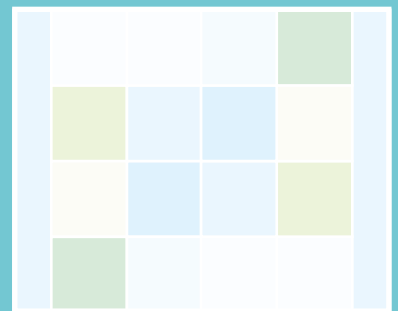
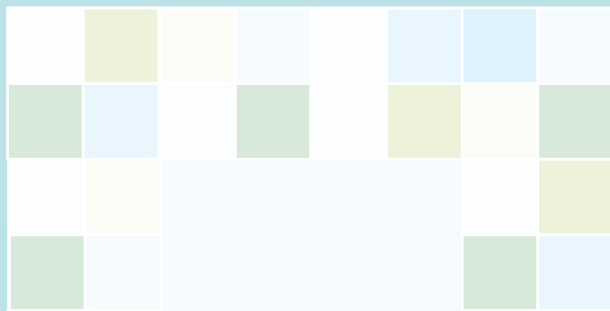
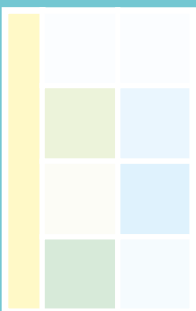
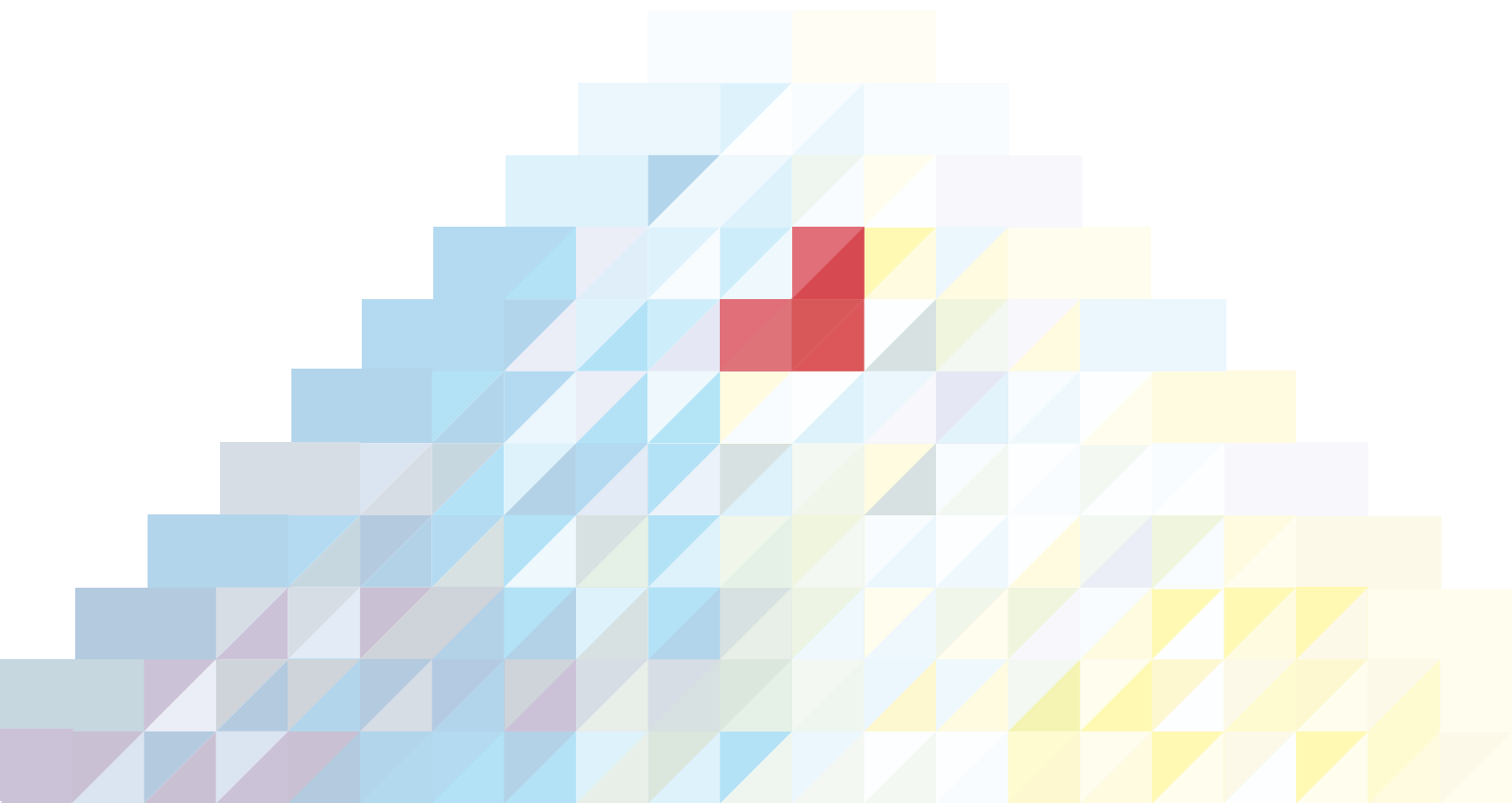


