CHOOSING CARE

Questions to ask a home care agency: a family checklist

The CQC checks, questions to ask, contract terms and red flags that set home care agencies apart, plus what to do if care goes wrong after it starts.

By the JNP Sidona team · Reviewed by Jackie, Registered Manager, JNP Sidona Support Services · 26 November 2026 · 11 min read

The questions to ask a home care agency fall into five groups: who the carers are and how often they change, how they are checked and trained, what happens when a visit is late or missed, how the care plan is reviewed, and exactly what you will pay. Before you ask any of them, check on the CQC website that the agency is registered for personal care. Before anyone starts, ask for a home assessment, a written care plan and a contract you have read in full. This checklist gives the questions word for word, with what a good answer sounds like.

KEY POINTS

- Any agency whose carers help with washing, dressing, toileting or eating must be registered with the Care Quality Commission (CQC). Search its name at cqc.org.uk before you phone it.
- Read the report itself as well as the rating, and check its date. A newly registered agency may have no rating yet. Judge it on how it answers your questions, and on what it puts in writing.
- An introductory agency is not the same as a home care agency. It may not need to register with the CQC, and once the introduction is made, your family directs the care.
- Ask how many different carers your parent will see, what happens when a visit is late or missed, and who answers the phone at night and at weekends.

- Get the price, notice period, cancellation charges and price-review terms in writing. A contract agreed at home, by phone or online may come with a right to cancel (see the contract section).
- Ask when the care plan will first be reviewed. National guidance sets a clear benchmark, covered below.

The checklist in six steps

This order saves the most time, because the first two steps rule agencies out before you spend time on calls. Each step is covered in detail further down.

1. Check the CQC register

Registered for personal care?
Who is the registered manager?

2. Read the latest report

Check its date and the five key questions. Not rated yet? Ask more.

3. Call two or three agencies

Ask each one the same questions and write the answers down

4. Home assessment

Meet the manager at home, with your parent involved

5. Read the plan and contract

Check notice and cancellation terms before anyone signs

6. Review after a few weeks

Check the plan still fits, and update it as needs change

Checking the register first saves time on calls. Reading the contract before care starts is far easier than unpicking it later.

1. Check the CQC register for personal care and the registered manager.
2. Read the latest report and its date, or note that it isn't rated yet.
3. Ask two or three agencies the same questions, and write the answers down.
4. Have a home assessment with the manager, with your parent involved.
5. Read the care plan and contract before anyone signs.
6. Review the care plan after the first few weeks.

What should you check before you call any agency?

Start with the CQC register. It rules out the agencies you shouldn't be talking to at all.

Where to find agencies to compare

Aim for a shortlist of two or three agencies that cover your parent's postcode. The NHS homecare page (https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/homecare/) and Age UK point to the same places to look:

- **The CQC website.** On find care services (https://www.cqc.org.uk/care-services), choose "Homecare agencies" as the type, enter your parent's postcode and pick a radius. Every result is registered, with its latest report.
- **Your parent's council.** The adult social care team should be able to give you details of local agencies, and some councils publish a directory on their website.
- **The Homecare Association.** Its find local homecare directory (https://www.homecareassociation.org.uk/find-care/homecare-directory.html) lists member agencies. Membership is voluntary, so many registered agencies won't appear there.
- **People you know.** Age UK suggests asking friends or relatives about agencies they have used. Check those names on the register too.

Is the agency registered for personal care?

Agencies that send care workers or nurses to carry out personal care (/blog/what-is-personal-care) must be registered with the CQC. That includes help getting washed, dressed, to the toilet, or eating. Search the agency's name or your parent's postcode on the CQC's find care services

page (https://www.cqc.org.uk/care-services). The listing shows the registered address, the date of registration, the registered manager and any reports.

Some agencies offer only housework, shopping or companionship. They don't need CQC registration, because that work isn't personal care. That is fine if it's all your parent needs. But needs tend to grow, and an unregistered agency can't legally take on personal care when they do.

