

# Care homes

Finding the right care home



Home  
& Care



# Information and advice for later life

## We're Age NI, the leading charity for older people in Northern Ireland.

With advances in health and science, as we are living longer, our ageing population is growing. There are almost a third of a million people aged 65+ living in Northern Ireland (\*Census 2021), equivalent to over 17% of the population.

Age NI believes that living longer should be celebrated and that those who need help should be supported to do so.

As we grow older, we may face challenges like poor health, poverty or loneliness. However, we still want to lead a fulfilling later life - stay healthy, independent and continue to do the things that we love.

Age NI enables older people to make the very best of later life, now and in the future.

## Contents

Introduction	4
Do I need to move into a care home?	5
Types of care homes	6
What kind of care do you need?	7
Who regulates care homes?	7
Your right to choose a care home	8
Which area should I look in?	9
Finding a care home	9
What to look for in a care home	10
Support for people with dementia	11
Do I have to pay?	12
Assessing your contribution to fees	13
Your income	14
Your home	15
Payment arrangements	20
Should the NHS contribute towards your fees?	20
Fees and contracts	21
Care home fee levels	22
Moving to another care home	23
Problems and complaints	24
Care home checklist	26
Useful organisations	29

## Introduction

Moving to a care home is a big decision. This guide aims to help you decide whether it is the right choice. Although it is written for the person who is moving, if you are reading it on behalf of someone you care for, the same information applies.

There are many reasons why you may be thinking of moving into care. Ideally you should consider a potential move to a care home well in advance. Not everyone will require residential or nursing care.

One of your main concerns may be how you will arrange and pay for care. We explain what help you can get from your local Health and Social Care Trust (HSC Trust), how to find a care home and what to look out for. We also include information on what to do if you are unhappy once you have moved in.

For the purposes of this guide, the term “care homes” will be used to refer to both residential and nursing care options.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see page 29).

The information in this guide is applicable to Northern Ireland. Please contact Age NI on **freephone 0808 808 7575** for more information.

## Do I need to move into a care home?

Often a move into a care home is suggested because of a change in your health or your care needs – perhaps an illness or a fall – but it may not always be the only solution.

Think about why you are considering a move to a care home. Is it mainly because other people advise it? Or do you really want to make the move? Your family and friends, or people such as your doctor or social worker, can help you work out what you want to do. But it is up to you to make the final decision about what’s best.

There are other options you can consider. You may prefer to get help to stay in your own home – ask for an assessment from the Occupational Therapy service in your local HSC Trust. Sheltered housing may suit you better. It is also possible to have a short stay in a care home for a trial period or get respite care to give you or your carers a break.

Moving in with family or friends may be an option. This can work well, but you all need to be sure that it is what you want and be clear about your expectations. You also need to be realistic about whether your family can provide care and support both now and as your needs change.

For further information about your options, read our free **Housing Options** guide and our **Care at Home** guide by contacting the Age NI Advice Service on **freephone 0808 808 7575** or visiting [www.ageni.org/housingoptions](http://www.ageni.org/housingoptions) and [www.ageni.org/careathome](http://www.ageni.org/careathome)

## Types of care home

There are two main types of care home. All care homes offer help with personal care if you need it – activities such as washing, dressing and going to the toilet. Some, often referred to as ‘nursing homes’, offer 24-hour assistance from qualified nurses.

Some care homes also provide extra care and support to those who need it, often due to dementia. A Care Assessment will determine the type of care home you need.

You can search the Regulation and Quality Improvement Authority (RQIA) website, Northern Ireland’s independent health and social care regulator, for care homes that offer specialised support to patients who have been diagnosed with dementia, or who have needs related to learning disabilities or mental health problems (see page 29).

Care homes are owned and run by local HSC Trusts, private companies or voluntary organisations. If you can’t find a care home that provides the sort of care you need, ask your local HSC Trust to help. It has a responsibility to find a suitable home for anyone it has assessed as needing a care home place.

RQIA, the regulatory body for Northern Ireland, provides impartial information about local care homes. Care homes must be registered with the relevant organisation, as either a ‘care home with nursing’ or a ‘care home without nursing’.