## Your guide to care homes





## Home is where the heart is.

Grovelands, rated 'outstanding' by CQC (December 2017):

"I have nothing but praise for Grovelands. The care given to my wife is second to none. The staff are brilliant and offer all kinds of therapeutic activities and trips out. The care workers go that extra mile with their patience and caring. All residents get fantastic food with a daily choice of menu. My wife is happy and contented at Grovelands. I could not wish for more."

- Husband of a resident

Frith House, rated 'outstanding' by CQC (September 2017):

"My husband has had such a good life since being admitted to Frith House. He has constant care and attention. When he was moved to [his new room] he was a little confused but he has settled in well. He does enjoy (weather permitting) to be able to go for little walks in the garden. He also enjoys the bird table that we put up near his window. Soon he will be 91 years old – and we have been married 65 years. Our love has never died. Thank you staff for keeping him well."

- Wife of a resident

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# Welcome

At Somerset Care, we realise that navigating the world of care can be a daunting experience with so many factors to think about. That is why we have produced this guide; we hope you'll find the information useful in helping you through the process.

There is a glossary at the end of this guide to help you to understand some of the terms used in care.

Should you have any questions after reading this guide, or would like to find out more about our services, you can find out more at our website or by phone:

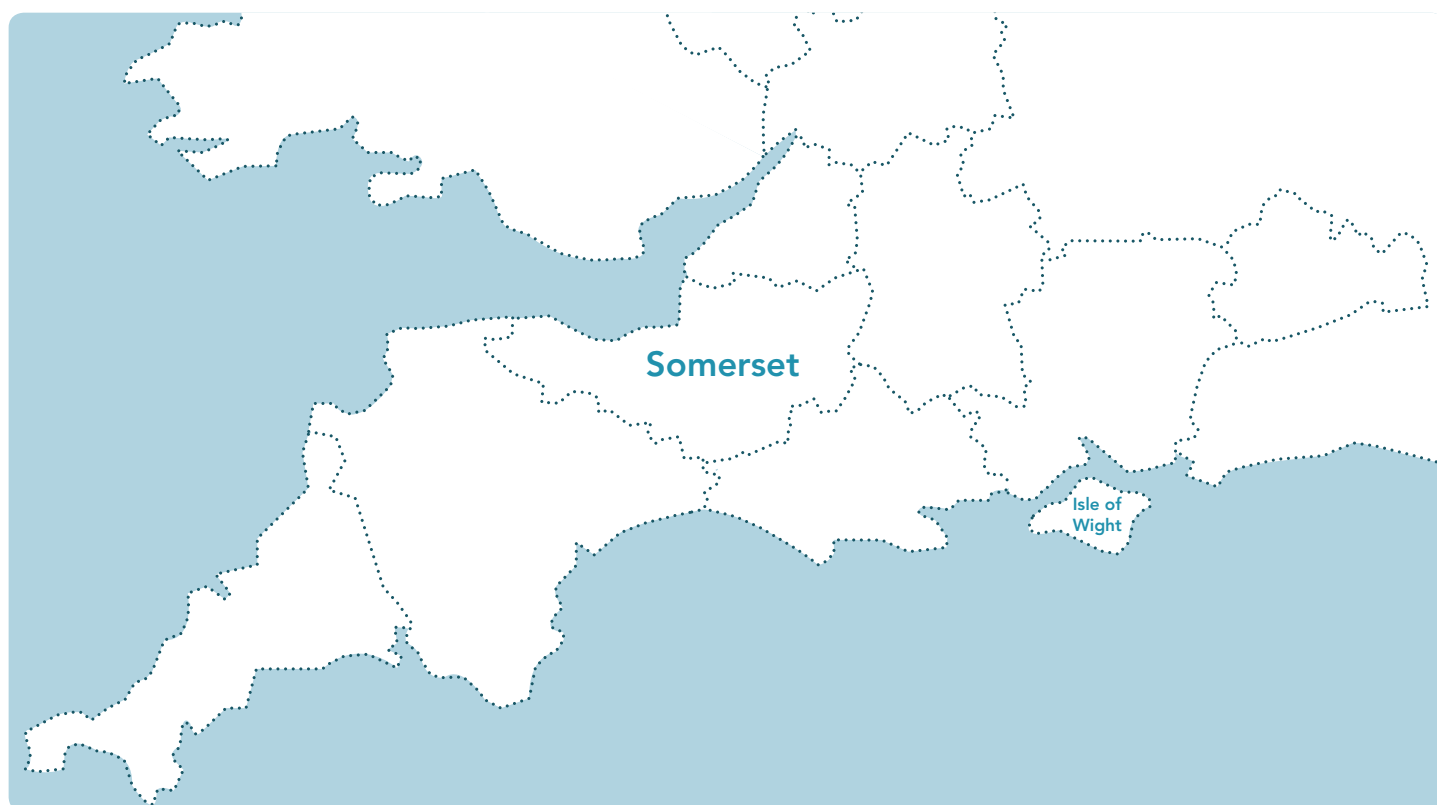
[www.somersetcare.co.uk](http://www.somersetcare.co.uk) | 0800 9884 337

## About us

Somerset Care is a not-for-profit care provider; this means that we don't have shareholders so any profit that we make is reinvested into the business for the benefit of the people we support.

We provide residential and nursing care for older people in our care homes across the south of England, as well as a respite centre for adults with physical disabilities in Taunton. We also have a range of care and support services to help you remain independent in your own home. This includes our Willows home care service; Realise, our learning disabilities service; and Petals, providing specialist dementia care.