How to read a CQC report

The CQC gives four ratings: Outstanding, Good, Requires improvement and Inadequate. Reports written under the CQC's current framework may also give a percentage score, which shows whether a service sits near the top or the bottom of its rating band. On the CQC's ratings and scores page (https://www.cqc.org.uk/about-us/how-we-do-our-job/our-ratings-scores), "Good" covers scores from 63% to 87%, so two "Good" agencies can be quite different. The CQC has said it will remove scoring (https://www.cqc.org.uk/about-us/how-we-involve-you/consultations/initial-response-public-consultation-better-regulation-better-care) as it brings in a new assessment framework, so a newer report may give the rating without a score. Read the findings either way.

Don't stop at the headline word. Check:

- **The date.** A report from several years ago may describe a different manager and a different team.
- **The five key questions.** The CQC asks whether a service is safe, effective, caring, responsive and well-led. For home care, "safe" and "well-led" tell you most about missed visits, medication and how the office is run.
- **The detail.** Look for comments on punctuality, consistency of carers, medication records and complaints.

Our guide to what CQC ratings mean goes into the ratings in more depth.

What if the agency has no rating yet?

The CQC says some services have registered but have not yet been assessed. It checks new services at registration to see whether they are likely to be safe, effective, caring, responsive and well-led, and inspects them after that. So a missing rating tells you the agency is new. It doesn't tell you whether it is good or poor. (We are in this position ourselves; see below (#how-we-can-help).) It does mean you have less independent evidence, so put more weight on the questions below, on meeting the registered manager in person, and on how complete the paperwork is.

One quick test: any agency that *has* been rated must, by law (https://www.legislation.gov.uk/uksi/2014/2936/regulation/20A), show its latest CQC rating on its website and in its office. If an agency's site has no rating, check the register to find out whether it is new or simply not displaying a poor result.

Before you compare prices: who would actually be responsible?

Three different arrangements can look alike online. Find out which one you are buying before you compare prices, because it decides who is responsible when something goes wrong.

Three ways to arrange paid care at home (England)

	Home care agency	Introductory agency	Employing a carer yourself
Who employs or manages the carer	The agency	The agency only makes the introduction; the carer then works under your family's direction	You (or your parent), usually as the employer. If the carer says they are self-employed, check their status (see below)
CQC registration	Required if it provides personal care	Not required if it has no ongoing role after the introduction	Not required
Cover for sickness and holidays	The agency arranges it	You arrange it, or ask the agency for another introduction	You arrange it
Background checks	The agency must keep records of each worker's checks, including	Ask what checks were done before the introduction	A DBS check isn't required, but Age UK calls it a sensible safeguard

	Home care agency	Introductory agency	Employing a carer yourself
	a criminal record certificate where the law requires one		
Changes to the care plan	The agency reviews and updates it	Your family does	Your family does

The CQC's guidance is specific here. If an introductory agency monitors the carer, changes the care plan or manages replacements, it has an ongoing role and must register. Employing a carer directly makes you an employer, responsible for tax, National Insurance, pensions and cover. Many carers hired privately say they are self-employed. If yours does, check their status with HMRC's employment status tool (https://www.gov.uk/guidance/check-employment-status-for-tax), because you may still be their employer.

What questions should you ask a home care agency?

Ask every agency on your shortlist the same questions and note the answers. Vague answers to specific questions tell you a lot.

An example of comparing answers. Say you ask two agencies, "How many different carers will Mum see in a week?" One names a small team and says it will introduce any new carer before their first visit. The other says, "We always do our best." Only the first answer is something you can hold the agency to. Ask for it in the care plan.

Carers and continuity

- How many different carers will my parent usually see in a week?
- Will you introduce new carers before they start, and tell us in advance when the carer is changing?
- Can we ask for a male or female carer, or a carer who can meet religious or cultural needs?
- Are your carers employed by you, and on what kind of contract?

- Do your carers have experience with dementia, hoists or catheter care, or whatever your parent's needs involve? And how is that checked?

NICE guidance on home care (NG21) (https://www.nice.org.uk/guidance/ng21/chapter/Recommendations) asks agencies to build small teams around each person, introduce new workers and explain changes in advance.

Checks, training and supervision

- What checks do you do before a carer starts? CQC-registered agencies must keep proof of identity (https://www.legislation.gov.uk/uksi/2014/2936/schedule/3) and, where the law requires it, a criminal record certificate for each worker. Ask whether that is an enhanced DBS check.
- What training do new carers get? Ask whether they complete the Care Certificate (https://www.skillsforcare.org.uk/Developing-your-workforce/Care-Certificate/Care-Certificate-standards.aspx) (Skills for Care's 16 induction standards, updated in March 2025).
- Do you have public liability and employer's liability insurance? Can we see your safeguarding and medication policies?
- Who supervises carers, and how often does someone check their work in the home?
- Who handles medication, and how is it recorded?

