Accommodation after stroke

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. You may need to find a new home with extra support, such as sheltered housing or residential care.

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. You can have an assessment of your needs by your local authority, which will look at the help you need and the best way to support you in your home, or some form of housing with extra support.

### Assessment of your needs

After a stroke, you should have a care and support needs assessment, also known as a needs assessment (or an ‘assessment of your care needs’ in Scotland). 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. If your stroke was some time ago and you have new support needs, you are entitled to an assessment if it appears you might need it.

### 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 and support plan. This plan can include services to help you at home such as equipment, help with washing or dressing, and meals on wheels. It can also include care in a care home, and information and support for you and your carer.

The social services department of your local council 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,
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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.

NHS continuing healthcare

Depending on your needs, 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.

To find out if you are eligible, you go through an NHS 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 will look at different types of care needs such as 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.

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 R03, Aids and equipment.
Moving to a care home

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.

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. 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 and may include stroke. 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 can provide you with a list of 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 for some questions and topics you might want 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 mental capacity to make the decision. 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 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. 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. Your local authority must then agree to cover the cost of the home, or if the cost is more than the available funds you may need to pay the top up fee.
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 in 2016–2017 were from £29,000 in Northumberland to £54,000 a year in Kent. 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 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 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
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- 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 Other sources of help and information. 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. If you have less than £23,250 in savings (not including the value of your home) you will also be able to defer payment of your fees until after your death, when the council will be able to recover the money from your estate.

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, 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 guide R01, 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?

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☐ 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 Stroke Care Pathway courses or similar training. The Stroke Association also offers a Care Award for homes whose staff have been trained in stroke awareness.

☐ 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 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 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.
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**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 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.

For more information visit stroke.org.uk
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 R01, *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

Talk to us
Our Stroke Helpline is for anyone affected by a stroke, including family, friends and carers. The Helpline can give you information and support on any aspect of stroke.

Call us on 0303 3033 100, from a textphone 18001 0303 3033 100 or email info@stroke.org.uk.

Read our publications
We publish detailed information about a wide range of stroke topics including reducing your risk of a stroke and rehabilitation. Read online at stroke.org.uk or call the Helpline to ask for printed copies.

My Stroke Guide
My Stroke Guide is the online stroke support tool from the Stroke Association. Log on to find easy-to-read information, advice and videos about stroke. And our chat forums can connect you to our online community, to hear how others manage their recovery.

Log on at mystrokeguide.com.

Our dedicated Enquiry Line is on hand to support you with using My Stroke Guide. Call 0300 222 5707 or email mystrokeguide@stroke.org.uk.
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Other sources of help and information

Information about care homes

Age UK
Website: www.ageuk.org.uk
Advice Line: 0800 678 1174 (England)
0808 808 7575 (Northern Ireland)
0800 12 44 222 (Scotland)
08000 223 444 (Wales)
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: www.aica.org.uk
Tel: 01483 203 066
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.

Care Information Scotland
Website: www.careinfoscotland.co.uk
Helpline: 0800 011 3200
Provides information about care services in Scotland.

Elderly Accommodation Counsel (EAC)
Website: www.eac.org.uk
FirstStop Advice: 0800 377 7070
Helps older people to make choices about their housing and care needs, and offers accommodation details. Their FirstStop Advice line offers impartial advice and assistance.

Housing Advice Northern Ireland
Website: www.housingadvisceni.org
Tel: 028 9024 5640
Provides independent housing information.

Independent Age
Website: www.independentage.org
Helpline: 0800 319 6789
Provides information and advice for older people, focusing on social care.

The Relatives and Residents Association
Website: www.relres.org
Advice line: 0207 359 8136
Supports older people who need or live in residential care, as well as their family and friends.

Scottish Care
Website: www.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.

Shelter
Website:
www.shelter.org.uk (England and Scotland)
www.shelterni.org (Northern Ireland)
www.sheltercymru.org.uk (Wales)
Helpline:
0808 800 4444 (England and Scotland)
0345 075 5005 (Wales)
028 9024 7752 (Northern Ireland)
Provides information, advice and advocacy support for people with housing problems.

Government websites

GOV.UK (England and Wales)
Website: www.gov.uk

NI Direct (Northern Ireland)
Website: www.nidirect.gov.uk

Scottish Government
Website: www.gov.scot
Each website offers information about public services such as health and social care.
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Regulatory bodies

Care and Social Services Inspectorate Wales (CSSIW)
Website: www.cssiw.org.uk
Tel: 0300 7900 162

Care Inspectorate (Scotland)
Website: www.careinspectorate.com
Tel: 0345 600 9527

Care Quality Commission (CQC) (England)
Website: www.cqc.org.uk
Tel: 0300 061 6161

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

Advocacy support

POhWER (England)
Website: www.pohwer.net
Tel: 0300 456 2370
A free and confidential independent advocacy agency providing services across England.

Scottish Independent Advocacy Alliance
Website: www.siaa.org.uk
Tel: 0131 524 1975
They can put you in touch with advocacy services in your local area.

SeAp
Website: www.seap.org.uk
Tel: 0330 440 9000
This charity offers free advocacy services for health and social care services clients.

Making decisions

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

The Office of Care and Protection (Northern Ireland)
Website: www.courtsni.gov.uk/en-GB/Services/OCP
Tel: 030 0200 7812
These offices support and promote decision-making for those who lack mental capacity to do so or would like to plan for their future.

Other relevant organisations

Care & Repair
Website: www.careandrepair-england.org.uk (England)
www.careandrepairscotland.co.uk (Scotland)
www.careandrepair.org.uk (Wales)
Tel: 0115 950 6500 (England)
0141 221 9879 (Scotland)
0300 111 3333 (Wales)
Offers advice to improve the housing and living conditions of older people and disabled people.

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

Local Government and Social Care Ombudsman
Website: www.lgo.org.uk
Tel: 0300 061 0614

For more information visit stroke.org.uk
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Your notes
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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
Please be aware that this information is not intended as a substitute for specialist professional advice tailored to your situation. We strive to ensure that the content we provide is accurate and up-to-date, but information can change over time. So far as is permitted by law, the Stroke Association does not accept any liability in relation to the use of the information in this publication, or any third-party information or websites included or referred to.