

## Factsheet 6

# Finding help at home

September 2024

### About this factsheet

This factsheet has information about how to get help at home if you are having difficulty managing. It focusses on the duties of the local authority to arrange or provide care services, but also covers arranging care yourself. Residential care is covered in other factsheets.

Factsheet 46, *Paying for care and support at home* has more detailed information about how a local authority can charge for services.

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They may visit you at home, speak to you by telephone, or offer self-assessment. With self-assessment, you complete a form and return it for checking, before social services undertake further work with you.

You can refuse self-assessment if you would prefer the local authority to assess you directly. If you are not offered a face-to-face assessment but would like one, ask for one. If there is a concern that you lack mental capacity, or your situation is complex for other reasons, you should be offered a face-to-face assessment.

Staff assessing you must have the skills, knowledge and competence to understand your particular needs. For example, this may require the involvement of a social worker or occupational therapist. Input from a specialist, such as a doctor, should be sought if needed.

Unless the assessment is needed urgently, the local authority should send you information before the assessment, so you know what to expect.

The local authority may have a duty to appoint an advocate to support and represent you, if you find it difficult to engage with the assessment process and have no one you want to assist you.

### **Personalisation and wellbeing**

The *personalisation* care and support service provision is emphasised in the Act and the guidance. This means maximising your control over how your care and support needs are met and putting you at the heart of the process. The local authority must ensure you are genuinely involved and have influence over the decisions about how





## 2.5 Direct payments

A direct payment is money paid directly to you or your representative by the local authority so you can buy care yourself. The authority must consider this option if it may be suitable and tell you about it. It allows you to maximise flexibility and choice about meeting your care needs. However, it also places additional responsibilities on you to manage your care and any staff you employ.

Some people find this works for them. It can be particularly helpful if you / / 1 / 1 2 1 / / 2 / as you can choose when and how you spend the money, provided this is generally in line with your care plan aims and is agreed by the local authority. However, it must always be your choice, as the local authority cannot force you to accept a direct payment if you do not want this.

If you cannot manage a direct payment yourself, the local authority can appoint a suitable person such as a relative to manage it for you. See factsheet 24, *Personal budgets and direct payments in social care*, for more information.

## 3 Paying for care and support services

Care and support services are usually charged for, whilst NHS health services are largely free of charge. When the local authority is involved in providing or arranging your care and support, (in )-3(p)-3(rovid)b p



The authority should ensure you receive information and advice about benefits you may be entitled to. They should take account of certain outgoings such as disability-related expenses if disability benefits like Attendance Allowance are taken into account. Ongoing expenses must be factored in when assessing what you are able to pay.

Your needs should be assessed and identified prior to discussions about paying for care services to meet them. Your financial situation should not affect the needs assessment or the decision about whether your needs meet eligibility criteria. Decisions about how much, if anything, you must pay comes after the needs assessment.

The financial assessment should be carried out promptly following a needs assessment so you know what you will be charged. It should be made clear how much you are required to pay and what the local authority must pay as early as possible in the process.

For more information, see factsheet 46, *Paying for care and support at home*.

### 3.2 Self-funders

If the financial assessment finds you must meet the full cost of your care, called being a 'self-funder', the local authority must meet your eligible needs by arranging or providing care services, if you request this.

You are charged the full cost of your care and the authority can also charge an arrangement fee.

If you are unable to arrange your own care due to a lack of mental capacity and have no one to help you, the authority must make the necessary arrangements on your behalf. In these circumstances, it cannot charge an arrangement fee.

For information about making your own arrangements, see section 6.

## 4 Types of care services

The local authority may directly provide care services or arrange for it to be provided by someone else. This can be a private company, a charity, or another public sector body. The local authority retains responsibility for any outsourced service it arranges to meet your assessed needs.

A local authority has wide discretion when deciding what services can be provided to meet your care and support needs at home. You can suggest anything you think might help you to live better with your illness or



Sometimes a neighbour or family member is happy to do shopping so it  
/ unmet 2 1/ / / and  
have no support, the local authority may ask you to think about doing it  
on-line. This works for some people but not everybody.

