GUIDE · 10 MIN READ

How to choose a care home in the UK

A step-by-step guide for families — what type of home you actually need, what the ratings hide, what it really costs, and the questions that get honest answers on the tour.

1. Decide the type: residential, nursing, or dementia-specialist

Picking the wrong type is the single most common — and most expensive — early mistake. The categories are regulated and priced differently.

- Residential care — help with washing, dressing, meals, medication prompts, and company. No on-site qualified nurse.
- Nursing care — everything above PLUS a registered nurse on duty 24/7. Needed for PEG feeds, complex wounds, end-of-life care, unstable conditions.
- Dementia-specialist — can be residential or nursing; trained staff, secure environment, calmer routines. Ask whether dementia care is a dedicated unit or 'mixed' with general residents.
- If unsure, ask the GP or hospital discharge team to confirm — getting this wrong means moving again in months.

2. Read the inspection report — properly

Every UK care home is rated by an independent regulator. Headline ratings are useful, but the detail in the report tells the real story.

- England — Care Quality Commission (CQC). Ratings: Outstanding, Good, Requires Improvement, Inadequate.

- Scotland — Care Inspectorate. Grades 1 (Unsatisfactory) to 6 (Excellent) — aim for 5 or 6.
- Wales — Care Inspectorate Wales (CIW). Northern Ireland — RQIA.
- Read at least the last two inspections. Look for the trend (improving or declining) and any 'requires improvement' notes around safeguarding, staffing, or medication.
- Check the date of the last inspection. Some homes haven't been inspected in 3+ years — the rating is stale.

3. Work out who pays — and what it'll cost

Care home fees in the UK range roughly £900–£1,800+ per week. Funding is means-tested and notoriously complicated.

- Local authority funding — kicks in if savings/assets are below £23,250 in England (2024/25); thresholds differ in Scotland, Wales, NI.
- NHS Continuing Healthcare (CHC) — fully NHS-funded if needs are primarily health-related. Massively under-claimed; always ask for an assessment.
- NHS-funded Nursing Care — flat weekly contribution toward the nursing element in a nursing home. Apply via the GP or hospital.
- Self-funding — most middle-income families fall here. Ask the home for the full fee, the third-party top-up policy, and how often fees rise.
- Beware top-ups — councils sometimes agree a rate the home won't accept, and families end up funding the gap.

4. Shortlist 3–5 homes — then visit unannounced

The pre-booked tour is the polished version. The unannounced second visit is the real one.

- Visit at mealtime, in the afternoon lull, and ideally once on a weekend.
- Walk in through the front door. Was it answered quickly and warmly? Could you find someone in charge?
- Watch the staff with residents — do they use names, eye contact, gentle tone? Or rush past?
- Look at the residents themselves. Are they dressed, engaged, clean? Or slumped in front of a loud TV?
- Smell test — fresh, neutral, or strongly masked with air freshener?

5. The 12 questions to ask on every visit

- What's the staff-to-resident ratio in the day, and overnight?
- How many staff are permanent versus agency?
- Who would be mum's named keyworker?
- How are care plans written, reviewed, and shared with family?
- What activities run weekly — and what happens when residents don't want to join in?
- How do you handle a medical emergency at 3am?
- What's the policy on visiting hours and family staying over?
- How do you support residents with dementia who become anxious or distressed?
- Can residents personalise their room? Bring furniture, pets, plants?
- What's the food like — can I see this week's menu and join a meal?
- How do you involve families in decisions about care?
- If our needs change, would mum have to move — or can you support her here?

6. Read the contract before you sign

Care home contracts are weighty. The fee schedule and notice terms matter more than anything else in them.

- Notice period to leave — usually 4 weeks. Ask what happens to fees if your parent dies suddenly.
- Fee increases — how often, with how much notice, and capped to what?
- Top-up fees — what's included in the headline price, and what's billed separately (chiropody, hairdresser, escorted GP visits)?
- Trial period — many homes offer 4 weeks. Use it.
- Get a solicitor or Age UK adviser to look at it before signing — free with most local Age UK branches.

Search rated homes near you

The Care Companion's care-home finder helps you compare residential vs nursing, search inspection ratings, and keep a shortlist with your visit notes in one place.

Open the care home finder

General guidance for UK families. Funding thresholds are 2024/25 and change annually — always confirm with the local council or Citizens Advice. Not legal or financial advice.