Accommodation after stroke

After a stroke, your current home may no longer be the best place for you to get the care and support you need, and you may need to consider alternative accommodation. This factsheet offers practical guidance and support to help you consider your options and needs. It provides information about care homes and sheltered housing with checklists to help you make the best choice. It also includes some organisations that can provide you with more information.

What should I consider?

For many people, the thought of moving into a residential home is very frightening. In particular, you may worry about losing your independence. We hope the following information will reassure you and help you to make the right choice. If you need more support or someone to talk to, you can contact our Stroke Helpline. Please see ‘Useful organisations’ at the end of this factsheet for our contact details.

When choosing where to live, you will need to consider the effects of your stroke and where you live now. For example, if your stroke has made it difficult for you to walk, you may find it difficult to move around your house safely. You may need to consider whether you can manage stairs or need space for equipment.

What are my needs?

The first step to getting help and support is to have your needs assessed. After a stroke, you should have a health and social care assessment, also known as a needs assessment (or an ‘Assessment of your Care Needs’ in Scotland).

Your local authority must do an assessment if it seems you might benefit from this. Local community services include care at home such as help with washing or dressing, care in a care home, information and support for you and your carer, and practical support such as meals on wheels services or equipment.

The social services department of your local council is responsible for organising your health and social care assessment. Different professionals may be involved in making an assessment, including a social worker and an occupational therapist.

Your assessment may take place at home or in hospital. If you are in hospital for some time after your stroke, social services should carry out your assessment before you are ready to leave. The assessment will usually look at your physical, psychological, social and cultural needs.
Accommodation after stroke

Each local authority has its own assessment procedure. This covers eligibility, the application process, waiting times, decisions, the services they can provide and complaints. You can ask to see a copy of this document.

Following the assessment, social services and your local health service will decide if you need any community care services and, if necessary, they will put together a package of support for you. They should tell you their decision and the reasons for it in writing. If you find it difficult to look after yourself and they feel your needs cannot fully be met at home, they may recommend you move into a care home. If you need to live in a care home they will then carry out a financial assessment to see how much you should contribute to the cost.

If you need specialist treatment, you may qualify for NHS continuing healthcare. This is a package of ongoing care and support arranged and paid for by the NHS. It can be provided in your own home or in a care home. The NHS would pay for your care home fees as well as any medical care. The assessment involves an initial checklist, completed by a health or social care professional. Afterwards, you may be referred for a full assessment. This will involve several different professionals and will look at different types of care needs such as mobility and nutrition. The assessment will usually be done before social services look at your needs.

What do care homes offer?

A care home is a place where you can live with support from staff 24 hours a day. The home will provide you with care and services, a room (sometimes with en-suite facilities), communal areas and meals. Residents will usually also be offered social activities. Homes are owned and run by local authorities, voluntary organisations or private companies. Your choice of care home will firstly depend on the amount of care you need.

Sometimes people need to go into a care home on a temporary basis, possibly for a trial period or to give themselves or their carer a break.

Types of care provided

Some care homes will just provide personal care such as help with dressing and washing. Usually, they will be more suitable for people who have some mobility and independence.

Some homes will provide personal care and nursing care (care that needs to be carried out or supervised by a qualified nurse), such as applying dressings. In homes that provide this level of care, a nurse will be on call 24 hours a day. You may need to live in a care home that provides nursing care if you are unable to leave your bed or require regular medical attention. Some homes that are registered to provide nursing care will accept people who might need this type of care in the future.

Previously, care homes were classified as ‘residential homes’ or ‘nursing homes’. These names are still used in Northern Ireland.

Specialist homes

Some homes specialise in caring for people with particular medical conditions. Often, they will list several conditions and may include stroke. People with dementia (which
can be caused by stroke) may need a home that can provide specialist dementia care. Sometimes these are called EMI (Elderly Mentally Infirm) homes. Your age may affect your choice of where to live. Some care homes specifically provide support for younger adults.