Some people find it too challenging or do not have internet access, while  
others like to go round the shops as a social activity and a chance to get  
out of the house and meet people. If shopping on-line does not work for  
you, explain this in your needs assessment. Say you like the social side  
of shopping and how important it is to you to get out and about if this is  
what you feel.

If you have incontinence needs, there may be a laundry service, run by  
the local authority or the NHS locally. This is not available everywhere,  
so check if it is provided. Some local Age UK other voluntary agencies,  
or religious groups may provide help with domestic tasks.

### 4.3 Meals at home

There are various ways you can be helped to ensure you can eat  
properly. You may want to prepare food for yourself and need assistance  
to enable you to do so, or you may prefer to have food already prepared.  
/ 1 1 / *managing and maintaining nutrition*'.

Individual local authorities have their own arrangements for providing  
/ / 1/ 2 *meals-on-wheels*

## **Telecare**

Telecare is equipment and support services that promote your safety, independence, and wellbeing in your home. This is usually when you are alone, for short or longer periods of time, and sometimes outside your home in the local area (e.g. GPS monitoring). Telecare covers a wide range of equipment (detectors, monitors, alarms, pendants, etc) and services (monitoring, call centres and response teams who may work alongside emergency services).

## **Telehealth**

Telehealth is the remote monitoring of your vital signs in chronic condition management (e.g. blood pressure, glucose level, heart and lung function). This can be for diagnosis, review assessment and prevention. Telehealth requires suitably qualified clinicians as part of an agreed health care pathway.

## **Cost**

If you are assessed as eligible for this type of equipment by the local authority, you may be charged a contribution towards the cost. Any contribution should be worked out in line with the financial assessment. Equipment provided by the NHS should be free.

## **Changes to landlines**

Landlines are currently switching to a new digital system which may affect telecare devices and personal alarms. This should be completed by January 2027. Your telephone service provider will contact you.

## **4.5**

## 4.6 Respite or replacement care for carers

Respite care allows a carer to have a break from caring. You may want to do something particular, such as attend a course or an appointment, go on holiday, see family members or friends, or pursue leisure activities.

Whatever the reason, ask the local authority to carry out a 1/ assessment, and an assessment for the person you care for, to explore whether respite care can be put in place. They must assess you based on the 1/ eligibility criteria. Respite care can be arranged on a regular or an occasional basis. The amount of care depends on your levels of need.

Respite care takes several forms. It may be a sitter service or replacement care worker to look after the person you care for, or to take them out to allow

Aids, equipment and minor adaptations are provided free of charge if you have eligible needs that can be met through this provision. Minor adaptations are those costing £1,000 or less, such as short concrete wheelchair ramps and grab rails, for example.

If you require more major adaptations, such as an accessible wet room or a through-floor lift, you may be entitled to a Disabled Facilities Grant (DFG) from the local authority to help you pay for these. These are financially assessed separately from other social care support, with the scheme being jointly operated with the housing department or housing authority for your area.

If you require specialist equipment or home adaptations, you may need an assessment by a local authority occupational therapist (OT). You can specifically ask for an OT assessment. They can



### **5.3 NHS Continuing Healthcare**

If your needs are primarily healthcare needs rather than social care needs, you may be eligible for free care through NHS Continuing Healthcare (CHC).



## 6 Finding a care worker yourself

You can find a care worker through an agency or by employing someone directly. If the local authority assess you as having eligible needs for care and support, it must arrange appropriate care services if you want them to. If it assists with funding, it must also offer the option of direct payments if appropriate, so you can arrange this yourself.

### 6.1 Employing a care worker yourself

You can employ a care worker or other help directly, rather than through an agency. However, you must be clear about your responsibilities, particularly in relation to a contract of employment and other financial commitments such as National Insurance contributions and pensions.

If you have direct payments, the local authority should give you advice about your responsibilities as an employer, and whether you must register with HM Revenue and Customs. You should be able to get help with recruiting a suitable person, paying wages, dealing with tax etc, if you want this assistance. The local authority may provide this, or it may signpost you to a suitable local organisation.