[For further information, contact the Age NI Advice Service on freephone 0808 808 7575.](#)

## What kind of care do you need?

Care homes have to make it very clear what level of care they provide and how they will meet each resident’s needs.

They must not accept residents if they don’t have the staff and facilities to meet their needs. If you are unable to leave your bed, or have any sort of medical condition or illness that requires frequent medical attention, you probably need to look for a care home that provides nursing care. This type of home should have a qualified nurse on duty 24 hours a day and appropriate facilities such as hoists and specialist beds.

## Who regulates care homes?

Every care home across Northern Ireland must be registered with the Regulation & Quality Improvement Authority (RQIA).

Each care home should be monitored and inspected on a regular basis by the relevant organisation. How often will depend on the rating it was given at the previous inspection, and also on information received from care home residents, the public and local authorities. The standards it has to meet are based on government regulations.

Once a care home has been inspected, an inspection report will be written. You can get copies by calling RQIA on **028 9051 7501** or visiting **[www.rqia.org.uk/inspections](http://www.rqia.org.uk/inspections)**

[Contact the RQIA for information about the care homes in the area that you’re interested in \(see page 29\).](#)

## Your right to choose a care home

We all have a right to some choice over where we live. Even if your local HSC Trust is arranging and paying for your care home, you should not simply be told where to move.

Your local HSC Trust may suggest a particular home to you, or offer a choice of homes. However, you may not like the suggested home when you visit it, or you may have a particular home in mind. If so, ask your local HSC Trust to arrange a place for you in the home that you prefer.

**You have a right to move to the home of your choice as long as:**

- it has a place available
- it is suitable for your assessed needs
- the home will enter into a contract with the HSC Trust under the Trust's usual conditions

If you choose a care home which costs more than your local HSC Trust would usually expect to pay, for someone with your needs, a top-up may be needed. For information about top-up fees, see 'Care home fee levels' (page 22) or contact Age NI on **freephone 0808 808 7575**.

## Which area should I look in?

Choosing where to move to can be a difficult decision. Consider what your needs are. Do you want to be near family? Will you be further away from friends? How would you cope in an unfamiliar area with a new GP and local shops? Think about how often your friends or family will be able to visit you in the area you choose – you could ask their opinion on a suitable area.

## Finding a care home

Find out what homes there are in your area and visit a few to get an idea of what they are like. As a first step, try asking around – perhaps friends or relatives know of a home with a good reputation. But remember, although a personal recommendation is a good starting point, homes can change and what suits one person may not suit another.

**There are different ways of finding out about care homes in your area.**

- Your local HSC Trust may be able to provide a list of homes.
- The Regulation and Quality Improvement Authority (RQIA) in Northern Ireland can provide impartial information about the homes registered in your area (see page 29 for contact details).

For further information visit the Age NI website, [www.ageni.org](http://www.ageni.org), or contact the Age NI Advice Service on **freephone 0808 808 7575**.

## What to look for in a care home?

**Speak to people who already live in the home.**  
**This will give you an idea of what life is really like there.**

Once you've found out about homes in your area, get in touch with a few and ask them to send you a brochure. Then arrange to visit some of the homes that appeal to you.

Take a family member or friend if you can, as a second opinion can be very useful.

When you visit a care home, there are lots of things to consider, so don't be embarrassed about asking lots of questions. It makes sense to do as much research as you can when you are making such an important decision.

If you can, speak to people who already live in the home. This will give you an idea of what life is really like there.

Age NI has a Care Home Checklist which you can take with you when you visit: [www.ageni.org/carehomechecklist](http://www.ageni.org/carehomechecklist)

## Support for people with dementia

If you have dementia, there may be extra considerations to make when choosing a care home. Try to visit care homes that have extra support for people with dementia, and ask whether staff have had training in dementia care.

If there are certain things that you find distressing or make you anxious, it's important to know that staff would respond sensitively.

Ask what the staff do to get to know residents. How will they find out about your past, personality and routines when you first move into the care home? Does the home offer personalised activities that are suitable and engaging for people with dementia?