**How to find a care home**

When choosing a care home it’s a good idea to do plenty of research and find out as much as possible. You may want to get support from your family with the decision. With a close friend or relative, you may decide to visit each home you are considering to see what it is like first-hand before making a choice. Social services can provide you with a list of care homes in your area. The organisations listed at the end of this factsheet can also help.

Every person’s situation is different. We have put together some questions and topics to think about. It may help if you take this list of questions with you on your visits. See our checklist on pages 6 and 7.

**Who decides where I live?**

If social services carry out an assessment and suggest you move into a care home, you can refuse to go if you do not want to, and if you are mentally capable of looking after yourself.

**You have the right to have some choice about where you live.** If your local authority is covering all or part of your care home fees, you can have a say about the home you live in, providing your choice:

- suits your assessed needs
- has a place available
- can agree the support to be provided with your local authority, and
- costs no more than the amount the local authority would usually pay.

If you need to go into a care home but have difficulty expressing your own views, friends and family may be involved in discussions. You may find support from an independent advocacy scheme helpful. An advocate is someone who can support you, represent your interests and take action on your behalf. You may already have appointed someone you trust (such as a family member or close friend) to make decisions about your health and welfare or your finances by taking out a Lasting Power of Attorney. This is a legal document to allow someone to act on your behalf when you no longer wish to make decisions, or if you lack the mental capacity to do so.

**What if the care home does not have a place?**

If your preferred home does not have a place, you may need to go on a waiting list. While you wait, you may need to go into another home or arrange for services in your own home. Any temporary care home should still meet your needs. The local authority should explain how the waiting list works and keep you informed of any progress.

**What if I want to live in a different area?**

If you pay for your care home place yourself, you can decide where you live. Otherwise, if you wish to live in a care home in another area of the country, the responsibility for paying for your accommodation will remain with the local authority where you currently live. Your local authority must then agree to cover the cost of the home.
Accommodation after stroke

Financial considerations

How much will I pay for a care home?

The cost of a place in a care home tends to vary from one area to another and will be affected by the facilities, support and level of care offered. **Average prices can be around £27,000 to £37,000 a year.** Most people have to contribute towards their fees.

In Scotland, the social work department will automatically contribute to part of your care home fees if you are over 65 and their assessment shows you need personal care (or both personal and nursing care). If you are under 65, they will pay towards the fees if you have been assessed as needing nursing care. They will then carry out a financial assessment to see how much you can afford to pay towards any remaining costs.

In the rest of the UK, your local council will carry out a financial assessment to decide if you should contribute and if so, how much. All local councils should follow the Government’s rules set out in the Charging for Residential Accommodation Guide (CRAG) when deciding how much you will need to pay.

What does an assessment involve?

A social worker or care manager usually carries out the financial assessment after your health and social care needs have been reviewed. They will look at your ability to pay for your care, taking into account your **income, savings, property,** any **benefits** you receive, and any financial **assets** you have such as stocks or shares. There are rules about what will be counted in the assessment and some income will be disregarded. The social worker will usually ask to look at financial documents, such as bank statements, records of savings, or details of pension schemes. They will ask about your outgoings, such as how much you pay for your mortgage, rent, insurance or bills. You can ask questions and have someone else there to help you.

Unless you are able to cover the whole cost of a care home yourself, the council will tell you how much they can pay per week for a home that meets your assessed needs. They should also give you a list of homes in your local area which can meet your needs.

If the council are covering the entire cost and there are no places in a suitable care home at the right price, the council should increase the amount they will pay.

Even if you are going to pay your own fees, it is a good idea to have an assessment. Social services can advise you of the costs so you can plan for these.

Will I have to sell my home?

**You will not necessarily have to sell your home to pay for a care home.** If you are only staying in a care home for a temporary period, the value of your home will be ignored. Different councils work out the cost of temporary stays differently.

The value of your home will not be taken into account if one of the following people is going to continue living in your house:

- your husband, wife, civil partner or other partner you live with
- a relative who is 60 or over, or a younger relative who is eligible to claim disability benefits
Accommodation after stroke

- a child (under 16) whose welfare you are responsible for
- an ex-partner if they are a single parent.