For more information on our services, visit [www.somersetcare.co.uk](http://www.somersetcare.co.uk)



# Section 1: An introduction to care homes

Care homes are residential settings, staffed by qualified care assistants who provide care and support. Care homes are also known as residential homes or nursing homes (where care is provided by qualified nurses).

## Support available in a care home includes:

- Day care
- Help with washing and dressing.
- Support with medication.
- Personal care throughout the day.
- Help to get up or go to bed.
- Meals.
- Laundry.
- Round-the-clock support.
- Activities and entertainment.
- Outings. Please ask for details as there may be an extra charge.
- Respite and holiday support.
- Attending appointments with you. Please ask for details as there may be an extra charge.
- Care provided by qualified nurses (nursing homes only).
- End of life care for support with terminal illness.

Some care homes have extra facilities like hairdressers and shops.



## Section 2: Types of care in care homes

**Nursing care** is complex care carried out by registered nurses.

**Day care** provides informal carers, such as family and friends, some time to themselves whilst offering the reassurance of professional care in a safe and social environment. You can spend the day at a care home, which can also include the opportunity to make use of the care home's facilities, take part in activities and join residents for lunch.

**Respite and short-term care** is temporary care provided as a replacement for your usual carer. This gives you or your usual carer a chance to take a break, or offers you extra support following an operation or illness. Respite care can be provided in residential or nursing care homes, or in your own home.

**Dementia care** is available in all of our care homes and at some day care centres. These may include design features to help you feel safe and comfortable, activities to help you stay busy and active, and specially trained staff.

**Palliative care** is care that focuses on comfort and quality of life for residents with life-threatening illness. It centres on pain relief and the prevention of suffering, and offers a support system to help the person and their family through this difficult time.