Contact Age NI on **freephone 0808 808 7575** for more information.

## Do I have to pay?

If you have to spend some time in a residential care or nursing home, you will have to pay towards the cost of your care. However, this doesn't always mean that you will have to sell your home and other assets. You can get information about your options via NI Direct: [www.nidirect.gov.uk/articles/your-home-assets-and-residential-care-or-nursing-home-fees](http://www.nidirect.gov.uk/articles/your-home-assets-and-residential-care-or-nursing-home-fees)

If you are assessed by your local HSC Trust as needing a place in a care home, they will carry out a financial assessment (means test) to decide how the care home fees will be paid.

If they decide they will be paying towards your place in a care home, they should tell you the amount they will pay. Your weekly income will go towards the cost of your care, but not all of it. You can keep some for your personal expenses.

For more information about care home fees, contact the Age NI Advice Service on **freephone 0808 808 7575**.

## Assessing your contribution to fees

As of 2023-24, if you live in Northern Ireland and have over £23,250 in capital (savings, investments and property including the value of your home), your local Health and Social Care Trust will assess you as being able to meet the full cost of your residential care or nursing home.

The lower capital limit as of 2023-24 is £14,250. If your savings and capital are below the lower limit of £14,250, the Trust must ignore them and you shouldn't be expected to use them to pay towards your care.

If you have something between the upper limit and the lower limit, your local HSC Trust will calculate how much you should contribute. This is known as a "tariff".

Some savings and assets are not counted when working out how much you should contribute: for example, your personal possessions. When assessing income and assets, your local HSC Trust should look only at your income and assets, not the income of your partner or any other relative.

If you deliberately deprive yourself of assets (capital or income) in order to avoid paying the charge, your local HSC Trust can still treat you as if you own them, for the purpose of the means test.

## Your income

Your local HSC Trust will work out your income by calculating the money you have coming in. This will include any pension you receive (whether State Pension or an occupational or personal pension) and money you get from state benefits such as Pension Credit.

However, some income is disregarded by the local HSC Trust. A few benefits including the mobility component of Disability Living Allowance (DLA) or the mobility component of Personal Independent Payment (PIP), are not included in the assessment, while others, including War Disablement Pension, are only partly included.

Half of any occupational or personal pension you receive will also be disregarded by your local HSC Trust, if you're passing on at least half to your wife, husband or civil partner who is still living at home.

Make sure you are getting all the benefits you are entitled to because the local HSC Trust will assume that you are getting them when it assesses your income.

If you receive Attendance Allowance, the care component of DLA or PIP, Constant Attendance Allowance, or Exceptionally Severe Disablement Allowance, and you move to a care home that is at least partly funded by your local HSC Trust, these payments will normally be stopped after four weeks.

When assessing your contribution, the local HSC Trust must always leave you with a sum of money from your own income. This sum is called your Personal Expenses Allowance (PEA).

## Your home

The value of your home may be included as part of your capital assets in the means test for residential care. It should be disregarded under certain circumstances, outlined below.

### Property that is disregarded

The value of the home you own before moving into a care home will be disregarded in your financial assessment if it is occupied by any of the following:

- your partner (unless you are estranged or divorced from them).
- a relative who is aged 60 or over.
- a younger relative who is 'incapacitated'. This usually means someone who receives or meets the criteria for a disability or health-related benefit.
- a former partner from whom you are divorced or estranged, who is a lone parent with a dependent child.
- a child under 16 years whom you are liable to maintain.

The Trust can also choose to disregard the value of the property where it is the home of someone else not included on the above list, such as:

- a relative under 60 who had been caring for you for a substantial period.
- a friend who is over 60, particularly if they have given up their own home to move in with you.

Other partners or relatives can ask the Trust to use their discretion to disregard the property, although they may not be willing to do so.

If a property is being disregarded because a care home resident's partner lives there, there may be a time when that partner wants or needs to move. This could be, for example, because they need to live somewhere more accessible or closer to family.

