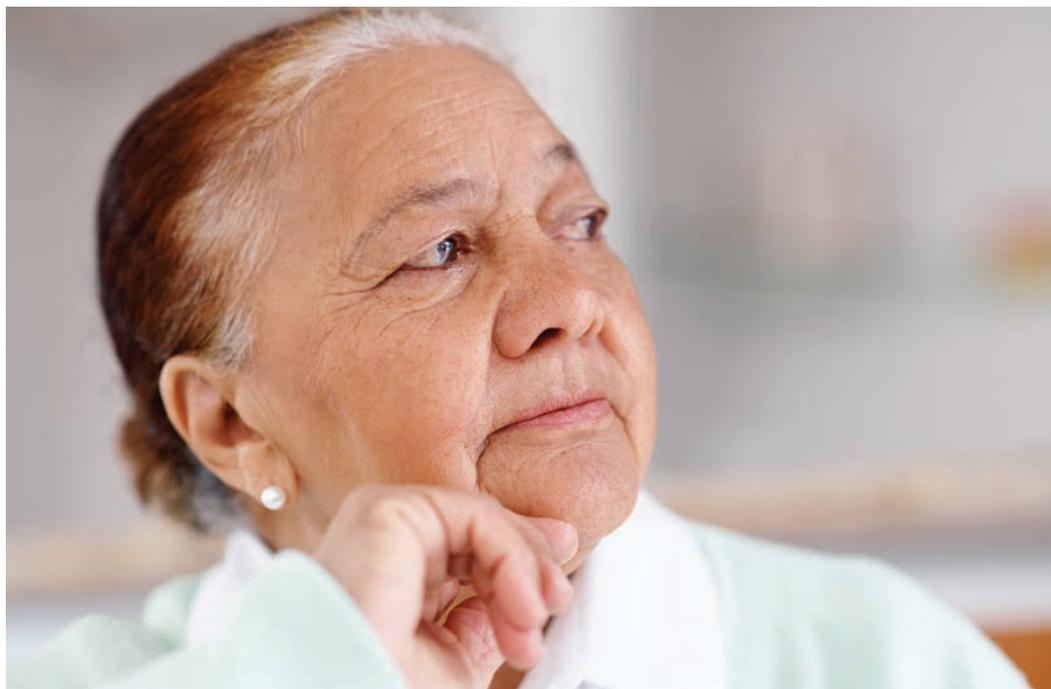


# Arranging and paying for residential and nursing home care





## About this booklet

This booklet provides information for people who are thinking about moving into a care home. This could be a residential care home that provides meals and personal care or a nursing home that also offers qualified 24 hour nursing care.

The booklet is divided into two sections:

**Paying for care homes** - This section provides information about paying for residential and nursing home care including details about the social care assessment and the financial assessment.

**Choosing a care home** - This section offers guidance and tips about what to look for when choosing a residential or nursing care home for yourself or when helping to choose a home for a family member or friend.

At the back of the booklet we have included a section of useful contact details.

## Paying for care homes

Local councils are responsible for assessing whether people need residential and nursing home care (through a social care assessment) and the council is also responsible for paying for this care if there is no other source of funding.

Anyone can request an assessment of their social care needs - please contact our Access Team (details on the back of this leaflet).

Our aim is always to keep you living independently in your own home for as long as possible. However, if a move into a care home is required we will arrange for a financial assessment to establish if we can help with the care home fees or if you will need to pay for them yourself as a self funder.

You may also choose to move to a residential care home and pay for this yourself.

If you are assessed as needing care in a nursing home the NHS in some circumstances may fund all or part of the costs.

## The social care assessment

If you have been assessed by us as needing to move into a care home we will arrange a financial assessment to work out whether you can afford to pay towards your care home costs.

The Department of Health sets a limit, called the Upper Capital Limit (£23,250 2016/17), based on any income, savings, investments, property and any other assets which you have. If the value of all your assets sits below the upper capital limit we will help with the costs of your care home (this is council funded care). If they sit above this limit you will have to pay the full cost of your fees (you will be considered to be a self funder).

