



What is this factsheet about?

There might come a time when you find it more difficult to manage in your home, possibly after a major life change, such as a serious illness. This factsheet explains what choices you have, what help and support is available and what you might have to pay.

Assessing your needs

We will carry out an assessment of your needs and involve your family and others who support you. The assessment involves asking questions about:

- your health;
- how you are managing at home;
- what support you have;
- what you can and can't do; and
- your housing.

We aim to support you in your own home for as long as possible.

A social worker/care manager will conduct an assessment of your needs against national criteria called 'Fair Access to Care Services' (FACS). If the assessment shows you do have significant needs, a range of services may be provided. These will be described in a document called a Care Plan.

Some of the options available to you

Home Care/Domiciliary Care

Care workers can provide care to you in your own home, helping you to remain independent.

The care provided is very flexible, meaning you can receive just the right amount of assistance when you need it. The carers provide help with things such as preparing meals, taking medicines, bathing and dressing etc.

We can arrange care for you and send care workers to your home either directly, or through agencies. If you choose Direct Payments you can arrange home care yourself, through an agency list we provide.

Personal Budgets (Direct Payment)

A Direct Payment is money given directly to you, so you can arrange your own care or employ personal assistants. Direct Payments offer you the choice and flexibility to manage your own care arrangements. The services you can buy are services that would otherwise be provided by the Council but must meet the needs identified in your Care Plan.

Sheltered Housing and Very Sheltered Housing

If you are finding it difficult to live safely at home, even with support, you may want to consider alternative accommodation. Sheltered or Very Sheltered Housing is rented accommodation set within a safe and protective environment. Sheltered Housing offers the services of a part-time warden and an emergency call system. Very Sheltered Housing offers a full-time warden and on-site carers.

Care home

If you are finding it impossible to manage at home safely, even with our help, you may want to consider living in a care home. This will need the support of your social worker/care manager. If you do not have a social worker, see 'How to get help' under 'Useful Contacts' at the back of this factsheet.

Your individual assessment will be discussed by the 'Long-term Funding Panel', which meets regularly to discuss all requests for residential care support.

Care homes without nursing care

These homes are residential, which means people live in them either for a limited period or permanently. As well as providing you with accommodation, they provide help and assistance with:

- personal hygiene, including help with washing, bathing, shaving, oral hygiene and nail care;
- continence management, including assistance with toileting, skin care, incontinence laundry and bed changing;
- food and diet, including preparing food for special diets and helping with feeding; simple treatments, including help with medication (including eyedrops), applying simple dressings, lotions, and creams; and
- personal assistance, including help with dressing, assistance getting up or going to bed.

If you are experiencing difficulties living independently, you should refer yourself to Community Services.

Care homes with nursing care

These homes provide the same help and assistance with personal care as those without nursing care. However, they also have professional registered nurses and experienced care assistants who can provide 24-hour nursing care for more complex health needs.

Generally residents should not have to share a room. All rooms should have a wash basin, some rooms might be en-suite or have a shared bathroom. There will be a shared lounge and dining room.

A variety of food is cooked in the home so that residents have a choice of different meals.

Daily social activities help residents remain active and independent. Many nursing homes have their own activity organisers or invite activities in to entertain residents and encourage exercise.

Registration of care homes

The Care Quality Commission (CQC) oversees all care homes. Each home is registered and inspected to make sure they meet the 38 standards laid down in the Care Standards Act 2000.

Each registered home will have its registration certificate displayed at its entrance. This will state the number of residents and what kinds of residents the home is allowed to look after.

Each home will have a report based on the last inspection by CQC. You can ask to see this report at the home, at the local CQC office, or online at www.cqc.org.uk

As well as the formal inspection of care homes by CQC, Community Services have a placement service that deal with all care home placements for older people. The placement service carry out visits at least once a year to make sure that the home is providing a high quality of service. They do this for homes in the London Borough of Hounslow, where they have placed residents.

Finding a care home that is right for you

If a care home placement is made available, you will have some choice in which area you want to live. Most of our customers want to live within, or close to the borough.

Some people choose to live in an area closer to their family. The placements team are able to identify homes throughout England and Wales.

There are a variety of care homes within the London Borough of Hounslow. The range of homes include residential care homes and care homes with nursing, for people who are frail or have dementia.