### Valuation of jointly-owned property

If you are the joint owner of a property, the Trust must value your beneficial interest in the property rather than the property itself. This is the amount of money you would receive if the property were sold. The value of your beneficial interest will depend how likely it is that someone would want to buy your share.

If another joint owner lives in your home and is prepared to buy your share, your beneficial interest in the property is the amount they are willing to pay for your share.

If another joint owner lives in the property, it is unlikely that a buyer could be found for your share on the open market. In this situation the value of your share could be very low, or even nil.

The Trust should have your property valued professionally if there is uncertainty or dispute about the value of your beneficial interest. In some cases, Trusts have advised joint owners that they must either sell the jointly-owned property or buy out the care home resident's share. You should get legal advice if this is your situation.

If someone else has been paying bills and contributing to the running costs of your home, they may be able to show they have a beneficial interest in the property even if they are not a joint owner.

If their beneficial interest can be established, the property will be valued as if it is jointly owned, meaning only your share will be taken into account. This is a complex legal area. Consult a solicitor for more information.

### Renting out property

Some people who move into a care home permanently choose to rent out their property, and use the rental income, together with their existing income, to pay the care home fees. If you are considering this you should get advice about the legal responsibilities, costs and risks of becoming a landlord.

### Deprivation of Assets

You will be expected to pay the full cost of your care if you have more than the upper limit in capital assets and savings (see page 13). Some people consider passing on their savings or other capital to their family members, friends or charities. However, giving away savings or property could affect your entitlement to financial help with your care home fees.

If the HSC Trust believes that avoiding care home fees is the main or only reason you have used up or given away savings or other assets, they may decide it was deliberate deprivation.

It is against the law to transfer ownership of an asset to another person specifically to avoid paying your care home fees. When assessing your entitlement to help with care home fees, they can look for evidence of deliberate deprivation.

**This could include:**

- a lump sum paid as a gift
- transferring a property to someone else.
- selling a property for less than it is worth.
- putting money into a trust that can't be revoked.
- converting money into another form that has to be disregarded from the means test such as personal possessions or investment bonds with life insurance.
- unusually high expenditure including extravagant holidays or luxury goods.

The timing and motive for using or giving away capital or assets should be considered. For example, if you gave presents to your family at a time when you were fit and healthy, and were not anticipating needing care, this should be taken into account.

If it is found that you have deliberately deprived yourself of capital, the Trust may treat you as still possessing the asset (known as Notional Capital) and can recover the cost of your care from you or the person(s) who received the gift. Speak to a solicitor if you would like legal advice about your own situation.

If your property is taken into account, you will usually have more than the limit for obtaining financial help from your local HSC Trust. The Trust may still help under a deferred payment scheme, which means that they agree to pay your care home fees and you agree that they can recoup the money at a later date, usually when the property is eventually sold. Please talk to a social worker as this arrangement may incur interest charges.

There are special rules for the valuation of jointly owned property because the sale value of the proportion you own must be calculated.

In some cases, even if your interest in a property is taken into account it may be treated as having a low or nil value (for example, if it is unlikely you would find a buyer for your share of the property on the open market) and so will not be included in the financial assessment.

For further information, contact the Age NI Advice Service on **freephone 0808 808 7575**.

## Payment arrangements

Normally residents will pay their assessed charge directly to the local HSC Trust. However the regulations allow exceptions to this rule, and when a local HSC Trust, care home and resident agree, a payment may be made directly to the care home.

## Should the NHS contribute towards your fees?

If you have been assessed as needing fully funded NHS care (sometimes also called NHS Continuing Healthcare), the NHS is responsible for paying all your care home fees.

Getting fully funded NHS Continuing Health Care is a complicated issue. In September 2017, the Department of Health launched a public consultation on Continuing Healthcare in Northern Ireland: Introducing a Transparent and Fair System. This has been the subject of public and legal debate over many years. In 2023, a legal ruling was made to provide detailed guidance on the original 2010 policy. This policy states that if your primary need is a healthcare need, you will qualify for Continuing Healthcare.

Continuing Healthcare in Northern Ireland is a complex area, so we recommend seeking advice. Contact the Age NI Advice Service on **freephone 0808 808 7575**.