## Section 3: Accessing care

### Understanding your needs

Your care needs will fall into one of four levels of need:

- Low
- Moderate
- Substantial
- High

These are measured by your ability to manage your personal care and complete day-to-day household tasks. Your social needs will be taken into account when categorising your level of need.

### The care needs assessment

You can find out your level of need by attending a care needs assessment with your local authority. If your needs reach an eligible level, you will be given a care package which provides you with information about the best setting for your care, the type of care you need and the type of tasks you need support with.

## Section 4: Funding care

Please note that we are not financially qualified to give advice on funding; any information included is only provided as a guide, and we encourage you to seek professional financial advice.

### What am I paying for?

The fees for a care home cover a variety of costs. These will vary from organisation to organisation, however generally all homes will have 'hotel costs'; these are the costs that relate to you living in the home and cover such things as food and drink, energy bills and accommodation. In addition to these, there are the 'care costs' which relate to staffing, any medical or mobility equipment, and other expenditure required to meet your care needs.

### Understanding your finances

Once you have had your care assessment, you are entitled to a financial assessment from the local authority. This is sometimes called the 'means test' and, along with your assessment of needs, will determine how much you need to pay towards your care.

The financial assessment takes into account your income (for example: pensions, benefits and earnings) and your capital (savings, investments, property and business assets).

If you own your home, its value can be counted towards your capital if you intend to move out for more than 12 weeks to meet your care needs. Its value will not normally be counted if it is still occupied by a dependent relative:

- Your husband, wife, partner or civil partner
- A close relative who is 60 or over
- A close relative who is 16 or under for whom you are the primary guardian
- Your ex-husband, ex-wife, ex-partner or ex-civil partner if they are a lone parent.

There are three possible outcomes of the financial assessment:

- The local authority will pay for your care
- The local authority will pay some of the cost of your care needs, and you will need to pay the rest
- You will pay for all of your care.

If your care and support needs change, or your financial circumstances change, you can ask to be reassessed by the local authority.

### Where can I find financial advice about funding and paying for care?

There are a number of helpful organisations and websites that are worth visiting. Please be aware that Somerset Care does not have any affiliation to any of these.

**Somerset County Council** has set up a useful website, Somerset Choices, which contains a lot of general advice for anyone looking at care, as well as more specific information for people living in Somerset: [www.somersetchoices.org.uk](http://www.somersetchoices.org.uk)

You can contact Somerset County Council's Adult Social Care team on [adults@somerset.gov.uk](mailto:adults@somerset.gov.uk) or 0300 123 2224.

**Other local authorities** should also be able to provide you with information. The Isle of Wight Council, for instance, has an '**Adult Services**' section on its website with lots of relevant information; this can be accessed at [www.iwight.com/residents/care-and-support/adults-services](http://www.iwight.com/residents/care-and-support/adults-services).

You can also contact their First Response team on 01983 814 980.

