessment will need to see a statement of any pension or benefits you receive, details of any private pension, building society books, bank statements and details of stocks, shares and any other investments that you may have. You will also be asked about any rent, council tax, water rates and insurance that you may be paying for. It would be useful if you gathered this information together before the visit.

You will be asked to sign the form used to collect the information and you will be given details of your expected contribution to the fees and how this has been worked out.

If you do not wish to disclose your financial information, you will be asked to sign a declaration agreeing to pay the full fee.

#### How is my charge worked out?

Your charge is worked out using rules set by the government and explained in the Charging for Residential Accommodation Guide (CRAG). These rules are reviewed every year and are changed from time to time. Updates are provided by your local council, the advice agencies listed at the end of this guide, and as a supplement included in **The Complete Care Home Guide**.

There are a number of types of income that are not counted or a part of which is not counted when assessing what you can pay (see page 29, "What income is taken into account?"). The person who is carrying out your Financial Assessment will be able to tell you whether any of your income will be ignored.

If your income is less than the care home fee, a simple way of looking at how your charge is worked out is:

All of your **relevant** income  
MINUS the Personal Expenses Allowance  
(£18.10 in England, £18.40 in Wales  
at 2004/5 rates)  
EQUALS the charge.

**Is any of my care home fee paid for by the NHS?**  
Unless you are eligible for full NHS continuing health care (see page 21, point 2), the NHS only contributes to your fees if you receive nursing care from a registered nurse in your care home. This is known as a Registered Nursing Care Contribution (RNCC).

Your local Primary Care Trust will arrange for a registered nurse to assess your nursing needs and place you in one of a choice of RNCC bands (which are different for England, Wales, Scotland

and Northern Ireland and change every year). The amount is paid direct to the care home, who should reduce their fees by the amount you are awarded. The Nursing Care fee should be set out separately in the care home's contract with you, if you are self-funding; and in the home's contract with the council if you are a supported client.

#### What if I have savings?

If you have savings and capital **above** a certain limit you will be a "self-funder" and will be expected to pay the full fees of the home. The limit for April 2004/5 is **£20,000**. If you are reading this booklet after March 2005, see the inside front cover of this booklet for advice on how to obtain the updated figures.

If you have savings and capital above the limit and think you are likely to fall into the category of "self-funder", you are strongly advised to seek the advice of an Independent Financial Adviser (IFA) about the best way of funding your care.

IFA Promotion can provide a list of IFAs for your local area (their details are given at the end of this guide).

If you are paying for your care home place but have only a modest amount of capital, your savings are likely to run down to below the current savings threshold while you are living in the care home (£20,000 at 2004/5 rates). You should try to contact your council three months in advance of this happening and you should never have to dip into your savings to pay your care home fee after you have reached the threshold. If you think your savings will run down while you are in the care home, you are well advised to base your choice of care home on the council's assessment of your needs and the amount they would normally pay for someone with your assessed needs.

### What if I own my home?

The value of your home is ignored for the first 12 weeks that you live in a care home. After that period, unless it is ignored permanently for the reasons explained below, the value of your home is taken into account in calculating your contribution to your care home fees. The value of your own home is always ignored if your stay in the care home is temporary. It will also be ignored if one of the following people is still living there:

- your husband or wife, or a partner who lived with you as if you were married
- a close relative who is 60 or over, or incapacitated (this could be a son or daughter with a physical or learning disability, for example)
- a close relative who is under 16 and whom you are legally liable to support
- your ex-husband, wife or partner, if he or she is a lone parent.

The council also have discretion to ignore the value of your home in other circumstances, for example, if your former carer lives there.

### What income is taken into account?

*If you are entitled to help from the council towards the fees of the care home, you will have to contribute **most** of your income, including your state retirement pension and any benefits you get. You will be left with a Personal Expenses Allowance of £18.10 per week in England and £18.40 in Wales at 2004/5 rates.*

*A few types of income are not counted when calculating your contribution, including the Christmas bonus, the mobility component of the Disability Living Allowance, some or part of any war pensions and some charitable payments. Attendance Allowance and the care component of Disability Living Allowance will usually stop after you have been in the care home for four weeks, (or sooner if you have been in hospital) if the council are helping you with the cost. The council will make up the difference in the care home fee.*

If you are not eligible for council support because, although you have no eligible savings or assets, you have a high income from a pension or annuity, you will be expected to pay for the care home fee from your income. As long as you have at least an amount equivalent to the current personal expenses allowance remaining to you after you have paid the fee, you will not be eligible for council support.

The situation is different if you have been sharing your home with a husband or wife. The council will ignore half of your occupational or private pension as long as you use at least half of it to support your husband or wife who still lives at home. The same rule applies if you have income from a retirement annuity contract. The rule applies to married couples, but if you are not married you can ask the council to use their discretion to allow you to use some of your income to support your partner at home.

This could affect the Income Support or Pension Credit that your partner may get and the council will advise you whether it is a good idea. You may also wish to seek independent financial advice (see pages 26/7).

