

Paying for Residential Care

Adult Social Services and Housing



Paying for Residential Care

If you need to go into a care home, and your capital (savings/assets) are worth more than £23,250 (April 2012) it is likely that you will be expected to fund your own stay without our help. (Certain assets and savings can be disregarded- for further details please contact the Finance Department on 01275 888341)

If you think you may need financial help from us we will need to carry out an assessment of your needs. If you are assessed as needing care in a care home a member of staff from the Financial Assessment and Benefit (FAB) Team will contact you (or the person who looks after your finances) to arrange for a visiting officer to call, at a time that suits you. The FAB officer will look at your income and savings and will need to see evidence of these.

Everyone will have to make a contribution to his or her care fees. For someone over 60 on Pension Credit (Guarantee Credit) this will normally be £119.20 per week. For someone under 60 or on Income Support this will normally be £77.85. If you have more, the weekly charge will be higher than this. If you have savings of over £23,250 (April 2012), you will have to pay the full cost of the care.

Income

Most income is taken into account including:

- Occupational pensions
- State retirement pensions
- Income support
- Minimum income guarantee
- Pension credit
- Other state benefits including Attendance Allowance/Disability Living Allowance (care component)
- Income from property rental
- Annuity income
- Income from Trust Funds

You will always be left with at least £23.50 per week personal allowance for any personal spending such as the hairdressers, toiletries, and items of clothing.

The following will not be taken into account:

- Disability Living Allowance (mobility component)
- Winter Fuel Payments



Capital (Savings/Assets)

You can only get help with care fees from us if you have less than £23,250 in savings/assets. This includes things like:

- Bank and building society accounts
- Shares
- Premium Bonds
- Unit Trusts
- PEPs/ISAs
- Cash
- National Savings Certificates
- Land/Property etc.

Property

Usually, any property that you own has to be taken into account in calculating your charges for residential accommodation.

The value of your main residence is only taken into account, when completing the financial assessment, from 12 weeks after the date of your permanent admission to the home or the date it is sold if this is earlier.

However, the value of your main residence will not be included in the calculation of your accommodation charges if any of the following applies: -

- The house is the place where you normally live and you have only gone into a home on a temporary basis
- Your partner, former partner or civil partner continues to reside there (except where you are estranged or divorced from this partner)
- A relative of the yours, or a member of your family who: -
 - is aged 60 or over, or
 - is aged under 16 and is a child whom you are liable to maintain, or
 - is incapacitated

Under certain circumstances, if you are unable to sell a property, we will allow any charge for residential accommodation that has been calculated on the value of that property to build up until such time as the property can be sold.

We may require you to sign a legal document, which ensures that any outstanding accommodation charges are collected when your property is sold.

NHS Funded Care in Nursing Homes

Self-funding residents in nursing homes are able to request an assessment to obtain NHS funding for the part of their care carried out or overseen by qualified nurses.

Once you have signed a consent form, the District Nurse Assessor attached to your doctor's surgery will arrange to visit you to carry out this assessment. You do not have to have an assessment, but if you choose not to have one, no payments can be made.

From 1 April 2012 the rate is £108.70 per week.



When to contact North Somerset Council for help with care fees

It is very important that when your savings get near to the threshold amount you contact us as soon as possible on **01275 888 801**. You may be able to get some help with care fees at this time.

Independent Financial Advice

All residents are advised to take independent financial advice, as there may be several different ways of funding care available. Examples of independent advisors:

Age UK

0845 643 4709

www.ageuksomerset.org.uk

Citizens Advice Bureau

0844 826 9692

www.northsomersetcab.org

For more information about this, or other help that is available contact **North Somerset Care Connect 01275 888 801**. Telephone lines are open 8am to 6pm Monday to Friday.

All our factsheets are available from our website www.n-somerset.gov.uk/socialcareleaflets you can also request them from libraries and council reception areas.

This publication is available in large print, Braille or audio formats on request. Help is also available for people who require council information in languages other than English. Please contact **01275 882 851**.

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