

Factsheet (FS2) Paying for Residential Care

If your care and support assessment shows that your needs will be best met by going into a residential or nursing care home we will carry out a financial assessment to work out how much you will have to pay towards it.

As soon as we know you have been assessed by your Care Manager we will contact you to assess your contribution towards the cost of your care.

An Assessment Visiting Officer will arrange to visit you to work out how much you will pay. You can have a relative, friend or advocate to be with you.

The Assessment Visiting Officer will work out how much your assessed contribution will be, they will make sure you are receiving all the benefits you are entitled to and help fill out any forms.

As everyone's financial circumstances are different, we do ask quite a lot of questions, though not all of them may apply to you. We will put your answers on a financial assessment form before asking you to check and sign it. This will tell us whether you can afford to pay anything and, if you can, how much.

Information you need to provide

When the Assessment Visiting Officer visits you it would be helpful if you could have some information ready for them to see. Some examples are:

- Pensions or benefits you get from the Department for Work and Pensions
- Pension notification from a private pension
- Bank statements
- Bank book, ISA details
- Premium Bonds, stocks and shares
- Housing costs such as council tax, rent, water rates, rent ,
- Electricity and gas bills

If you own your own home or other property we will need to see documents relating to this.

Taking your savings into Account

We will not take into account any savings or capital you have below £14,250.

If your savings or capital fall between these two levels you will have to pay £1.00 per week for every £250 in your savings or capital. We call this a tariff income and is a reasonable amount you are expected to pay from your savings.

If you have savings or capital of more than £23,250 you will have to pay the full cost of your care package. For more information you see the **Factsheet (FS4) Information if you are paying for, self-funding own care home fees.**

Your Home/Property

If you are living in rented accommodation we will advise you on what to do and help you with any housing benefit you may be receiving.

If you are moving into a Home as a long stay resident you do not have to pay Council Tax. We will advise you of any allowances which will be made in your assessment for home commitments at the meeting.

If you own your own home we will help fund your accommodation for the first 12 weeks of your stay in the Care Home but you will still be assessed to pay a contribution towards the cost.

After 12 weeks your property will be taken into account in your assessment however we can continue to help fund your care through the 'Deferred Payments Scheme'.

The Council will loan you the money to pay for your care and you would not need to sell your property straight away. A legal charge will be placed on your property records at the Land Registry so when your property is sold the money owed to the Council can be repaid.

The Assessment Visiting Officer will discuss this with you in more detail at the meeting and there is also a factsheet leaflet called "Guide To Charges For Residential Accommodation For People With Property" which tells you more about the scheme.

It is recommended you get your own independent legal and financial advice about the property you own.

Personal Expenses Allowance

You can have a weekly expenses allowance of £24.90. This amount is decided by the Government each year.

Savings Credit Allowance

You may be entitled to an extra £5.75 per week and we will advise you if you are entitled to this.

Couples

We will only assess you on the income and savings you have but sometimes we may need to look at your partner's details. For example when they are paid money on behalf of both of you.

How we work out your income

When assess how much you should pay towards your care we take most of your state benefits into account. We will also take into account most other types of income for example private pensions, earnings, income from trust funds.

We will make every effort to tell you how much you will need to pay towards your care at the meeting and your assessed contribution will be sent to you in writing within a few days of the meeting and will include a copy of how your contribution has been calculated.

Paying your Contribution

When you have moved into the Home and you have been notified of your assessed contribution you will be sent an invoice for the amount which you need to pay for the financial year.

The invoice will need to be paid in monthly instalments and you will be given information on how much to pay each month and how you can pay this.

Gifts

If you have savings of less than £14,250 you can use this to give small gifts to your family and friends. However if you have savings above this and it is included in your assessed contribution we will need to ask for more information about the money you have spent.

Hospital

Should you have to go to hospital during your stay in the Home you will still have to pay your assessed contribution.

Annual Reviews

Your assessed contribution will be reviewed every April to take account of the increases in state benefit entitlements and any changes to your financial circumstances.

Capacity

If you have a Power of Attorney or Deputy already in place then the financial assessment process will be carried out with them. If you do not and you are not able to manage your own affairs you should seek independent legal and financial advice on how to go about this.

Top-up payments for more expensive accommodation

If you would prefer to live in a care home that costs more than the local authority's usual cost, the local authority can arrange this provided that there is another person willing to meet the difference between the usual cost and the actual cost of the care home's fees.

This is known as a top-up and the person who is willing to pay this is known as a third-party. You should not be asked to find a third party to make a top-up payment if you have moved into a more expensive home out of necessity rather than personal choice.

You are not allowed to make your own top-up payments, except if you own your own home during the first 12 weeks of permanent care when your property is disregarded, where you have requested to use the Council's Deferred Payments Scheme or your accommodation is provided under S117 for Mental Health Aftercare services.

The local authority remains responsible for the full amount of your care home's fees when it arranges your placement. Therefore your third party who will make the top-up payment will need to be able to meet that commitment for the duration of your stay in the care home before they agree to pay it.

If your third party is no longer able to meet the top-up payment whilst you are living in the care home, the local authority may suggest that you move to a cheaper home.

If you are unsure about any request for payment you receive or your third party is not able to keep up with the top up payments please contact your Social Worker.

Further Questions

Going into a Home can be a very difficult time for you and your family. If you have any concerns or questions you can ask the Assessment Visiting Officer at the meeting you have with them or you can contact your Social Worker.

It may be helpful for you to seek independent financial advice if you are unsure about paying for care and support.

You can seek further assistance from the following:
www.stockton.gov.uk/care-act or ask for the leaflet

Seeking Independent Financial Advice leaflet

Contacting Us

Adult Social Care Services:

First Contact

01642 527764

Minicom: 01642 527769

FirstContactAdults@stockton.gov.uk

Opening Hours

Monday – Thursday 8.30am - 5pm

Friday 8.30am – 4.30pm

For Adult Social Care Financial Services :

01642 524586

assessments@stockton.gov.uk

Stockton Welfare Rights Unit

Advice Line: 01642 526141

Monday to Thursday 2.00 – 5.00pm

Friday 2.00 – 4.30pm

welfarerights@stockton.gov.uk

Stockton & District Advice & Information Services

01642 633877

The Department for Work and Pensions

People over 60: The Pension Service

0845 6060265

People under 60: Job Centre Plus

0345 6043719

If you would like this information in any other language or format for example large print or audio please contact us

01642 524586