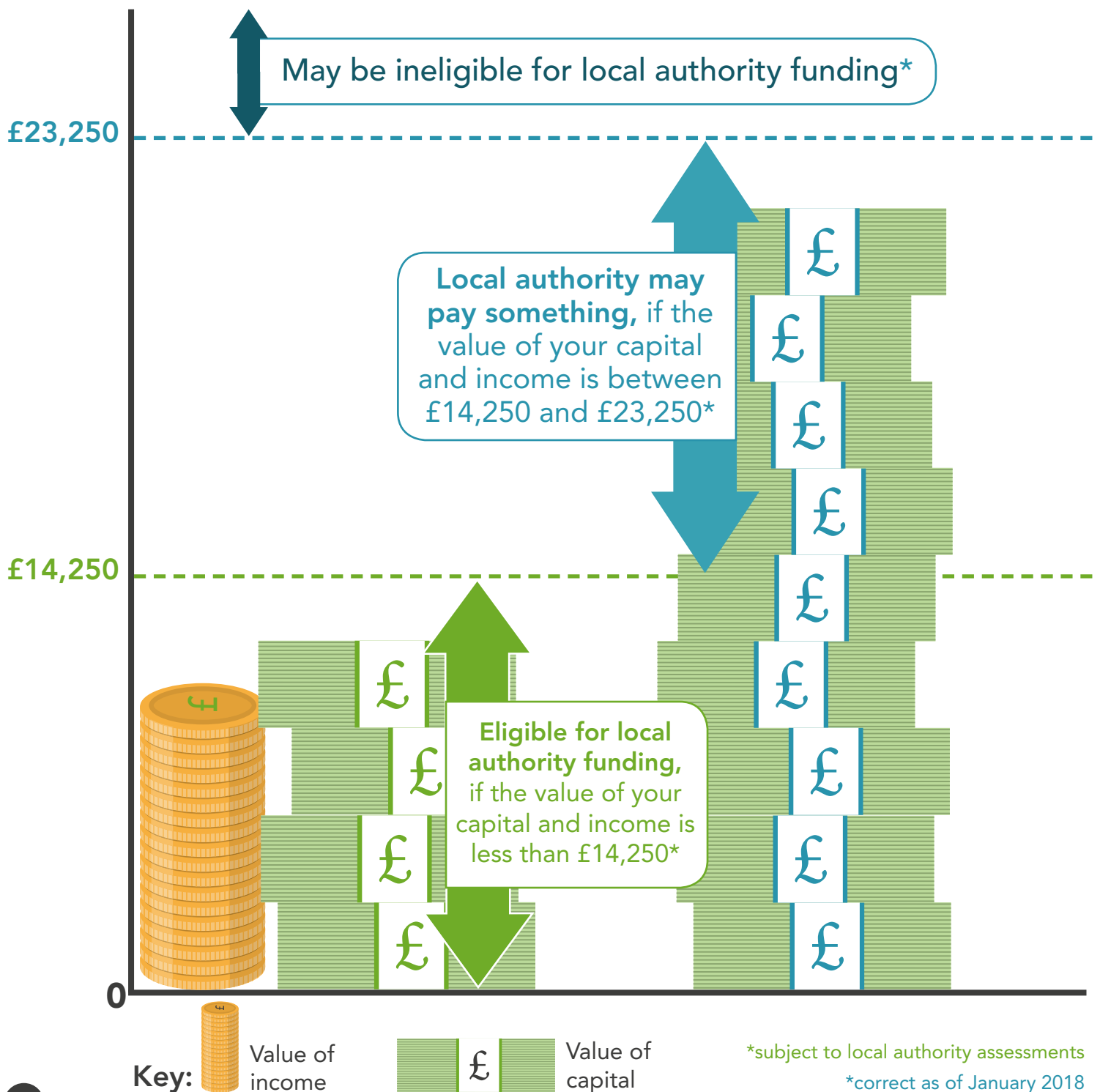
## Claiming benefits

For the purpose of the financial assessment, the local authority will include any benefit you're entitled to, regardless of whether or not you're claiming or receiving it. It is important to be aware of what extra help you might be entitled to:

- Attendance allowance is a tax-free award of £55.65-£83.10\* per week if your ability to look after yourself is impaired by physical or mental illness or disability.
- Pension credit is an income-related benefit, subject to eligibility, to top up your weekly income.

If you are funding your own care, we recommend that you contact an independent financial service for clear and impartial advice.

## Funding residential care





## Section 5: Care home checklist

There are some things you might want to consider before you choose your new home. Think about what's important to you, make a list of things to check and questions to ask. When touring a potential new home, take notes on the way round and take someone with you to get another opinion.

**Here are some points to get you started:**

What is the weekly fee and what does this include?

Is there a resident committee?

Can I bring my own furniture?

Will I have my own bathroom?

Will I have my own television in my room?

How will I be kept entertained?

Is it close to local amenities?

Are there visiting hours, or can my visitors come and go as they please?

Can my visitors get there easily?

Can the home meet my dietary requirements?

What time are meals served?

Can my family eat with me when they visit?

Are the staff smiling and welcoming?

Does the home smell clean and look well-kept?

Is the garden important to the home?

Is the garden accessible?

Can I take a pet with me?

Can I continue with my hobbies and interests?

Can I go out by myself?

Is there someone that can help me with buying presents for my family and friends?

Can I smoke?

Do I have to pay for laundry?

Will the home be able to support me if my care needs change?

How is the home monitored for quality?



## Section 6: Somerset Care FAQs

Please note that we are not financially qualified to give advice on funding; any information included is only provided as a guide, and we encourage you to seek professional financial advice.

