

## Paying for residential care



### Will there be a charge?

Everyone in a residential or nursing home has to pay towards the cost of their care.

Some people will have to pay all of the cost. Others will have to pay part of the cost and the council will pay the rest.



### Can I get help with the cost?

You can get information from the adult services access point or Financial Support Services.

Independence Advice Hub 01274  
435400

Financial Support Services 01274  
432951



### About paying for residential care

The council has a responsibility to work out what your care and support needs are. They then have a responsibility to provide you with the care.

Some people may have to pay for the care they get. This depends on different things like how much money you have.



The council assesses everyone individually, whether they have a partner or not.

Everyone in a residential home will have to pay something towards their care.

### **How much will I have to pay?**

The amount you have to pay depends on:

- Your income, for example a pension
- Any savings you have
- The type of care and support you are receiving.



The council needs to know how much money you have coming in to work out what you will need to pay.



This includes things like a retirement pension, superannuation, war pension and any other income.

Superannuation is money put aside by your employer over your working life for you to live on when you retire.

Savings might include the value of your home. This is explained in more detail further on.





## **Will I have to give all my income to pay for care?**

No. You will be able to keep an amount. This is called your personal allowance.

This amount is set by the government each year. From April 2023 the personal allowance is £28.25 a week.



## **What about my savings?**

If your savings are:

- Less than £14,250 - you will not have to pay anything from them
- More than £14,250 but less than £23,250 – you will be charged £1 per week for every £250 or part of £250 over £14,250. For example, if you have £15,000 in your savings you will be expected to pay £4 per week from your savings
- Over £23,250 – you will have to pay the full cost of your care. If you think your savings will fall to this level, please contact us at least 3 months before. We can talk to you about how we may be able to help.





## **Will I get any help with paying for my care?**

You may be able to get extra help through benefits like income support or pension credit. This depends on your financial circumstances.

The council has set a top limit on the fees it will pay. Residential or care homes may charge more than this.



If you decide you want to live in a home that costs more than the council will pay, someone else will need to pay the extra amount.

Your worker will explain this to you.



## **Do I still have to pay if I'm on holiday or in hospital?**

Yes, if you go on holiday your place in the home still has to be paid for.

If you go into hospital the home has to be paid for up to 6 weeks. If you are in hospital for more than 6 weeks, there will be different arrangements.





## Will my house be taken away?

No. The council will not force you to sell your house to pay for care.

The value of your home might be used to work out how much care you need to pay for.

If the value of your house is used in working out your charges for care, a [Deferred Payment Agreement](#) will be offered.

The value of your house will not be counted in the following situations:

- You are not going into residential care permanently
- Your husband or wife lives there
- A relative over 60 lives there
- A child aged under 16, who you are responsible for, lives there
- A disabled relative lives there
- A long-term carer lives there



If the situation changes you must let the council know when this happens.

They might then include the value of your house when they work out how much you have to pay.

You can discuss this with your worker, or read the document on this page.





## Deprivation of Assets

Deprivation of assets is when you reduce your savings, income or assets on purpose to avoid them being used towards paying for your care or support.

It is against the law.



For example, you might have given your savings to a friend or family member, or given them an expensive car you own.



If the council think you have done this, they will treat your financial assessment as if you still had the savings, income or assets.

You can find more information by clicking on this [link](#).





## **Do I have to give my financial details?**

You don't have to give us details of your income or savings if you don't want to.

But, if you don't you will have to pay towards the full cost of your care.



## **Guidance for placements into Residential or Nursing Homes – personal choice contributions (Third Party Top Ups)**

This [guidance](#) tells you about the care fee 'top-up' arrangements for someone getting care and support in a registered residential or nursing care home.

This is known as a Personal Choice Contribution (PCC). It is often called a Third-Party Top-Up Agreement.