## Fees and contracts

When you find a suitable care home, check that the fees and contract terms are acceptable to you, and to your local HSC Trust if it is helping you with the cost. If you are funding your own care, you should be given a written contract. If the HSC Trust is assisting with the cost, it will make the contract but you should receive a written statement of the terms and conditions.

**The contract, or terms and conditions, should include the following points:**

- The fees and what they cover
- The deposit (if any)
- Which services are charged for on top of the basic fees
- How any NHS nursing care contribution towards the cost is treated (see page 20)
- What notice is required before leaving
- How temporary absences such as hospital stays are charged for
- Charges that may be made after the date of a resident's death

For more information, contact the Age NI Advice Service on **freephone 0808 808 7575**.

## Care home fee levels

Care home fees vary widely. If your local HSC Trust assesses you as needing care home accommodation, it will also carry out a means test. If it is paying all or part of your fees, it will have a maximum cost that it is prepared to pay for particular types of care. It has a legal duty to find you suitable accommodation at that cost or the lowest available cost.

If you wish to enter a different home that charges over that limit, your local HSC Trust will probably ask you to find someone, such as a relative or friend, to pay the difference. This is usually referred to as a 'top-up' or third-party payment. You cannot pay the top-up yourself. You should not be asked for a top-up payment unless you have chosen to enter a more expensive home. If you did not have any choice because there were no homes suitable for you within the Trust's price limit, the HSC Trust should pay the extra costs.

[For further information, contact the Age NI Advice Service on freephone 0808 808 7575.](#)

If you are funding the cost of the place in a care home yourself, make sure you choose a care home you will be able to afford. Bear in mind that there may come a time when you can't afford to pay the fees yourself.

If you then ask your local HSC Trust to assist with the cost of the home they may suggest you move to an available lower costing home that can meet your needs. However this cannot happen if it would have a lasting and detrimental impact on your physical or emotional wellbeing.

**If you are funding the cost of the place in a care home yourself, make sure you choose a care home you will be able to afford.**

## Moving to another care home

If your care or health needs change after you move into a care home, ask your local HSC Trust to carry out another assessment. If the assessment finds that your needs have increased, you may have to move to another home that can support your new needs more appropriately.