Timing, late visits and emergencies

- Will carers come within an agreed time window, and will someone tell us if they're running late?
- What happens if a visit is missed? Who covers it, and who tells us?
- Who do we call in the evening, at night and at weekends, and does a person answer?
- How will carers get in: a key safe, or keys held by the office? How are keys and access codes kept secure?
- How long will each visit be? NICE says visits shorter than half an hour should be used only for specific, quick tasks or safety checks, by a carer the person knows, as part of a wider package.

Care plan and reviews

- Who does the assessment, and will my parent be part of it?
- What will the manager ask about and look at during the home assessment? NICE (https://www.nice.org.uk/guidance/ng21/chapter/Recommendations) says planning should ask about the person's

needs and priorities and what makes them feel safe or unsafe, and should include a risk plan in the care plan.

- Will we get a written care plan that covers routines and preferences as well as tasks?
- When will the plan be reviewed? NICE recommends a first review within 6 weeks of care starting, then at least once a year.
- Where will carers record what they've done, and can the family see it?

Money

- What is the hourly rate, and is it different at weekends, in the evening or on bank holidays?
- Are there extra charges for travel, mileage, parking or shopping trips?
- How much notice do we need to give to cancel a visit without paying for it?
- How and when will we be billed? The NHS says (https://www.nhs.uk/social-care-and-support/care-services-equipment-and-care-homes/homecare/) people paying for their own care should get a clear price list and a monthly bill.
- If carers handle my parent's money for shopping, what receipts and records do they keep?

For a sense of what London agencies charge, see our guide to how much home care costs in London (/blog/how-much-does-home-care-cost-london).

What should a home care contract include?

If your parent pays for their own care, the contract is between them (or their attorney) and the agency. Whoever pays, NICE says (https://www.nice.org.uk/guidance/ng21/chapter/Recommendations) the person should have a copy of their home care plan and know how to complain. Before anyone signs, check the contract covers:

1. **The service.** Who the care is for, the visits or hours agreed, and a link to the care plan.
2. **The price.** The rates, any extra charges, and how and when they can go up, with how much notice.
3. **Cancelled visits.** How much notice you need to give, and what you pay if you give less.
4. **Hospital stays.** Whether you pay anything while your parent is in hospital, and how care restarts when they come home.
5. **Ending the contract.** The notice period on both sides, and what happens if your parent dies.

6 **Deposits and advance payments.** How much, and when it is refunded.

7 **Complaints.** How to complain, and where to go next if you're not satisfied.

Agreed at home, by phone or online? You usually have 14 days to cancel. Under the Consumer Contracts Regulations 2013 (https://www.legislation.gov.uk/uksi/2013/3134/regulation/29), you can normally cancel without giving a reason if the contract was agreed away from the agency's business premises, such as at your parent's kitchen table. The same applies if it was agreed at a distance, by phone, email or online, without meeting anyone from the agency. For a service, the cancellation period (https://www.legislation.gov.uk/uksi/2013/3134/regulation/30) ends 14 days after the day you enter into the contract. A contract signed at the agency's own office usually doesn't carry this right. If you ask for care to start within the 14 days (https://www.legislation.gov.uk/uksi/2013/3134/regulation/36) (for a contract agreed at home, this request must be in writing, for example by email), you can still cancel, but you will usually pay a proportionate amount for the care already given.

Under the Consumer Rights Act 2015 (https://www.legislation.gov.uk/ukpga/2015/15/section/62), a term that is unfair (one that creates a significant imbalance against you, contrary to good faith) is not binding on you. If a clause looks one-sided, ask the agency to change it before you sign, or get advice from Citizens Advice (https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/).

Signing for a parent. If your parent has a lasting power of attorney (LPA) for property and financial affairs, and it has been registered with the Office of the Public Guardian, the attorney can sign. An LPA can't be used until it is registered. If your parent has already lost the capacity to make their own decisions and there is no LPA, nobody can make one for them now, because a person must have capacity when they make an LPA. Instead, the family may need to apply to the Court of Protection to become a deputy (https://www.gov.uk/become-deputy). Our guide to lasting power of attorney when a parent needs care explains both routes.

