

Accommodation after stroke

Stroke Helpline: 0303 3033 100
or email: helpline@stroke.org.uk

This guide offers practical tips and information to help you if you need to make changes to your home, or find alternative accommodation after a stroke.

Your accommodation needs after a stroke

If you have a disability after a stroke, you might need to make some changes in your home to help you live independently. If your needs cannot be met at home, then you will be supported to find a new home which could include options such as sheltered housing or a nursing home.

If you need to make changes in your home environment, the first step is to think about your own needs and wishes. This can help you begin the process of deciding how and where you could live.

Assessment of your needs

After a stroke, you should have a care and support needs assessment from the local authority. If you are likely to need changes to your home or new accommodation, you will also have a home needs assessment. In Scotland this is called an 'assessment of your care needs'.

In Northern Ireland, the local Health and Social Care Trust carries out the review of your social care needs.

If you stayed in hospital after your stroke, this assessment should be arranged as part of the hospital discharge process. The support you need should be included in a written care plan, which you are entitled to a copy of. If you develop new support needs some time after a stroke, you are entitled to have your needs reassessed.

Care and support plan

An assessment looks at your support and care needs, and sets out what help you might benefit from. This is drawn up in a care plan. This plan can include services to help you at home such as equipment and help with washing or dressing. It can also include information and support for you and your carer. The assessment may make a recommendation about your accommodation.

The social services department of your local authority is responsible for the care and support needs assessment, but they sometimes ask other organisations to carry out the work. 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 discharged. The assessment will usually look at your physical, psychological, social and cultural needs.

Each local authority has its own assessment process. 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, you, social services and health professionals, and your family will decide if you need any community care services. If necessary, the health and social care professionals team will put together a package of support for you. You should be fully involved in decision making.

If you find it difficult to look after yourself and your needs cannot fully be met at home, other options will be explored with you, which may include supported living or a care home. There are eligibility criteria for all levels of support offered by your local authority.

There are fewer criteria around your choices if you are self-funding your care or change of accommodation. The social worker or your occupational therapist will be able to guide you through the options appropriate to you.

NHS continuing healthcare

People with very serious health needs may qualify for NHS continuing healthcare. This is a package of ongoing care and support arranged and paid for by the NHS in England, Wales and Northern Ireland. It can be provided in your own home or in a care home.

The NHS pays for your care home fees as well as any medical care. In Scotland, the 'Hospital based complex clinical care' scheme provides care for people in a suitable setting outside hospital.

To find out if you are eligible, you go through an assessment process. The assessment involves an initial set of checks against a list of eligibility criteria, completed by a health or social care professional.

Afterwards, you may be referred for a full assessment. This will involve several different professionals and looks in more detail at all your different care needs such as cognition, continence, mobility and nutrition.

Help in your own home

A care and support plan might suggest equipment or alterations that could help you in the home. This could include grab rails or raised toilet seats.

If you need equipment, or minor adaptations to your home such as buying and installing a grab rail, you should get this free of charge through your council, up to the value of £1000. A council can make a charge for minor adaptations costing more than £1000.

If you need a larger alteration to your home, such as widening doors or installing a stair lift, the Disabled Facilities Grant is available through local authorities in England, Wales and Northern Ireland. This is means tested, so you could be asked to pay for some of the work.

In Scotland, you can apply to the local authority's Scheme of Assistance for help with repairing and adapting housing if you have a disability. It can only be arranged after you return from hospital, so some people might need to have a temporary arrangement at home. This could be a bed, armchair, commode and hoist in one room.

Social care is not free, so if you need some care services in your own home, you may need to pay for this yourself. If you are eligible for homecare services, this may be provided by the council. You may be able to arrange it yourself, with funding from direct payments or a personal budget. Home help and care is available from private providers and charities.

If you need mobility equipment like wheelchairs or walking frames, you might be able to get it on loan from the NHS. There is more information about equipment to help you live independently in our guide 'Aids and equipment'.

