

Care at Home

Overview

Most of us want to live independently in our own homes for as long as possible, but as we get older we may need some support and assistance. You may need help with personal care, such as getting in and out of bed, washing and bathing, preparing meals, shopping or cleaning.

What kind of support is available?

There's a wide range of help available and you may be legally entitled to services to meet your needs, although many of these are means-tested. You may also be eligible for home carers or a personal assistant to help you. The kind of services available to help you stay in your own home include:

- Getting in and out of bed
- Bathing and washing
- Preparing meals
- Cleaning
- Fitting equipment and adaptations to your home, such as stair-lifts and bath seats
- Going to a day centre

How do I get support?

Contact your local council's adult social services department. Explain you need some help and ask for a **care assessment** to assess your needs. There's no charge for this and you're entitled to one regardless of your income and savings.

What happens at a care assessment?

A care assessment will usually take place in your home and may include people such as an occupational therapist, social worker and nurse. The person assessing you should take into account the emotional and social side of your life as well as any physical difficulties you may experience.

The assessment should reflect your needs and wishes. If you already have someone caring for you, their needs and wishes should also be taken into account. Following the assessment, a care plan will be agreed and written out.

Will I have to pay for care services?

Most local councils charge for the services at home they provide. Some place an upper weekly limit on the amount you have to pay. Before charging you for services, your local council must work out how much you can afford to pay and this amount should leave you with a reasonable level of income.

Check your local council's website for their charging information.

If I get financial help from the council, can I arrange my own care?

If you're assessed as needing community care services you may be able to choose direct payments so that you can purchase and arrange your own care. These are regular payments paid by the council directly to you or a person you trust.

Alongside direct payments, the Government has introduced personal budgets which aim to give people more choice and control over how they arrange and pay for their social care services.

I only need a little help with housework and gardening. Is there any help available?

Most local councils don't provide support if you just need a helping hand with your housework, gardening or shopping.

Contact a local voluntary organisation such as your local Age UK or the Royal Voluntary Service to see whether they may be able to provide services for you. To find your nearest Age UK you can phone Age UK Advice for free on 0800 169 65 65.

It may still be a good idea to get an assessment by your local council to discuss your options, even if they are not able to help with these tasks.

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I want to arrange and pay for my own care services. Where should I look for help?

You can get help with things such as cleaning, shopping and personal care through private agencies. These agencies must be registered with the Care Quality Commission.

- The UK Home Care Association can give you details of home care providers that follow its code of practice.
- Your local adult social services department should be able to provide you with details of approved private agencies.
- Ask friends or relatives for recommendations.

If you want to employ a care worker directly, you must draw up a contract of employment so that you are both clear on what is expected. Be aware of financial considerations such as National Insurance contributions. Find out more about directly employing a carer from the [HMRC](#).

New pension rules mean that those who employ their own carers using either their own money or money from their Direct Payment may now be legally obliged to contribute towards a pension for them.

You may need to take this into account if you decide to hire a carer or carers directly and pay them more than £10,000 per year. If you hire a carer through an agency, or if the local authority arranges your care for you, then you won't need to pay money into a pension. If you have a carer and they earn less than £10,000 a year, this also won't apply. For more information, contact The Pensions Regulator on 0845 600 1011.

In conclusion

AV Trinity have been advising clients on all aspects of care funding for over 25yrs.



An initial conversation with one of our qualified advisers will be at our cost, so why not come in for an initial conversation to see if we can help

Please contact us

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