Even if the value of your home is not excluded, you may not have to sell it if you can raise the fees in another way. Age UK can provide detailed information about care home costs. See the ‘Useful organisations’ section.

What if I want to live in a more expensive care home?

If your chosen care home costs more per week than the council is willing to pay, you are allowed to ask a family member or friend to pay the difference. This is called a ‘third-party top up’.

What about my partner’s money and assets?

If you share capital (other than property) with another person or people, you will be assessed as each having an equal amount of this for the financial assessment. For example, if you have a joint bank account with your partner, half of the balance will be considered your capital. Jointly-owned property is treated differently because it is usually unlikely that someone would buy just your share. There are rules to stop you moving money out of your home to purposely avoid it being included in a financial assessment.

Paying for nursing care

If you are eligible for NHS continuing healthcare, as explained on page 2, the NHS will fund the full costs of your care. In England there is a National Framework, which sets out how your eligibility for funded care should be assessed. A similar situation applies in Scotland and Wales. However, there is no guidance in Northern Ireland, meaning that decisions come down to individual authorities.

If you are not eligible for NHS continuing healthcare but you have nursing care needs, you may be eligible for free nursing care. This means that the NHS will make a payment to the care home to cover the nursing care costs.

Benefits

If you move into a care home permanently you may still be able to claim benefits such as Attendance Allowance and the council will expect you to do this if they are paying for your care. For more information about what you may be able to claim, see our resource sheet R1, Benefits and financial assistance.
Choosing a care home – checklist

You could cut out and take this list of questions with you when you visit a potential home.

☐ Where is the home? You might feel happier moving somewhere near to your friends and family. However, narrowing your search to a very limited area can mean you don’t have much choice.

☐ How much does it cost? What is the weekly fee? How often does the home increase its fees and will you be able to afford any increases? How much do you pay if you go into hospital or away on holiday? Do they charge for extras, such as a TV in your room?

☐ What care provision is offered? If you need more care in the future, will the home be able to meet your needs?

☐ What about hygiene? Does the home smell clean and fresh?

☐ What is the accommodation like? Are the rooms shared or single? What facilities are available? Your room should include a lockable place to put personal items like money.

☐ Are you allowed to bring personal possessions or furniture with you?

☐ Are residents given privacy? For example, do staff knock before entering rooms?

☐ How accessible is it? If you use a wheelchair, are door frames and corridors wide enough? Are there ramps and lifts?

☐ Is appropriate equipment provided such as handrails and adjustable beds?

☐ Is it a place where you will feel comfortable and safe?

☐ What kind of food is provided? Are meal times fixed and if so, what are the times? Can residents prepare their own food? Does the home cater for special diets?

☐ Living areas. Are there areas where residents can socialise, sit quietly, see visitors, or sit outside?

☐ What kinds of activities can residents take part in? Are books and newspapers available? Are outings arranged? Will you be able to continue a current hobby? Can residents go out alone, for example to the shops or to a stroke club? Do they get involved with the local community?

☐ Can your religious beliefs or cultural needs be accommodated? Some homes have a place of worship. Are staff interested in learning about your background and culture? Can they speak your language?

☐ Is there a positive atmosphere you would feel comfortable in? Watch and talk to the residents and staff to see how friendly and happy they are.

☐ Will you get personalised support? Does the home pay attention to each resident’s individual needs or expect all residents to follow a certain routine?

☐ Is maintaining as much independence as possible encouraged? Do staff support residents to do things for themselves?

☐ What are the visiting hours? Can your family and friends join you for a meal or stay overnight?
Accommodation after stroke

☐ Are staff friendly and supportive?
Do they treat residents with respect? Do they spend time talking to residents? What is the staff to resident ratio?

☐ Do they understand the effects of stroke? What qualifications and level of training do they have? We offer training to care home staff. You may want to ask if any staff have attended our Life After Stroke courses or similar training.