Moving to a care home

People move into a care home for different reasons. Someone might not be able to look after themselves safely, or might not be able to manage on their own overnight, or cope between visits from a carer.

A care home provides 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 depend on the amount of care you need. If you need to live in a care home, a financial assessment is carried out to see how much you should contribute to the cost.

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 mainly provide personal care such as help with dressing and washing. They will be more suitable for people who have some mobility and independence. These are usually referred to as residential homes.

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. These are usually called nursing homes.

For many people, the thought of moving into a care home is 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. See 'Where to get help and information' at the end of this guide for our contact details.

Specialist homes

Some homes specialise in caring for people with particular medical conditions. Often, they will list several conditions which may include stroke, or physical disability and sensory impairment.

People with dementia (which can happen alongside 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 often provides a list of three care homes in your area. The organisations listed at the end of this guide can also help.

Every person's situation is different. It may help if you take a list of questions with you on your visits. See the 'Choosing a care home checklist' later in this guide for some questions and things to think about when deciding on a care home.

Who decides where I live?

If social services carry out an assessment and suggest you move into a care home, you can choose not to go, provided you have the ability to make the decision, known as mental capacity. 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 of care home:

- Suits your assessed needs.
- Has a place available.
- Can agree the support to be provided with your local authority.
- 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.

Power of attorney

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 giving them power of attorney. A power of attorney is a legal agreement to allow someone to act on your behalf.

A husband or wife does not automatically have the right to handle their spouse's affairs, such as a bank account. Even if you are married or in a civil partnership, you may need to give your partner power of attorney to allow them the authority to act on your behalf if necessary.

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.

Paying for care

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. 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 Care Act 2014 when deciding how much you will need to pay.

What does a financial 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 is 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.
- A child (under 16) whose welfare you are responsible for.
- An ex-partner if they are a single parent.

If you need the funds from the sale of your home to pay for your care, the council will pay for your care home fees for 12 weeks, or until you are able to sell your property. You will not be expected to pay this money back to the council.

It may be possible to defer payment of your fees until after your death, when the council will be able to recover the money from your estate. Contact your local authority to find out if you are eligible.

As it can be a very complex process arranging funding for a care home, it is a good idea to seek advice and support. Organisations such as Independent Age offer information and a helpline, and Age UK can provide detailed information about care home costs. See 'Other sources of help and information'.

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, in some areas a family member or friend can choose to enter a contract to pay the difference. This is called a 'third-party top-up'.

You are not normally allowed to pay the top-up fees yourself. The main exceptions include if you have a deferred payment arrangement with the council, or you are in a 12 week property disregard period.

What about my partner's money and assets?

The financial assessment only looks at the assets of the person who needs care. But if you share assets such as savings or shares, you'll each be assumed to own 50%.

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, the NHS will fund the full costs of your care.

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 and you are completely self-funding, you may still be able to claim benefits such as Attendance Allowance. 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 guide 'Benefits and financial assistance'.

Choosing a care home: checklist

You could take this list of questions with you when you visit a 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?
- Look at the 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?

- 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?
- 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 Other sources of help and information at the end of this guide for their contact details.

How are care homes regulated?

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 that 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 someone you know has 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 'Other sources of help and information' at the end of this guide 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' wellbeing, 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: checklist

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

- 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 guide '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 one

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.
- Looking after your own health and wellbeing and taking regular breaks if you can, so you can carry on providing support.

Where to get help and information

From the Stroke Association

Helpline

Our Helpline offers information and support for anyone affected by stroke, including family, friends and carers.

Call us on **0303 3033 100**, from a textphone **18001 0303 3033 100**
Email helpline@stroke.org.uk.

Read our information

Get more information about stroke online at stroke.org.uk, or call the Helpline to ask for printed copies of our guides.

My Stroke Guide

The Stroke Association's online tool My Stroke Guide gives you free access to trusted advice, information and support 24/7. My Stroke Guide connects you to our online community, to find out how others manage their recovery.