## Problems and complaints

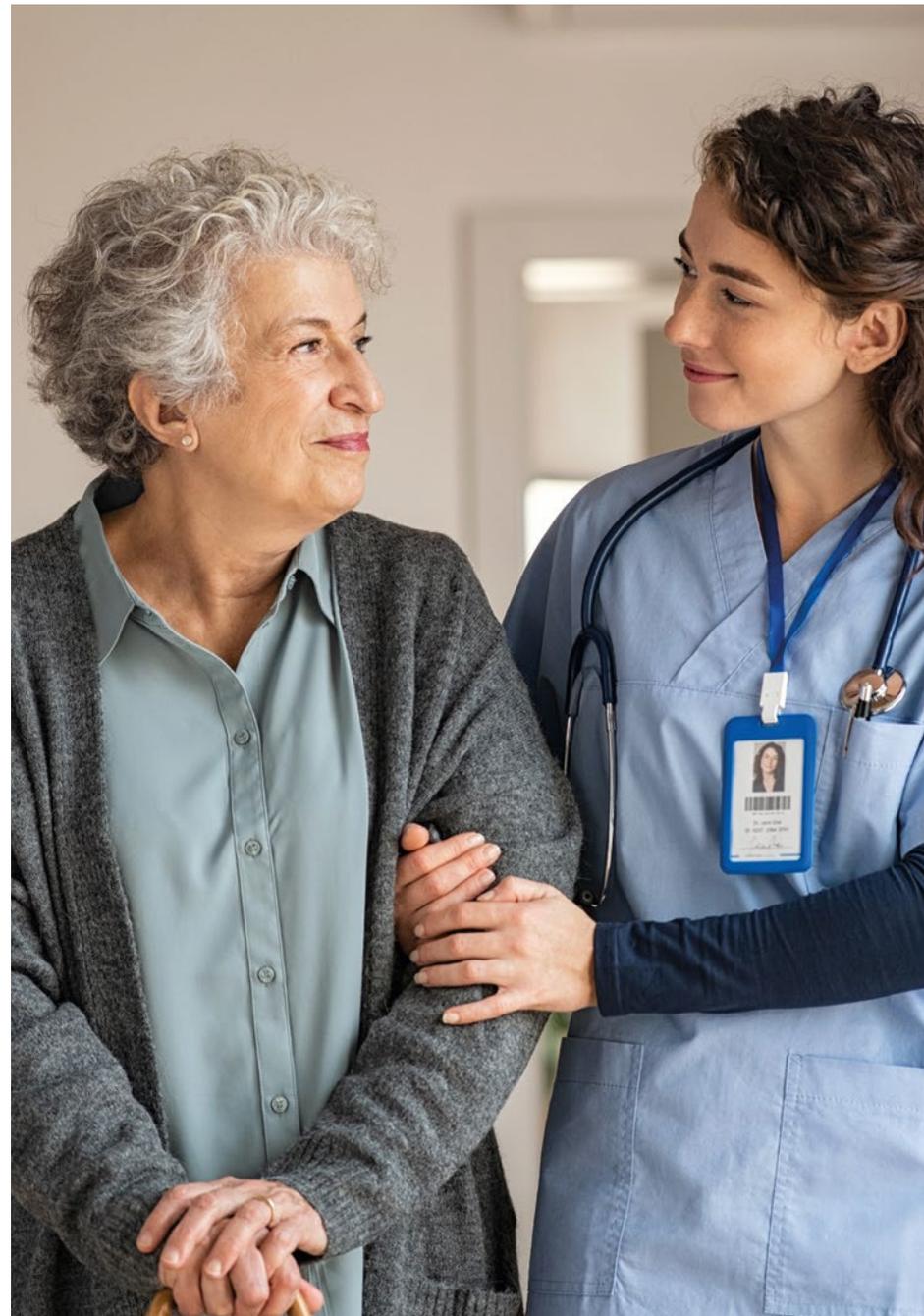
It can take a while to settle into your care home. However, if you have a problem, being open about it is usually the best way of finding a solution. An informal chat with a member of the care home's staff often helps. If not, you can make a formal complaint using the home's complaints procedure. You may be worried that if you complain it will affect the home's attitude towards you. This should not happen in a well-run home because staff should want their residents to be comfortable and happy living there.

If using the complaints procedure of the care home doesn't resolve the problem, you could also complain to your local HSC Trust, or raise a concern with the Regulation and Quality Improvement Authority (see pages 29). If your local HSC Trust doesn't deal with the problem appropriately, you have the right to complain to the Northern Ireland Ombudsman (see page 29).

You have a right to be treated with dignity and respect at all times when receiving social care services, and your opinions and feelings should always be taken into account. Care home staff should also be appropriately trained and work in an ethical and caring manner. They should understand that, once you have moved in, it is your home and you have a right to privacy. Although instances of abuse are rare, it is important to know what to do if they occur.

There are also strict safeguards, known as 'best interest' principles, for those who lack the capacity to make decisions or express their needs in this context.

For more information about any of the issues raised in this guide, please contact the Age NI Advice Service on **freephone 0808 808 7575**.



## Care home checklist

Here is a summary of the questions you might want to consider:

- Will there be a contract between you and the home, or between the home and the local HSC Trust?
- What exactly will your fees cover and what extras will you be expected to pay for?
- Will your place in the home be secure?
- What are the notice arrangements?
- Is there a trial period so that you can leave if you find the home doesn't offer or can't provide what you're looking for?
- If the home closed, or was transferred to another provider, how would it ensure that your interests were a priority?
- How does the home handle problems and complaints? Is there a residents' committee and a relatives' group?
- What would happen if you fell ill and needed more care – would you have to move?
- Is there a policy on smoking?
- How do staff seem when you visit? Are they rushing around or do they spend time talking to individual residents?
- Will you be offered a choice of meals and can you choose when and where you eat? Are special diets catered for?
- Are there shops, a library and social clubs within walking distance of the care home?
- Will you have access to the internet, either in your room or on a shared computer?
- Does the care home provide regular activities?