☐ Do you have difficulty with communication? Do the staff understand this and know how to support you? Do they have the skills to support you with any hidden effects of your stroke, such as personality changes, memory problems and tiredness?

☐ Which health services are available?
What happens if a resident is unwell? What doctors can they see? Who administers medicine?

☐ What about community services?
Do community physiotherapists, speech therapists and occupational therapists visit? How do residents access other services such as chiropodists or dentists?

☐ How are decisions made? Is there a residents’ association to give people a say about things that affect them?

☐ What information is available? All care homes are required to produce a ‘statement of purpose’. This document tells you about the home’s aims and objectives and the services they provide.

☐ Do they offer trial stays? Find out if you can have a trial stay to decide if the home is right for you.

☐ What is the complaints procedure?

☐ Can you take your pet with you?
Some care homes do not allow pets, so you may need a relative to take over their care. Alternatively, the Cinnamon Trust is a charity that can provide long-term care for a pet when their owner has had to go into a care home that cannot accommodate pets. See ‘Useful organisations’ at the end of this factsheet for their contact details.

How do I know which care homes are good?

There are independent regulators to make sure care homes meet set standards. Social care services, including care homes, are regulated by:

- The Care Quality Commission (CQC) in England.
- The Regulation and Quality Improvement Authority (RQIA) in Northern Ireland.
- The Care Inspectorate in Scotland.
- The Care and Social Services Inspectorate in Wales (CSSIW).

These bodies produce inspection reports on homes which you can read. These will tell you how the home you are considering was rated in terms of quality, what residents say about it and whether there are any areas for improvement.

If services are not meeting standards, regulators can issue notices requiring them to make changes within a set period of time, issue penalties and restrict the services they can offer.
How do I make a complaint about a care home?

If you have any concerns or are not happy about your care or treatment in a care home, it can help to initially raise your concerns with a member of staff in the care home. A friend or relative could do this on your behalf. You should never be disadvantaged because of any concerns you (or a family member) have raised.

All social care providers are required by law to have a complaints procedure and all residents should be provided with information explaining how they can make a complaint. If you are not given this information you can ask for it. If you make a complaint following this procedure and you are not happy with the response, you can contact your local council, if they are funding your care.

If you are still not happy after this or if you fund your own care, you can contact the Local Government Ombudsman. This is an independent body that can review complaints – see the ‘Useful organisations’ section of this factsheet for their contact details. If the NHS is funding your care you will have access to their complaints procedure.

Sheltered housing

If you need some support but not 24 hour care, sheltered housing may be an option for you. Sheltered housing can help you live independently with the added security that there is someone nearby to call in an emergency. This type of accommodation is usually for people over 60 but can be available for younger people. It is provided by local councils, housing associations (registered social landlords) and voluntary organisations. Private companies also run a small number of schemes. You can usually rent or buy sheltered housing.

These schemes usually have a warden or scheme manager who lives on site or nearby. Their responsibilities will usually include managing the day-to-day running of the scheme, checking on residents’ well-being, giving residents information on local services and helping with emergencies. They are not there to provide personal services, such as care, or help with shopping, cooking and cleaning, but they may be able to help you arrange these services.

The schemes generally consist of groups of flats or rooms to give you privacy and communal areas shared with other residents. They usually welcome individuals or couples. You can contact your local council’s housing or social services department to find out more about sheltered housing in your area.

Extra Care Sheltered Housing

This is a type of sheltered housing where residents are provided with extra care and support. The scheme may have staff to help with personal care such as bathing and dressing. Ask your local council if there are any of these schemes in your area.
## Choosing sheltered housing

It may help to visit the scheme, ask questions and see for yourself what it is like. You may find it helpful to ask some of these questions.

### Sheltered housing checklist

- **Location** – Is the scheme in a suitable location, which is easy to get to? Will you be near family and friends in a familiar area? Are there local amenities and shops nearby? Is there adequate local public transport available? If you drive, is there somewhere to park your car?

