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# Residential and nursing homes

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If you are thinking about moving into residential or nursing care, either temporarily or permanently you can ask social services to carry out an [assessment](#).

An assessment will help us to understand what kind of care you need (care at home, residential or nursing care).

## Nursing care

If social services and the NHS agree that you need regular and significant levels of registered nursing care, the NHS will be responsible for meeting the cost of any nursing element of your care provided by registered nurses.

This is known as funded nursing care. If your needs are very high, the NHS may decide you are eligible for fully funded nursing care, known as continuing health care.

This means that the NHS will pay the full cost of your care; including your social care and accommodation.

If you are not eligible for fully funded [NHS continuing care](#), a nurse will assess you to establish the level of registered nursing care you require (RNCC) before the NHS will agree to fund your move into a home providing nursing care. Your social worker will discuss this with you.

## Paying for care and 'top up' fees

We will work out [how much you need to pay](#) towards your care each week and ensure you don't pay more than you need to.

Top up charges may be charged by the home for enhanced facilities, for example room location and or size and cannot be made for care services provided by the home in meeting your assessed care needs. A 'top-up' charge is separate and in addition to your assessed care charges and cannot usually be paid out of your own income or savings.

If a third party agrees to pay an extra 'top up' charge to a residential or nursing home providing your care, they will be responsible for paying the extra 'top up' charges throughout your stay.

## Deferred payment

The scheme is designed to help you if you are moving into residential care and most of your capital is tied up in your property. Under the governments charging rules if you have savings and/or a property valued at more than £23,250 you will be expected to meet the full cost of your residential care.

However, we understand that this may not be possible straight away if you capital is tied up in your property. We know that your house may take some time to sell or you may not be ready to sell your home just yet.

The scheme allows you to put off the sale of your home when you move into residential care and defer or delay the payment of the full amount of your care home fees.

For more information please refer to the [Deferred Payment Fact Sheet](#).

## Choosing a care home

You can check details of individual care homes or download a list of [accredited local care and nursing homes](#).

You can also find further information about care homes in Blackpool on the council's online [Blackpool Directory](#).

You will want to find a care home you are happy with, possibly close to family and friends. We will encourage you and your relatives or your carer to visit the care home to help you decide whether it suits your requirements.

The [Care Quality Commission](#) provide useful information and inspection reports which check on the essential standards of quality and safety which may help you choose a suitable care home.

Care Quality Commission (CQC)  
Citygate, Gallowgate  
Newcastle upon Tyne  
NE1 4PA  
Telephone: 03000 616161

## Additional information

[Assessments and referrals](#)

[Provision of assistive equipment to adults in care homes](#)

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