You may ask for a larger Personal Expenses Allowance if your spouse or partner at home is unable to pay the bills from their own income when you move into the home.

*If you are paying the full fees of the care home, or if you will be repaying the council because you have a property which was taken into account in calculating your contribution, you can carry on claiming Attendance Allowance and Disability Living Allowance (Care Component).*

### What if I give away any of my capital or savings?

If you deliberately give away all or part of your property or savings, or spend the money on expensive possessions, holidays or gifts, the council may still take that property or savings into account if they think you are trying to avoid paying your proper contribution. They can treat you as if you still have the capital and can reduce the financial help they give you.

The council must look at your reasons for giving the capital away and when you gave it away. Even if you gave away capital a long time ago, they will look very carefully at the timing and reasons in order to determine if the main reason was to avoid paying a care home fee. They have to provide the care they have assessed you as needing, but will recover the cost through the courts if necessary.



## Living in a care home

### Your independence

Once you are living in a care home, there will be further important matters for you to think about. In particular, you still have the right to exercise choice and control over your life – for example, how you spend your time, what you eat and the time you get up or go to bed.

In the care home, you should be supported to do as much as you can do and want to do. Staff should do all that they can to help you to be as independent as possible, for as long as possible, even where that means that some tasks take longer when you do them rather than having them done for you.

### Your home

The Commission for Social Care Inspection in England and the equivalent bodies for Wales and Scotland (see page 11) check that the care home meets good physical, and other, standards. This will include the number and location of toilets, ramps, lifts and grab rails, and special facilities for those who are hard of hearing or have impaired eyesight. There should be separate spaces for those who wish to smoke, and of course, those who do not.

It is important that where you live, both inside and outside the home, is safe and well-looked after and somewhere that you will feel comfortable and safe.

You may choose a care home because it can meet your religious needs. There are homes which are run by religious organisations or have an on-site place of worship.

### Your care

When you move into a care home, the care home staff should work to the council's assessment of your needs or Care Plan, if one exists. As explained in Section 2 you have a right to a Needs Assessment by the council no matter how much money you may have and this is strongly advised.

Whether or not you have a council assessment, once you have taken up residence the care home staff should work with you to make a care plan specific to your life in the care home. It should set out your needs and what you want to achieve in the future and should be agreed and signed by you and the date recorded. This plan could involve your family or friends but only if that is what you want. The plan should be updated regularly to make sure that your changing needs are being looked after.

*If the council is paying for your care, they must, at least once a year, carry out a review of your needs and how the care home is meeting them.*

### Your room

Most people who live in care homes have their own private room. If you are supported by the council in paying for your care home place, you may be asked to share your room. The council are not allowed to insist that you share a room. If you do share, it should only be because you and the other resident choose to, and you should never be asked to share with more than one other person.

You should be able to invite visitors into your room and the home should be able to make arrangements for the person you choose, such as a spouse, partner or friend, to stay the night with you if you want them to.

There must also be a lockable space in your room, like a drawer or bedside locker, for you to keep any personal items, like medicine, money or other valuables. You should be able to put some of your own furniture and possessions in your room.

You should be able to control the heating and lighting in your own room, and there should be windows that can be opened to give you natural light and to let in fresh air.

### Your rights as a citizen

Living in a care home does not mean that you lose any of the rights you had living in your own home, for example, voting in elections. You can ask the manager to arrange for your name to be added to the register of electors. This can be done at any time of the year.

An important aspect of respecting your rights in the home is your right to confidentiality and your right to access any information that is held about you.

### Your security

You may have moved into your new home in the belief that it will be your home for the rest of your life, and that ought to be possible. Sometimes people become very ill and the home staff find it difficult to go on providing the level of support they need, but mostly staff will try to help you remain where you are.

However, there may sometimes be circumstances under which it is not possible for that to happen. Although the government is working with councils and care home providers to make sure that good homes prosper, many homes are businesses and from time to time, businesses close. In such situations your individual legal rights are quite limited.



Your council Social Services Department must help you to make arrangements to move to another home, should that be necessary. This also applies to people who are paying for themselves if they have no-one else to help them and should apply if you decide that you want to move for any reason at all. Ideally, your needs should be re-assessed before moving, in order to identify the most suitable home. You should be able to get an assessment, even if the council is not supporting you financially, to help make sure that you move into a home that is suitable to your needs. If the home gives very short notice of closure, local authorities can make emergency arrangements for care in other homes without having carried out an assessment. But they must assess your care needs as soon as possible after a move has taken place.

## Addresses and further help

### Age Concern England

Astral House, 1268 London Road,  
London SW16 4ER

National telephone information line:  
0800 009966

Website: [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

This agency offers advice and factsheets on a wide range of topics and can provide information on the conditions pertaining in England.

### Age Concern Scotland

Leonard Small House, 113 Rose Street,  
Edinburgh EH2 3DT

Telephone: 0131 220 3345

E-Mail: [enquiries@acscot.org.uk](mailto:enquiries@acscot.org.uk)

Website: [www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk).