- **Costs** – How much will you have to pay in rent or mortgage payments? How much will you be paying for council tax, insurance and bills? Are there service charges to pay for the warden, alarm system and upkeep of communal areas and how are these worked out? If you live in extra care housing, will there be charges for the care support provided? You may still be entitled to financial support, such as benefits. See our resource sheet *R1, Benefits and financial assistance*.

- **Accommodation** – What is the accommodation like? Is there enough space? Does the layout suit your needs? What kind of heating system is provided and is it well insulated?

- **Facilities** – Are shared facilities such as laundry areas available?

- **Accessibility** – Is there a lift? If you use a wheelchair are the door frames and corridors wide enough? Would you be able to make adaptations if necessary, such as adding a handrail?

- **Services** – Are services, such as community nurses, part of the scheme?

- **Storage** – Is there somewhere to store equipment like a wheelchair or mobility scooter?

- **Security** – How secure is the main entrance and each home?

- **Alarms** – Sheltered housing usually includes an alarm system for residents to use if they need emergency help. Find out how this works and what action will be taken if you need to use it.

- **Atmosphere** – See what the atmosphere is like and whether other residents enjoy living there.

- **Management** – The warden or scheme manager’s duties will vary for each scheme. Find out what their duties are, whether they provide 24 hour support and live onsite.

- **Maintenance** – Who is responsible for repairs and improvements?

- **Decisions** – Will you have the opportunity to be involved in decisions that affect you?

- **Social life** – Will friends be able to visit? Will there be opportunities to socialise with other residents? Are social activities organised?

- **Cultural and religious needs** – Will these be met?

- **Pets** – If you have a pet, find out whether the scheme allows them.

- **Visitors** – Is there a guest room?
Supporting a loved on

Moving home can be a huge emotional upheaval. The change may be distressing for both you and your loved ones. It can be hard for someone to leave their home, particularly if they have lived there for a long time.

On the positive side, the move will enable them to get more help and support and a good care home will help new residents settle in. Providing ongoing support to your loved one, both practically and emotionally, will also help.

Other things you can do include:

- gaining information about the home so you are fully informed
- thinking about any fears your loved one has and what might help reduce these
- helping them find ways to keep in touch with family and friends
- encouraging them to talk to other residents about the experience and join in with social activities
- finding out who to go to for extra support
- allowing time to adjust to the changes, and
- looking after your own health and well-being and giving yourself a break, so you can continue providing support.

See our factsheet F4, Stroke: A carer’s guide for more information.

Useful organisations

All organisations listed are UK wide unless otherwise stated.

**Stroke Association**

**Stroke Helpline:** 0303 3033 100
**Website:** stroke.org.uk
Contact us for information about stroke, emotional support and details of local services and support groups.

**Information about care homes**

**Association of Independent Care Advisers (AICA)**

**Tel:** 01483 203 066
**Website:** www.aica.org.uk
The AICA can put you in touch with a local independent care adviser – they represent organisations that help people identify the type of care service and provider they need.

**Age UK**

**Age UK Advice Line:** 0800 169 6565
**Northern Ireland:**

**Tel:** 0808 808 7575
**Scotland:**

**Tel:** 0845 125 9732
**Wales:**

**Tel:** 029 2043 1555
**Website:** www.ageuk.org.uk
The charity works to improve later life for everyone through support and advice. They offer information about the financial and practical aspects of going into a care home.

**Care Information Scotland**

**Helpline:** 08456 001 001
**Website:** www.careinfoscotland.co.uk
They provide information about care services in Scotland.
Accommodation after stroke

**Elderly Accommodation Counsel (EAC)**
**Tel:** 0800 377 7070  
**Website:** www.eac.org.uk
They help older people make choices about their housing and care needs, and offer accommodation details.

**Housing Advice Northern Ireland**  
**Tel:** 028 9024 5640  
**Website:** www.housingadviceni.org
They provide independent housing information.