If you are a self-funder, you may get help with various aspects of employment, such as advice on recruitment and employment law from the local authority or a local voluntary organisation. The authority should give you information and advice, or signpost you to someone to help.

The local authority needs assessment can be useful for this, even if you do not want them to arrange your services. The local authority must give you information and advice about local care providers.

Discuss how your needs can best be met with the agency. For example, depending on the level of care you need, it may not be possible for one person to provide it all. A planned rota of workers can help to minimise disruption and provide continuity.

### 6.3 High levels of need

It is possible to arrange 24-hour live-in carers through care agencies. It may be possible via the local authority through direct payments or directly arranged by them, but this depends on your assessed eligible needs.

Many local authorities limit the personal budget amount, so if your care is going to be significantly more expensive than the cost of a care home placement, they may be unwilling to fund it. The local authority can take its financial position into account in deciding *how* to meet your eligible needs, but not in deciding *whether* to meet them. If a care home placement will not meet your eligible needs, the local authority must, if necessary, increase your personal budget to enable you to receive care at home.

If you can make these decisions yourself, you cannot be made to move into a care home against your will. If your personal budget is not enough to meet all your care needs, you can challenge the decision (see section 7). If you cannot get more financial support from the local authority, it may be worth considering whether you can purchase additional care privately.

## 7

## Useful organisations

### **British Red Cross Society**

[www.redcross.org.uk](http://www.redcross.org.uk)

Telephone 0344 871 11 11

Services including home from hospital schemes and loan of wheelchairs and disability equipment.

### **Care Quality Commission**

[www.cqc.org.uk](http://www.cqc.org.uk)

Telephone 03000 616 161

Independent regulator of adult health and social care services in England. They assess how local authorities meet their duties under the Care Act 2014.

### **Carers UK**

[www.carersuk.org](http://www.carersuk.org)

Telephone 0808 808 7777

Provides advice, information and support for carers.

### **Disability Rights UK**

[www.disabilityrightsuk.org/personal-budgets-helpline](http://www.disabilityrightsuk.org/personal-budgets-helpline)

Telephone 0330 995 0404 9.30am-1.00pm Tuesday and Thursday

Personal budgets helpline and email service provides information and advice about personal budgets and employing a care worker5(g)-3(h)-3(tsu)-5(k.)8(o)-3(rg/p)-6(e)-3(rs

### **Homeshare**

<https://homeshareuk.org/>

Telephone 0151 227 3499

Supports older people who want to remain independent in their own homes. Householders provide accommodation to a homesharer in exchange for around 10 hours of help a week and both parties pay a fee.

### **Living Made Easy**

<https://livingmadeeasy.org.uk/>

Provides information and advice about equipment for daily living.

### **Local Government and Social Care Ombudsman**

[www.lgo.org.uk](http://www.lgo.org.uk)

Telephone 0300 061 0614

Free, independent final stage for complaints about local authorities and care providers.

### **Macmillan Cancer Support**

[www.macmillan.org.uk](http://www.macmillan.org.uk)

Telephone helpline 0808 808 00 00

Provides information, advice and support for people with cancer, their families and carers.

### **Marie Curie**

[www.mariecurie.org.uk](http://www.mariecurie.org.uk)

Telephone 0800 090 2309

Offers expert care guidance and support to people living with any terminal illness and their families.

### **National Institute for Health and Care Excellence (NICE)**

[www.nice.org.uk](http://www.nice.org.uk)

Provides national guidance and advice to improve health and social care. Produces an online guide for older people arranging care at home through an agency.

[www.nice.org.uk/about/nice-communities/social-care/quick-guides/better-home-care-for-older-people](http://www.nice.org.uk/about/nice-communities/social-care/quick-guides/better-home-care-for-older-people)

### **Royal Voluntary Service**

[www.royalvoluntaryservice.org.uk](http://www.royalvoluntaryservice.org.uk)

0330 555 0310

Provides services to older people through the activities of its volunteers

## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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