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

This is a decision to consider carefully, and depends on your individual needs and circumstances. If you are finding it difficult to cope in your home, then you might benefit from the round-the-clock care and reassurance that a residential home can offer. You are entitled to a care needs assessment from your local authority, which will clarify your needs and how best to meet them.

Discuss your situation with relatives, friends or your GP. It may help you to take a short respite stay at the home you are considering, and see how you find it.

### Who pays for my stay in a care home?

You, the local authority, a third party (such as a relative, or the NHS), or a combination of these will pay for your care. This will depend on the outcome of your financial assessment.

### How much do you charge?

Our fees vary from home to home, but are all charged on a weekly basis. You can find up-to-date information about each of our homes' fees on our website: [www.somersetcare.co.uk](http://www.somersetcare.co.uk)

### Do I need to sell my house to meet the costs of staying in care home?

This will need to be considered as part of your financial assessment.

If you have a partner who occupies your house with you, and will continue to live in your house after you move to a care home, then the value of your house should be disregarded in the financial assessment.

It is recommended that you seek independent financial advice to find the best funding solution for you.



## Can family and friends visit whenever they like?

Of course! We only ask that if you are expecting a visitor at a time that might be disruptive to other residents, such as very early in the morning or very late at night, to please let a member of staff know in advance.

## Do I have to pay for meals?

All of our homes have an onsite kitchen to prepare fresh, nutritious meals to suit a range of dietary requirements. The cost of all meals is included in your weekly fee.

## Can family members join me for meals?

Please let a member of staff know in advance if you would like a guest for dinner.

## Do I have to share facilities?

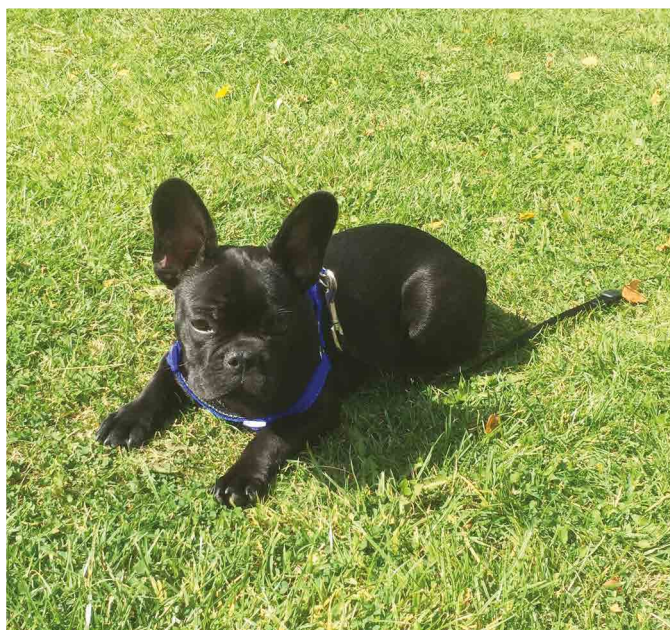
Some of our homes have the benefit of en-suite bathrooms with a shower, whilst accessible bathing facilities are shared. Gardens and other communal areas in the home such as lounges and dining rooms are well-appointed and designed to encourage socialisation with other residents and your guests.

You are welcome to accommodate your visitors in your bedroom or in the communal areas of the home. If you would like to plan an event in the communal areas, such as a birthday party, please discuss this with the staff at the home.



## Can I bring my pet?

Some of our homes can accommodate you and your pet; please speak to the Manager of the care home.



## Can I bring my own furniture?

Yes. We encourage residents to personalise their bedroom, subject to available space. If you would like to use your own furniture please discuss this with the Manager.



## Do I have to pay for laundry?

No, the cost of laundry is included in our fees. We have dedicated laundry assistants in all of our care homes who staff the onsite laundry facilities but there is no dry cleaning service available.

## Do I have a say in how the home is run?

We encourage residents to meet regularly to discuss issues that are important to them, and to feedback to Managers. The 'You Said, We Did' suggestions programme is also in place in all of our residential homes.

## Can I smoke?

All our residential homes are subject to the smoking ban in England, so we ask that if you smoke to please do so outside.