**Independent Age**  
**Tel:** 0845 262 1863  
**Website:** www.independentage.org
They provide information and advice for older people, focusing on social care.

**The Relatives and Residents Association**  
**Advice Line:** 020 7359 8136  
**Website:** www.relres.org
They support older people who need or live in residential care, and their family and friends.

**Scottish Care**  
**Tel:** 01292 270 240  
**Website:** www.scottishcare.org
They represent a large range of care homes and providers in Scotland. Search their website for homes in different regions.

**Shelter (England and Scotland)**  
**Housing advice helpline:** 0808 800 4444  
**Website:** www.shelter.org.uk
**Shelter (Northern Ireland)**  
**Tel:** 02890 247 752  
**Website:** www.shelterni.org
**Shelter (Cymru)**  
**Tel:** 0845 075 5005  
**Website:** www.sheltercymru.org.uk
They provide information, advice and advocacy support for people with housing problems.

**Government websites**
Each website offers information about public services like health and social care.

**England and Wales**  
Website: www.gov.uk

**Northern Ireland**  
Website: www.nidirect.gov.uk

**Scotland**  
Website: www.scotland.gov.uk

**Regulatory bodies**

**Care Quality Commission (CQC) (England)**  
**Tel:** 03000 616161  
**Website:** www.cqc.org.uk

**The Regulation and Quality Improvement Authority (Northern Ireland)**  
**Tel:** 028 9051 7500  
**Website:** www.rqia.org.uk

**Care Inspectorate (Scotland)**  
**Tel:** 0845 600 9527  
**Website:** www.careinspectorate.com

**Care and Social Services Inspectorate Wales (CSSIW)**  
**Tel:** 0300 062 8800  
**Website:** www.cssiw.org.uk

**Advocacy support**

**Action for Advocacy**  
**Tel:** 020 7921 4395  
**Website:** www.actionforadvocacy.org.uk
They offer information about independent advocacy in England and Wales.
Accommodation after stroke

Powher
Tel: 0300 456 2370
Website: www.powher.net
A free and confidential independent advocacy agency providing services in Hertfordshire, East of England, East and West Midlands and London.

Scottish Independent Advocacy Alliance
Tel: 0131 260 5380
Website: www.siaa.org.uk
They can put you in touch with advocacy services in your local area.

Making decisions

Office of the Public Guardian
England and Wales
Tel: 0300 456 0300
Website: www.justice.gov.uk
Scotland
Tel: 01324 678 300
Website: www.publicguardian-scotland.gov.uk

The Office of Care and Protection (Northern Ireland)
Tel: 02890 724 733
Website: www.courtnsi.gov.uk

Other relevant organisations

The Local Government Ombudsman
Tel: 0300 061 0614
Website: www.lgo.org.uk

Care & Repair
England
Tel: 0115 950 6500
Website: www.careandrepair-england.org.uk
Scotland
Tel: 0141 221 9879
Website: www.careandrepairscotland.co.uk

Wales/Cymru
Tel: 02920 674830
Website: www.careandrepair.org.uk

They offer advice to improve the housing and living conditions of older people and disabled people.

Cinnamon Trust
Tel: 01736 757 900
Website: www.cinnamon.org.uk

This charity aims to maintain relationships between owners and their pets, but can also provide long-term care for pets whose owners have moved into residential accommodation.

Disclaimer: The Stroke Association provides the details of other organisations for information only. Inclusion in this factsheet does not constitute a recommendation or endorsement.

Produced by the Stroke Association’s Information Service.
For sources used, visit stroke.org.uk
© Stroke Association
Factsheet 20, version 1 published June 2013 (next review due March 2015)
Item code: A01F20

Stroke Association is a Company Limited by Guarantee, registered in England and Wales (No 61274).
Registered office: Stroke Association House, 240 City Road, London EC1V 2PR. Registered as a Charity in England and Wales (No 211015) and in Scotland (SC037789). Also registered in Isle of Man (No 945), Jersey (NPO 369) and serving Northern Ireland.