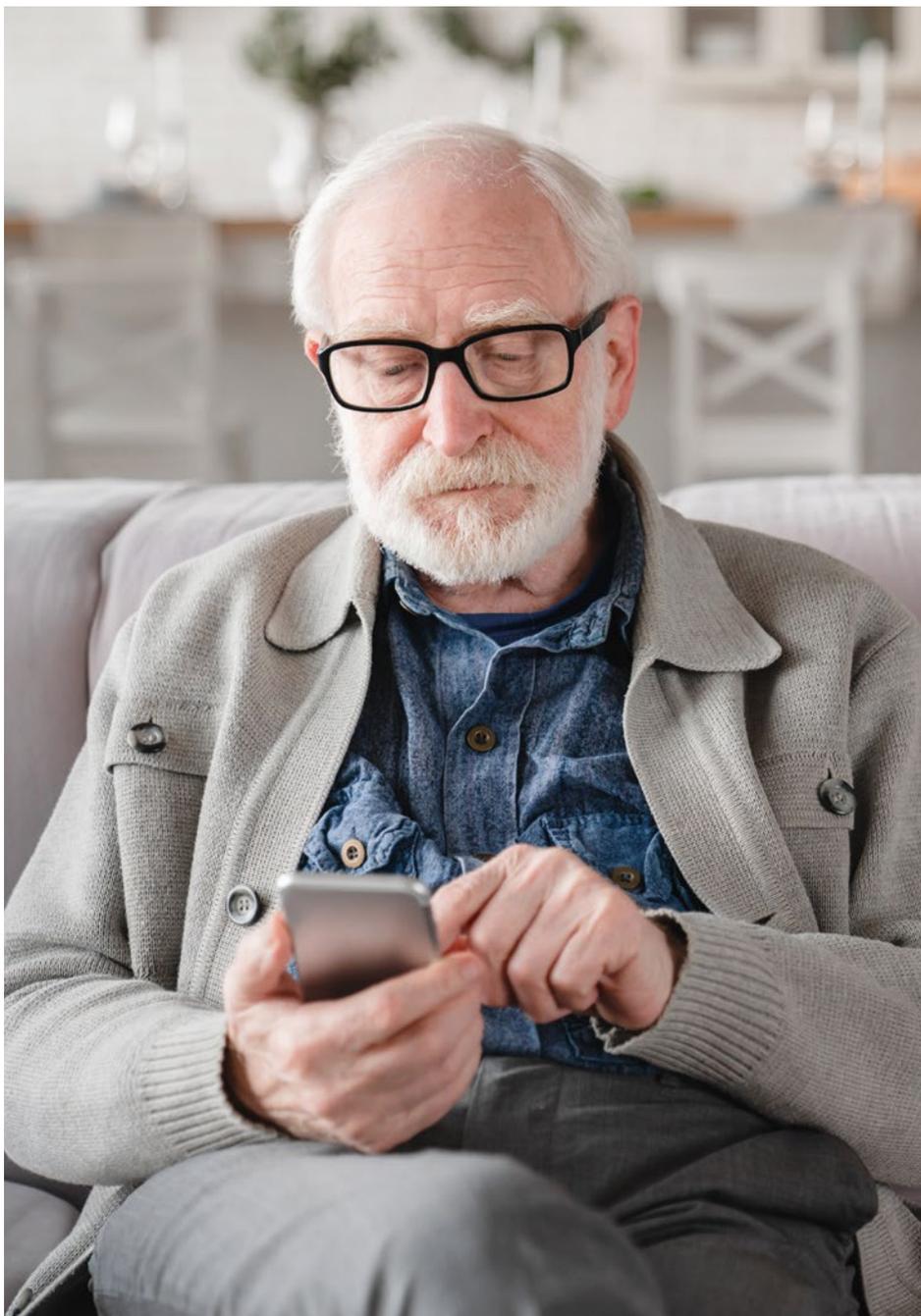
- What is the general atmosphere like?
- Are visitors welcome at any time or are there set visiting times?
- Does the home allow pets?
- Do you notice any unpleasant smells?
- Is there a garden?
- Will you be able to choose when you go to bed and what time you get up?
- Can you keep your own GP and manage your own medication if you want to?