## Are there any activities on offer? Do I have to take part?

We employ dedicated Activities Co-ordinators to ensure there is always something to do. We encourage residents to pursue their hobbies and interests, but none of our activities are mandatory.



## Can I still go to my regular clubs?

Yes; we will support you to continue with your regular commitments, including attending clubs or religious meetings.

## Do you accommodate couples?

All bedrooms in our homes are singles, but we may be able to arrange shared accommodation. Please discuss your requirements with the home Manager.



## How will my valuables be kept safe?

In your bedroom there is a lockable cabinet so that valuables, money, or anything else important to you can be kept securely. The use of a safe is also available in the home. Please note that our insurance policy does not extend to the cover of your personal belongings; we would encourage residents to take out their own insurance policies.

## What experience do your care staff have?

Our care staff are highly trained and have achieved, or are working to achieve, an NVQ/QCF qualification in care at Level 2 or higher. All staff are DBS-checked before they begin employment with us.



## How is the home regulated?

All of our residential homes are registered with the Care Quality Commission (CQC). This means we are subject to frequent inspections, usually unannounced, to ensure we are meeting the appropriate standards of care. You can view inspection reports by request to the Manager, or on the CQC website at: [www.cqc.org.uk](http://www.cqc.org.uk)



## How can I find out more about Somerset Care?

**In person:** You are welcome to visit any of our care homes, without commitment, to have a look around and see if it is the right choice for you. If you would like to meet with the Manager, or if you would like a tour of the home, please get in touch in advance.

**By phone/email/online:** If you would like to find out more about one of our homes, please contact the home directly. Further information, including contact details, can be found on our website: [www.somersetcare.co.uk](http://www.somersetcare.co.uk)

## How can I contact Somerset Care's Central Office?

01823 448 150

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

Somerset Care Limited, Acacia House, Blackbrook Park Avenue, Taunton TA1 2PX

## Section 7: Glossary

In this section you'll find a list of useful definitions to help you make sense of some of the terminology used in care.

### **12-week property disregard**

If, other than your home, your assets are less than £23,250\*, the local authority may help with costs during the first 12 weeks. After this time, any financial help will be regarded as a loan against your home and will be recovered once your home is sold.

### **Assessment of needs**

If you are finding it difficult to look after yourself, you can ask your local authority for an assessment of your needs. This takes into account your abilities to carry out day-to-day activities like preparing meals, washing yourself, and moving around.

### **Capital**

Savings and property which have a financial value.

### **Care account**

A tally of your payments towards the care cap (due to be enacted in 2020).\*

### **The Care Act**

Law implemented in 2014/15 to clarify responsibilities and ensure consistency in the care sector.

### **Care Cap**

A limit which ensures you will pay no more than £72,000 towards the cost of your care. At the time of printing, this has been postponed until 2020.\*

### **Care Inspectorate**

The independent regulator responsible for monitoring and scrutinising care services in Scotland.

### **Care plan**

An individually-tailored document provided by a health professional or your local authority detailing the types of support you should get and who should provide it.

### **Care home**

A residential setting where care is provided.

### **Care Quality Commission**

The independent regulator of health and social care services in England.

### **Carer**

If you provide care and support to an adult friend or family member, you are considered a carer regardless of whether or not you are paid to do so.

### **Carer's assessment**

A face-to-face, telephone or online discussion between a carer and a local authority official to measure the impact that care provision has on the carer. The assessment takes into account the carer's goals and their physical, mental and emotional wellbeing.

### **Community care**

Care and support provided in your own home by visiting or live-in carers. Sometimes called home care or domiciliary care, this can include help to get out of bed, help to dress and wash, or providing support to a family member or other informal carer to give them a break.

### **Continuing healthcare (NHS)**

An ongoing financial support package provided by the NHS for those with eligible complex health needs, sometimes called CHC.

### **Day care**

Flexible care and support provided to you in an environment away from your home whilst you still live at home. This could be spending a few hours at a local care home to join in with activities, or a full day at a specialised day centre.

\*correct as of January 2016

### **Deferred payment**

A deferred payment agreement is an arrangement with the local authority that allows people to use the value of their home to help pay care home costs, even if their home is not yet sold.