Red flags when choosing a home care agency

- **It isn't on the CQC register**, but it offers personal care.
- **It won't do an assessment** before quoting, or it quotes and starts care without meeting your parent.
- **It can't give you a written care plan** or contract before the first visit.

- **Its answers stay vague** about how many carers your parent will see, or who covers missed visits.
- **It can't explain how you reach someone out of hours**: who you call in the evening or at a weekend, and what happens if nobody picks up.
- **It pushes you to sign quickly** or to pay a large sum up front.
- **It calls itself an introductory agency** but talks as if it manages the care. Ask who is responsible if a carer doesn't turn up.
- **Its CQC report flags missed visits, medication errors or unhandled complaints**, and the agency can't tell you what has changed since.

Extra questions for London families

Travel between visits

Visiting carers in London cross busy roads and controlled parking zones between visits. NICE guidance (https://www.nice.org.uk/guidance/ng21/chapter/Recommendations) asks agencies to schedule enough travel time between visits, and government guidance (https://www.gov.uk/guidance/calculating-the-minimum-wage/working-hours-for-which-the-minimum-wage-must-be-paid) says a care worker's travel between appointments counts as paid working time. Ask how the agency allows for both in its rotas. Also ask who pays for parking at your parent's address.

Distance from the office

Ask where the agency's office is and where its carers live. An agency across London may cover your parent's postcode on paper but struggle to staff early calls there. Live-in care is different, because the carer moves in.

Council-arranged care and direct payments

If the council has assessed your parent as having eligible needs, it must arrange care if they want it to, and it must offer direct payments for home care (/blog/direct-payments-for-home-care) where appropriate, so you can choose the agency yourself. If you use a direct payment, find out what hourly amount the council has allowed before you agree an agency's rate, so you know whether there will be a gap to make up. Start with a care needs assessment (/blog/care-needs-assessment), and see our page on paying for care in London (/paying-for-care-london).

What if something goes wrong after care starts?

1. **Raise it with the agency's manager first.** CQC-registered agencies must have a working complaints system and must investigate complaints.
2. **Go to the Ombudsman if that doesn't resolve it.** The Local Government and Social Care Ombudsman (https://www.lgo.org.uk/how-to-complain) looks at complaints about privately paid adult social care as well as council-funded care. You usually need to complain to the provider first, and to go to the Ombudsman within 12 months of knowing about the problem. You can also go to the Ombudsman if the provider hasn't replied within a reasonable time. The Ombudsman says, "In most cases, we think this should be up to 16 weeks."
3. **Tell the CQC about your experience.** It uses feedback to decide when and where to inspect.
4. **If you think your parent is being abused or neglected,** contact the council's adult safeguarding team. That duty applies however the care is paid for. If someone is in immediate danger, call 999.

Questions families ask

Can we change agency if it isn't working?

Should my parent be involved in choosing?

Can we have a trial period?

What if my parent refuses the carer?

How we can help

JNP Sidona is a CQC-registered home care agency on Lewisham High Street. We registered in October 2023 and haven't been inspected yet, so we don't have a rating. You can look us up on the CQC register and ask us every question on this page, including how to reach us out of hours. We provide visiting care in Lewisham, nearby south-east London and parts of central and east London, and live-in care across London. Jackie, our registered manager, does a free home assessment before any care starts, then gives you a written care plan and a quote. We provide visiting care, live-in care, dementia care, respite and support after a hospital stay. To

arrange an assessment or ask a question, get in touch with Jackie (/contact-us), or check the areas we serve (/areas-we-serve) first.

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Talk to Jackie about care at home: ask for a call back (#callback) or call 07446 010486 (tel:+447446010486).

About this guide

Written by the JNP Sidona team using the official sources listed above, which we checked on 26 November 2026. Rules, rates and thresholds change, usually each April, so always confirm the current position with the source or your council. This guide is general information, not medical, legal or financial advice. If you spot something out of date, email info@jnpsidonasupportservices.co.uk (mailto:info@jnpsidonasupportservices.co.uk) and we will correct it.