Some of the care homes are:

- owned and managed by the London Borough of Hounslow;
- owned by the London Borough of Hounslow and managed by private companies;
- privately owned and managed; and
- part of a voluntary organisation managed by a board of trustees.

It may be useful to look at the CQC Inspection Report before deciding which care home is best for you.

More expensive homes and top-up agreements

If you choose a home which costs more than we agree to pay, a relative, friend, or organisation can agree to pay the difference. This would be the difference in the amount we would usually pay and the actual cost of the care home. This amount is called a 'Third-party Top-up'. Your third party will need to enter into an agreement called a 'Third-party Top-up Contract' with the care home, and they will need to pay this amount to the home directly.

Trying the home before making a final decision

It is worth taking the time to consider and compare more than one home. Each home will usually give information about the services it offers and an opportunity to discuss your needs. It is worthwhile looking at the CQC Inspection Report at www.cqc.org.uk

If we are arranging your care, we will set-up a review meeting with you and the care home. This will usually be within six weeks of your move into a home. The review will make sure you are happy with the arrangements, as well as make sure the home is right for you and is able to meet your needs.

If at the six-week review, you agree you want to stay in the care home, you will be entitled to a yearly review/ re-assessment, to make sure the home continues to meet your needs.

Paying for a care home and the financial assessment process

The amount you pay will depend on your financial circumstances. We are legally required to financially assess all people who ask for our assistance to move into a care home. The assessment will assess whether you need to pay the full cost of your care or simply a contribution towards it. If it is decided that you need to pay a contribution, the assessment will state what level of contribution you will have to pay.

You will need to complete a financial assessment form (known as an FA1), which will be given to you by your social worker/care manager. If the form is not completed then you will be required to pay the full cost for your residential care placement.

If you have savings and/or property worth £23,250 or more (as at financial year 2011/12), you will be required to pay the full care home fees. Please refer to fact sheet 'Paying the full cost of your Care Home' on our web site at www.hounslow.gov.uk

For the financial assessment, savings of £14,250 or less is ignored. Savings between £14,250 and £23,250 will be considered as tariff income, at the rate of £1 for every £250 or part thereof over £14,250.

In most cases, the majority of your income will go towards the cost of your care, less an amount of £22.60 that you are allowed to keep for personal expenses. The government sets the personal expense allowance each year.

Care paid for by the NHS

If your needs are so high, for example you have a very serious medical condition and need qualified medical attention day and night, you may be assessed to meet the NHS Continuing Healthcare criteria. This means that the NHS pay for part, or all of your care.

If you are assessed as needing a care home with nursing, the Primary Care Trust will pay part of the care home fee. They will pay for the nursing home care, which costs £108.70 each week (as at financial year 2011/12).

Assessing how much you will pay

The government provides all local authorities with a framework for charging for residential care services. This is known as CRAG, or 'Charging for Residential Accommodation Guidelines'. This can be found on the Department of Health web site at, www.dh.gov.uk

How much you will need to be pay will depend on your circumstances.

The guidance expects everybody to pay something towards the cost of their care. How much you pay depends upon your income, savings, property and other assets.

Assessing how much you will pay if you are married or live with a partner

If you are married or living with someone as a couple and you alone are going into a care home, we will only assess your financial circumstances, not your partners. Your partner may need to make sure they are still entitled to the correct benefits. We would advise a reassessment of their benefits.

Our Financial Assessment Team can arrange this.

Will I have to sell my home?

A common question and concern for many people is whether they need to sell their home in order to pay for residential care.

This is your decision. We will not make you sell your home and the property can be ignored totally if it is occupied by:

- your husband, wife or partner;
- a relative who is aged 60 or over who is incapacitated (in receipt or entitled to incapacity benefit or other disability benefits)
- a dependent child aged under 16 who you are responsible for.

If the above does not apply and the property does need to be considered, you may be eligible for assistance under the '12 Week Property Disregard Scheme'.

The 12 Week Property Disregard Scheme

If you are moving into a care home on a permanent basis, the Property Disregard Scheme may be offered, for the first 12 weeks of your placement. During this period we will help you financially, allowing you time to decide how best to pay for your future accommodation.

To qualify for the 12 Week Disregard Scheme:

- you must have savings under £23,250 (2011/12 rate) and not have enough income to meet the full cost of the care home fees;
- you must be assessed as needing permanent residential accommodation; and
- you will be expected to contribute towards your care home fees as per our financial assessment.