### **Dementia care**

Specialist support for people living with dementia available in their own home, day centres or care homes. This could include support with cooking, gardening and other daily tasks; or reminiscence activities and light exercise. Please see Petals.

### **Deprivation of assets**

If a person requires care in a care home but is above the financial threshold for local authority funding, they may aim to reduce their assets through spending money or giving away items, money or property. Under the Health and Social Services and Social Security Adjudications Act 1983, the local authority has the power to take deliberate deprivation of assets into account during a financial assessment. They may act as though you still have the asset, recover the asset from the recipient or recover the asset through the courts under the Insolvency Act.

### **Direct payments**

If you are eligible for local authority funding, you have the option to receive your funding directly to arrange your own care. These are called direct payments.

### **Domiciliary care**

Please see Home care.

### **End of life care**

A type of care supporting people with terminal conditions in the later stages of life to live as well as possible. It can be delivered at home, in a care home, in a hospice or in a hospital.

### **Financial assessment**

Sometimes called the means-test, a financial assessment is a process conducted by the local authority to determine how the cost of care is paid for.

### **Home care**

Care and support provided in your own home by visiting or live-in carers. Sometimes called community or domiciliary care, this can include help to get out of bed, help to dress and wash, or providing support to a family member or other informal carer to give them a break.

### **Local authority**

A county council in England, or a district council for an area in England for which there is no county council, or a London borough council; the government body responsible for social care in the UK.

### **Local authority funding**

Financial support to pay for your care, either in part or in full, from your local authority.

### **Means-test**

Please see Financial assessment.

### **Mental capacity**

Under the Mental Capacity Act, a person is considered to lack capacity if they are unable to make a specific decision at a specific time because of an impairment in the functioning of the mind or brain. Dementia is an example of a condition which diminishes mental capacity.

### **Mental capacity assessment**

A process conducted by a doctor or other person providing your care to measure your ability to make decisions.

### **NHS funding**

Please see Continuing healthcare.

### **Nursing home**

Residential care home with qualified nurses providing care.

### **Palliative care**

Support for people living with terminal or complex illness. Palliative care focuses on quality of life and pain management in the later stages of life.

### **Personal budget**

If you are eligible, a personal budget is an amount of money assigned to you by the local authority following an assessment of your needs. Your personal budget can only be used to pay for care for your eligible care needs.



## **Personal care**

Care provided in connection with bodily functions such as dressing, washing, toileting, getting in or out of bed, eating and drinking, taking medication and communicating.

## **Personal expenses allowance (PEA)**

An amount of money ring-fenced in your financial assessment to ensure you always have enough money to meet any additional personal needs. The amount is currently £24.90 per week in England, £25.80 per week in Scotland and £26.50 per week in Wales.\*

## **Petals**

Somerset Care's dedicated dementia service, which reflects the following values: person-centred, empowerment, trust, activities, life history and stimulation.

## **Power of attorney**

A legal procedure by which someone is nominated to consent to financial or care matters on your behalf where you cannot due to mental capacity.

## **Reablement**

A service to help you regain independence following illness or injury.

## **Realise**

Somerset Care's services supporting the independence of adults with learning disabilities.

## **Residential care**

Care provided in a care home.

## **Respite care**

Respite care is replacement support in your own home or in a residential setting for a short period of time to enable your carer to have a break from their role. Although primarily for your carer's benefit, respite care can also include a short break or holiday for yourself, or attendance at a day centre offering activities away from home.

## **Self-funders**

People who pay for their own care, rather than receiving funding from the local authority.

## **Short-term care**

Short-term care covers a range of short-term services that may help you and your family to sustain independent living at home for as long as possible, usually as part of a package of care and support.

## **Supported living**

Services aimed to help people stay in their own home. People own or rent their own home and receive care support to help them stay independent. This can take a number of different forms including extra care or sheltered housing, and is seen as an alternative to moving into a residential care home.

## **Top-up fees**

If you are eligible for financial support, this doesn't prevent you from considering care homes other than the ones suggested by the local authority, however, you may be expected to pay for any difference between the amount of funding you receive and the cost of that particular home. This difference can be paid through a contribution from a friend or family member; this is referred to as a 'third party top-up'.



## Somerset Care

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