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**Council funded care** - If you qualify for council funded residential care we will make sure that if you need to make a contribution towards your care home fees it is an amount that you can afford to pay. You will always be left with a sum of money to pay for personal items - this is called a 'personal allowance' and is yours to spend or save as you wish.

We can give you advice and guidance on choosing a home and support you in this process. We will provide you with a list of homes that we will pay for and can also pay for care homes out of the Dudley borough.

All councils have a set of standard contract rates which means there is a maximum weekly amount that we will pay for various types of residential home placements. However, you may choose more expensive accommodation as long as a family member, friend or someone else agrees to pay the additional costs; these are known as 'top-up payments'. In some limited circumstances this could also be paid by yourself. Please note: if the 'top-up payments' can no longer be paid the council will not pay and therefore you may need to move to alternative accommodation that is within the council rate.

**Self funder** - If you are moving into residential care permanently and have capital (including property) or savings over the Upper Capital Limit (£23,250 2016/17) you will have to pay the full cost of your care. In this case you are called a self funder.

However, it is possible that certain types of assets, savings or property could be disregarded and therefore it is in your best interests to ask for a financial assessment. We can then advise you on your own particular circumstances.

If we calculate that you can afford to pay for your care home fees yourself then you can make the arrangements with the care home of your choice directly. We can give you advice and guidance on choosing a home and support you in this process.

It is important at this point that you think about how you will pay for your care home fees - good financial advice and planning is crucial. Please see the contact details at the end of this leaflet for independent financial advice.

**Falling below the Upper Capital Limit** - As a self funder you must keep track of the rate at which your money is being spent on your care home fees and be aware as it nears the Upper Capital Limit (£23,250 2016/17).

As soon as you know that your savings are about to fall below the Upper Capital Limit please contact us to find out if we can provide assistance with fees. It is your responsibility to contact our social work team to arrange a social care assessment. Please see contact details on the back of this booklet.

If you are then assessed as having identified needs\*, and you meet eligibility for financial assistance, we will provide you with help in meeting the fees. It is important to note that the council will only provide financial assistance with fees from the date that you contact us for help. If you have already used up some of the money and eaten into the Upper Capital Limit we will not reimburse this amount.

In certain circumstances, where a person has very high care and nursing needs, their nursing home fees will be met in full by the local Clinical Commissioning Group (CCG), Continuing Health Department. In order to qualify for this assistance a full assessment of need would need to be carried out by the CCG.

\*Identified needs relate to physical or mental impairment or illness under the Care Act 2014.

**Changes in circumstances** - If your circumstances change at any time you can ask for a revised assessment of your needs or of your financial situation. In addition, if we are paying your care home fees we will review your situation each April.

## Your property

Once you move into a care home on a permanent basis then, if you own your own property, the value of this will normally be taken into account when calculating your contribution to your care home fees. If you have a mortgage or own your property jointly then only your share is included. We do not consider your property whilst your stay in a care home is only on a temporary basis.

The value of your home can be excluded from the assessment if it will continue to be occupied by your husband, wife or partner. However, each person's circumstances are different and each case will be considered individually.



**Twelve week property disregard** - If you are a self funder who has no capital or savings above the Upper Capital Limit but has a property to sell then the council may be able to assist you with the 'twelve week property disregard'.

In this case the value of your property will not be included for the first twelve weeks after your move into a care home. This will give you time to think about whether you wish to stay in a care home on a permanent basis, the funding of your care home and the possible sale of your property.

For this first twelve week period any weekly financial contribution from you will be calculated based on your current available income and any other assets or savings, plus any benefits that you are currently in receipt of - but not the value of your property.

After the twelve week period the value of your home or the income from its sale will be included in your financial assessment.