This agency offers advice and factsheets on a wide range of topics and can provide information on the conditions pertaining in Scotland.

### Age Concern Cymru (Wales)

1 Cathedral Close, Cardiff CF11 9SD

Telephone: 029 2037 1566

Website: [www.accymru.org.uk](http://www.accymru.org.uk)

This agency offers advice and factsheets on a wide range of topics and can provide information on the conditions pertaining in Wales.

### Age Concern Northern Ireland

3 Lower Crescent, Belfast BT7 1NR

Telephone: 028 9024 5729

E-Mail: [info@ageconcernni.org](mailto:info@ageconcernni.org)

Website: [www.ageconcernni.org](http://www.ageconcernni.org)

This agency offers advice and factsheets on a wide range of topics and can provide information on the conditions pertaining in Northern Ireland.

### Counsel and Care

Twyman House, 16 Bonny Street,  
London NW1 9PG

Telephone Advice Line: 0845 300 7585

E-Mail: [advice@counselandcare.org.uk](mailto:advice@counselandcare.org.uk)

Website: [www.counselandcare.org.uk](http://www.counselandcare.org.uk)

Provides advice, produces factsheets on a wide range of topics connected with care at home, care homes and welfare benefits and is responsible for producing this guide.

**The Complete Care Home Guide** can be ordered free of charge from Counsel and Care, or downloaded from the website.

### Department for Work and Pensions (DWP)

DWP run a general benefits enquiry line for people with disabilities:

Telephone: 0800 882 200

Minicom: 0800 243 355

Website: [www.dwp.gov.uk](http://www.dwp.gov.uk)

The Department for Work and Pensions are responsible for administering Social Security benefits. The address and telephone numbers for your local DWP office are in the phone book. They can give you contact details for any office dealing with particular benefits.

### Directgov

Website: [www.directgov.uk](http://www.directgov.uk)

Directgov is a website which gives easy access to information on government services for different groups of people, including disabled people, over 50s and carers.

### Elderly Accommodation Counsel

89 Albert Embankment, London SE1 7TP

Telephone Advice Line: 020 7820 1343

E-Mail: [enquiries@e-a-c.demon.co.uk](mailto:enquiries@e-a-c.demon.co.uk)

Website: [www.HousingCare.org](http://www.HousingCare.org).

They provide factsheets and detailed information on care homes and other special accommodation for older people throughout the UK, including sheltered housing. They can provide lists of accommodation by postcode, area name or provider name.

### IFA Promotion

Telephone: 0800 085 3250

Can provide a list of Independent Financial Advisers in your local area.

### The Financial Services Authority

Telephone Consumer Helpline:  
0845 606 1234 (rates may vary)

Website: [www.fsa.gov.uk](http://www.fsa.gov.uk)

This is the independent watchdog set up by the government to regulate financial services and protect the rights of consumers. The Firm and Person Check service on the website, and the helpline, can be used to check if the firm or person you may be going to for advice is authorised. A wide range of consumer publications and factsheets is available on the website, including the FSA factsheet "Paying for Long-Term Care".

### Help the Aged

207-221 Pentonville Road, London N1 9UZ

Telephone

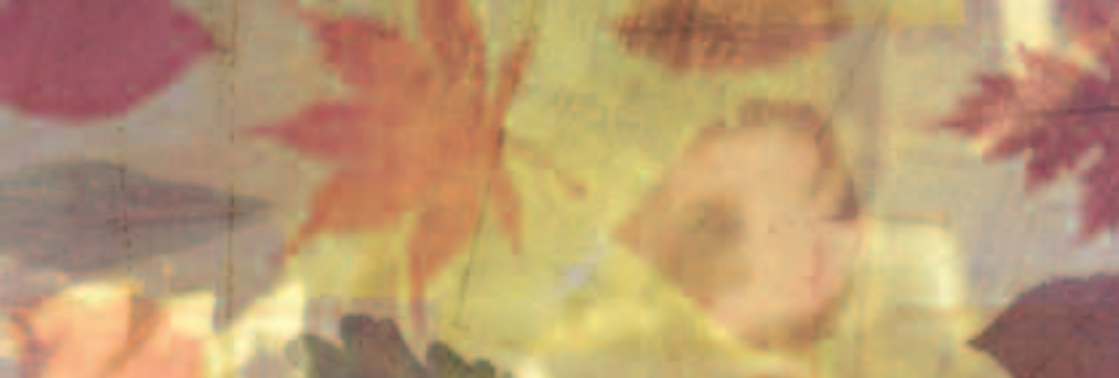
Care Fees Advisory Service: 0500 76 74 76

Seniorline: 0808 800 6565

E-Mail: [info@helptheaged.org.uk](mailto:info@helptheaged.org.uk)

Website: [www.helptheaged.org.uk](http://www.helptheaged.org.uk)

Offer advice and information for older people through advice lines and a wide range of free advice leaflets.



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Any errors are the responsibility of Counsel and Care.