Log on to mystrokeguide.com today.

Other sources of help and information

Information about care homes

Age UK

Website: ageuk.org.uk
Advice Line: **0800 678 1602**

A charity that 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.

Association of Independent Care Advisers (AICA)

Website: aica.org.uk
Tel: **01483 203 066**

The AICA can put you in touch with a local independent care adviser, a private service helping to identify the type of care service and provider you need.

Care Information Scotland

Website: careinfoscotland.scot
Provides information about care services in Scotland.

Elderly Accommodation Counsel (EAC)

Website: eac.org.uk
Helps older people to make choices about their housing and care needs, and offers accommodation details. Use the Housing Options for Older People online tool on their website to get information and request a callback.

Housing Advice Northern Ireland

Website: housingadviceni.org
Tel: **028 9024 5640**
Provides independent housing information.

Independent Age

Website: independentage.org

Helpline: **0800 319 6789**

Provides information and advice for older people including benefits checks and advice on funding care.

The Relatives and Residents Association

Website: relres.org

Advice line: **020 7359 8136**

Helpline and information for older people needing care and the relatives and friends who support them.

Scottish Care

Website: scottishcare.org

Tel: **01292 270 240**

Represents a large range of care homes and providers in Scotland. Search their website for homes in different regions.

Government websites

Each website offers information about public services such as health and social care.

England and Wales

Website: gov.uk

Northern Ireland

Website: nidirect.gov.uk

Scotland

Website: gov.scot

Regulatory bodies**Care Inspectorate Wales**

Website: cssiw.org.uk

Tel: **030 0 790 0126**

Care Inspectorate (Scotland)

Website: careinspectorate.com

Tel: **0345 600 9527**

Care Quality Commission (CQC) (England)

Website: cqc.org.uk

Tel: **0300 061 6161**

Local Government and Social Care**Ombudsman**

Website: lgo.org.uk

Tel: **0300 061 0614**

The Regulation and Quality Improvement Authority (Northern Ireland)

Website: rqia.org.uk

Tel: **028 9536 1111**

Advocacy support**POhWER (England)**

Website: pohwer.net

Tel: **0300 456 2370**

A free and confidential independent advocacy agency providing services across England.

Scottish Independent Advocacy Alliance

Website: siaa.org.uk

Tel: **0131 524 1975**

They can put you in touch with advocacy services in your local area.

SeAp

Website: seap.org.uk

Tel: **0330 440 9000**

This charity offers free advocacy services for health and social care services clients.

Power of attorney

These offices manage applications for power of attorney, and protect the affairs of vulnerable people.

Office of the Public Guardian

Website:

gov.uk/opg (England and Wales)

publicguardian-scotland.gov.uk (Scotland)

The Office of Care and Protection (Northern Ireland)

Website: bit.ly/CareProtectionNI

Other relevant organisations

Care & Repair

Website:

careandrepair-england.org.uk (England)

careandrepairsotland.co.uk (Scotland)

careandrepair.org.uk (Wales)

Offers practical help with repairs and home adaptations through local agencies, and information about funding housing for older people.

Cinnamon Trust

Website: cinnamon.org.uk

Tel: **01736 757 900**

A charity that helps people who find it difficult to look after their pets due to illness or disability.

About our information

We want to provide the best information for people affected by stroke. That's why we ask stroke survivors and their families, as well as medical experts, to help us put our publications together.

How did we do?

To tell us what you think of this guide, or to request a list of the sources we used to create it, email us at feedback@stroke.org.uk.

Accessible formats

Visit our website if you need this information in audio, large print or braille.

Always get individual advice

This guide contains general information about stroke. But if you have a problem, you should get individual advice from a professional such as a GP or pharmacist. Our Helpline can also help you find support. We work very hard to give you the latest facts, but some things change. We don't control the information provided by other organisations or websites.

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Every five minutes, stroke destroys lives. We need your support to help rebuild them. Donate or find out more at stroke.org.uk.

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