Beyond the 12 week period – The Deferred Payments Scheme

If you have not been able to, or do not wish to, sell your home to pay for your care home fees and have savings under £23,250 (2011/12 rate), you may be able to request assistance under a Deferred Payment Agreement.

This is a discretionary Scheme and preference will be given to those living in the London Borough of Hounslow.

The Deferred Payment Scheme allows you to defer the payment that we make on your behalf. This payment is the difference between the full fee charged by the care home and your contribution assessed on your income and savings.

To be part of this Scheme, you would have to:

- make a weekly contribution based on your income and savings;

- agree to us placing a legal charge on your property;
- maintain and insure your property; and
- pay back the deferred payment when either:
 - you sell your home;
 - when you leave residential care; or
 - decide to finish the agreement for what ever reason.

You may still be entitled to your benefits whilst staying in a care home

Hounslow Council normally favour applications for Hounslow residents who decide to live in a residential home within the borough and have their property on the market.

If you have chosen a placement outside the borough you should make enquires with that authority. The Financial Assessment team can offer further information and advice.

Benefit entitlements whilst in a care home

If you are paying towards the cost of your care, you will continue to be entitled to a number of benefits. You might also be entitled to additional benefits, or you may lose some. The Financial Assessment Team will advise you on your entitlement, and arrange for a benefit check if you would like one.

Paying your contribution

Once the financial assessment form is completed and given to your social worker/care manager, or sent directly to the Financial Assessment Team, we will work out your contribution towards the cost of the care home fees.

- The Assessment Team will send you a letter with a breakdown of your financial assessment and confirm your weekly contribution.
- Benefits are increased each April and your contribution to care will also be reassessed. We will confirm what your new contribution is in writing.
- You will pay your fees either directly to the care provider, or to the council.
- If you are paying the council, you will receive an invoice for your contribution every four weeks (13 invoices per year, from the date that you went into residential or nursing care.)
- You will have various options on how to pay but the preferred method of payment is by direct debit.

Independent financial advice

There are options available to help you fund your care. With reliable information and sensible advice you should be able to fund the care of your choice. Independent financial advisers can advise you on how you can make your money work to cover the cost of your care. We would advise all our clients to seek independent financial advice.

Useful Contacts

If you need to refer yourself to Community Services for an assessment or simply want more information about the services described in this factsheet, contact:

Adult Access Team

41 New Heston Road
Heston TW5 0LW

Monday - Thursday, 9am - 5pm (Friday 9am - 4.45pm)

Tel: 020 8583 3100

Minicom: 020 8583 3186

Email: adultsocialcare@hounslow.gov.uk

For more information on financial assessments contact:

Financial Assessment Team

Community Services
Civic Centre

Lampton Road

Hounslow TW3 4DN

Tel: 020 8583 3939/3047/4523/3034

Care Quality Commission

The Care Quality Commission (CQC) are the regulatory body for registered care homes and hold information about local care homes.

Finsbury Tower

103 - 105 Bunhill Row

London EC1Y 8TG

Tel: 03000 61 61 61

Email: enquiries@cqc.org.uk Web: www.cqc.org.uk

Age UK Hounslow

Age UK offer advice and information about care homes.

Age UK Hounslow

Alexandra House, Albany Road

Brentford TW8 0NE

Tel: 020 8560 6969

Fax: 020 8560 9119

Email: stephenhawkins@ageconcernhounslow.org.uk

Web: www.ageconcernhounslow.org.uk

Help in Hounslow

Help in Hounslow provides advice and information on local services to help you get what you need.

Help in Hounslow

Alexandra House, Albany Road

Brentford TW8 0NE

Helpline: 0300 012 0246

Citizens Advice Bureau - CAB

CAB offer information and advice about your benefit entitlement living in the community or in a care home.

Citizens Advice Bureau (Hounslow)

45 Treaty Centre

High Street

Hounslow TW3 1ES

Tel: 0844 4994 113

Fax: 020 8577 8624

Web: www.citizensadvice.org.uk

Benefit enquiries 0845 603 6347

Pension service 0845 60 60 265

Disability Benefits Unit 08457 123 456; Text phone:
08457 224 433

For details of all our services, visit our website at: www.hounslow.gov.uk

Translations and accessible formats:

ترجمہ کی مفت سہولت
भाषांतरनी भइत सेवा
अनुवाद की मुफ्त सेवा उरसभे दी भुडड सेवा



020 8583 2299