

# Find the Right Care Home for You or Your Family

**There are two main types of care home, residential and nursing.**

## Residential Care Home

In a residential care home (sometimes called a rest home), the only care administered will be assistance with things such as washing, eating, dressing and other personal care. Some medical assistance may be available, but no registered nursing care. If a patient requires additional nursing care whilst in a residential care home, then a nurse may attend to deliver that care, but they won't be a permanent member of staff.

## Nursing Home

Nursing homes provide a different function to a residential care home and as the name suggests, they deliver registered nursing care for you or your loved one. If you or your relative has already been hospitalised and their discharge requires additional nursing care to be provided, then a nursing home may be the most appropriate option, unless that nursing care can be delivered in their own home, in which case you should read our guide on Care at Home and consider using our

Care at Home search function to identify the most appropriate solution.

## What features are best for you or your loved one?

Use Health Compare's care home search to identify the right care home, or care at home for you or your family. Choose well.

Our "make enquiry" option enables you to ask your key questions to one or more care home or care at home providers, before you arrange to view the service, either in person or virtually.

## Choosing Your Care Home

In terms of choosing the right residential or nursing care for you, points you may wish to consider include:

### What are your "must have" requirements?

It may be that you require a single ensuite room, or to allow pets, have a nurse on call 24/7, have organised social events or provide outstanding care. Make a list of the things that are most important to you, helping to narrow down your search. You can then use Health Compare to search for care homes who have those features.

In addition to the “must haves”, the location, price and availability of your care are also obviously fundamental aspects.

## Funding your care

Funding your care home placement could prove to be expensive. Care home costs typically start from around £600+ per week and nursing home costs start from around £800+ per week.

If you are self-funding, then you might be asked to provide proof of those funds. Some, but not all care home providers seek proof of several years of funds. If your funding is coming in part from a local authority this will also need to be clarified. Some care homes may be choosy about which patients they accept, especially if they have a waiting list. In some instances, someone who is self-funding is preferable to a local authority resident.

That said, even if you can afford to self-fund your care, you may still be eligible for a local authority contribution. If you have assets below £23,250 this is definitely the case, however, everything starts with a needs assessment.

## Needs assessment

A social services needs assessment can be requested from your local authority.

To start this process, you will need to contact your local social care team. You can start the process, by entering your postcode [here](#). This link will direct you to your local authority website and their social care team.

A needs assessment will help determine the appropriate level of care required and will cover things such as:

- cleaning and shopping
- disability equipment and adaptations to your home
- day centres to give you or the person who cares for you a break
- day care for your child

- help with parenting, such as parenting classes
- care homes

If it is clear in the needs assessment that you are eligible for NHS Continuing Healthcare (CHC), the social care team will refer you to the NHS. If this is the case, then your care home placement may be funded in part or whole by the NHS.

## Means testing

If you have assets exceeding £23,250 then you will be expected to fund your care yourself, however, there may still be ways to do this, including releasing equity in your home, without having to sell your property.

If your assets are below £23,250 then subject to a means test, you may be eligible for a contribution toward your care costs from your local authority, but if your assets are below £14,250 you will pay nothing. It is important to note that the value of your home will not be included as part of your assets for means testing purposes if you receive care and support at home or if you go into a care home on a short-term or temporary basis. If you move into a care home permanently, your home will not be included if your partner still lives there or a relative who is 60 or over. There are other important exceptions to take into account. If your care needs are predominantly medical and require nursing care, then it's possible that your care costs may be part or fully paid for via continuing healthcare or funded nursing.

Read on for more information on funding issues.

## Continuing Healthcare

Continuing Healthcare applies if your needs assessment has identified that you have ongoing health needs that means you or your loved one are unable to continue to care for yourself. This might be because of a chronic illness or due to a recent hospitalisation - if you or your loved one are hospitalised then the Continuing Healthcare assessment should be

carried out before you are discharged.

## Funded Nursing

If you don't meet the criteria for continuing healthcare, but you definitely need ongoing nursing care, then you may be eligible for a contribution toward your nursing care at a Nursing home from the NHS, called "funded nursing".

More information about continuing healthcare, funded nursing or funding your care home placement can be found on the [Age UK website](#). Alternatively you can read their fact sheet on [CHC and funded nursing](#).

## Health Compare

Health Compare have collated valuable details on care homes across England, to help you choose well; we organise the data based on the quality of care and distance from your postcode, but you are able to search based upon various key criteria.

Unlike some other sites that list care home data, none of our search results are sponsored, so you will always be presented with an unbiased view, rankings being entirely based on the search criteria selected that is most important to you.