If it is impossible for you to get out to see the various homes, ask whether someone from the home can visit you. You can then ask questions and get some idea of what the home is like.

Ask for a copy of the care home's most recent inspection report and its Statement of Purpose, which sets out its aims and objectives, the range of facilities offered and its terms and conditions.

For more questions to ask when visiting a care home, read the free and comprehensive Care home checklist by visiting [www.ageni.org/carehomechecklist](http://www.ageni.org/carehomechecklist) or calling the Age NI Advice Service on **freephone 0808 808 7575**.

If the care home won't allow you to bring a pet, contact the Rainbow Rescue or Dogs Trust Ballymena for rehoming options or Rosie's Trust for practical support to assist owners facing life changes to stay connected to their beloved pets for longer (for contact details see pages 29).



## Useful organisations

### Advice NI

T: 0800 915 4604

W: [www.adviceni.net](http://www.adviceni.net)

### Alzheimer's Society Northern Ireland

T: 028 9066 4100

W: [www.alzheimers.org.uk/northernireland](http://www.alzheimers.org.uk/northernireland)

### Department of Health

T: 028 9052 0500

W: [www.health-ni.gov.uk](http://www.health-ni.gov.uk) or [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

### Dogs Trust Ballymena

T: 028 2565 2977

W: [www.dogstrust.org.uk](http://www.dogstrust.org.uk)

### Equality Commission NI

T: 028 9050 0600

W: [www.equalityni.org](http://www.equalityni.org)

### Office of the Ombudsman for Northern Ireland

T: Freephone 0800 343 424

W: [www.ni-ombudsman.org.uk](http://www.ni-ombudsman.org.uk)

### Rainbow Rescue and Rehoming Centre

T: 028 7181 2882

E: [rainbowrehoming@gmail.com](mailto:rainbowrehoming@gmail.com)

W: [www.rainbowrehoming.com](http://www.rainbowrehoming.com)

### Regulatory and Quality Improvement Authority (RQIA)

T: 028 9051 7500

E: [info@rqia.org.uk](mailto:info@rqia.org.uk)

W: [www.rqia.org.uk](http://www.rqia.org.uk)

### Rosie's Trust

W: [www.rosiestrust.org](http://www.rosiestrust.org)

# Donate today!

Age NI relies on donations to ensure that we continue to support older people in Northern Ireland. To donate please visit [ageni.org/donate](http://ageni.org/donate). Alternatively call **028 9024 5729**, or complete and return the form below to:

Age NI, **Freepost RRTU-HSZY-LTHZ**, 3 Lower Crescent, Belfast, BT7 1NR.

Every donation is truly valued and makes a difference. Thank you.

Title:	First Name:	Surname:
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Address:
Postcode:

Tel:	Email:
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By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from communications.

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I would like to make a gift of:

I enclose a cheque/postal order made payable to Age NI.

## Card payment

I wish to pay (please tick)  Mastercard  Visa  Maestro

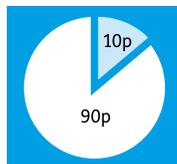
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Expiry date:  /  Issue no (maestro only)  Security code:

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For every £1 you donate, 90p directly benefits older people

By leaving a gift in your will, your kindness will help to support future generations of older people. Visit [www.ageni.org/giftsinwills](http://www.ageni.org/giftsinwills)



## Contact Age NI

Age NI offers independent and confidential advice, information and support to older people, their families and carers on a range of issues in later life including money, care, housing and health.

For more information on the issues covered in this guide, please contact the Age NI Advice Service on **Freephone 0808 808 7575**. Phone lines are open Monday-Friday 9am-5pm

**E:** [advice@ageni.org](mailto:advice@ageni.org)

**W:** [www.ageni.org](http://www.ageni.org)

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