### Case study

*Mrs A is entering a residential care home for the first time. Her weekly fees are £400. The council has calculated that she can afford to contribute £200 per week from her income and savings. The council will then contribute the remaining £200 per week for the twelve week property disregard period. This £2400 (£200 x 12 weeks) will not need to be repaid.*

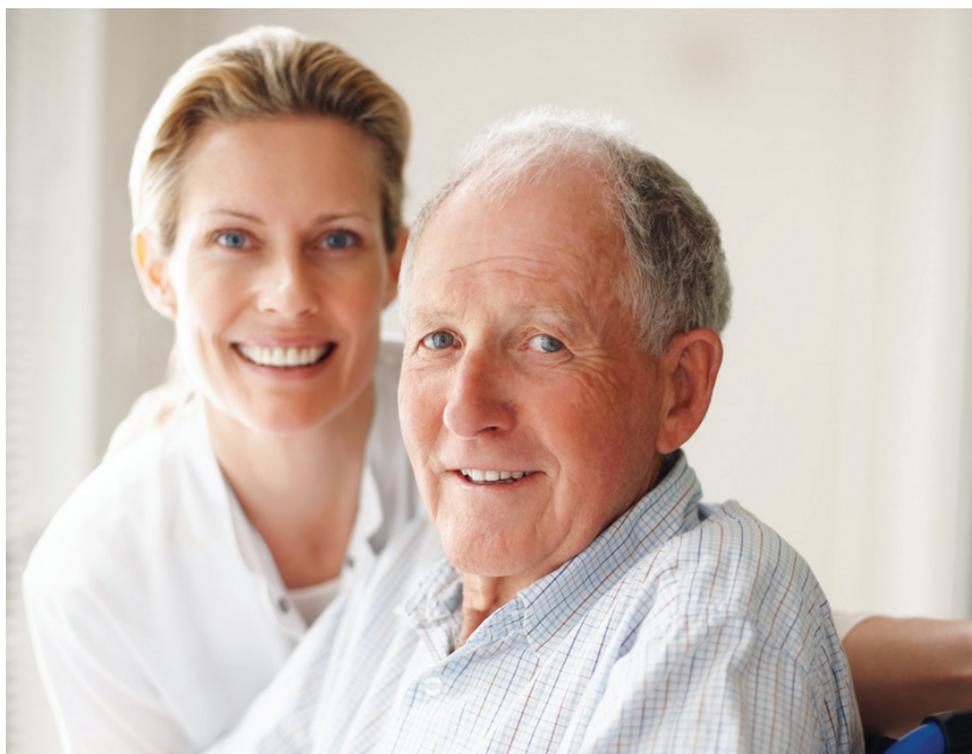
You should note however that there is a maximum weekly amount that the council will pay for various types of care home placements. If you choose to move into a home that is more expensive than this maximum weekly amount then we will not fund this additional amount. It may be that another person, such as a family member, will need to pay this amount in order to meet the full care costs of the home of your choice. This is known as the 'top up payment'.

During the period of the twelve week property disregard any attendance allowance that you have been claiming will cease four weeks after you have moved into the home. You may be able to reclaim attendance allowance after the twelve week period.

**Deferred Payment Scheme** - If you are not able to sell your property, if you don't wish to sell your home, or you want to postpone selling it, you can ask to join the Deferred Payment Scheme.

This is where we pay for your care home fees in the form of a loan (with interest added) which is secured against your property and repaid when it is eventually sold.

After the 'twelve week property disregard' period a financial assessment will take place where your property is also taken into account and your



weekly contribution recalculated. We will then continue to meet the difference between the full weekly cost of your care home and your assessed weekly contribution, pending the sale of your property.

The deferred payment builds up as a debt which is cleared when the money tied up in your home is released. For many people this will be done by selling their home or from their estate after death. You can also pay the debt back from another source if you want to.

### Case study

*Mr B is in a residential care home where the weekly fees are £340. A financial assessment has taken place and it has been calculated that, after excluding the sale of his home from the assessment, he is able to contribute £150 per week towards his fees. This leaves a balance of £190 ( $£340 - £150 = £190$ ). Therefore the council will meet the £190 per week difference in his weekly fee as a deferred payment until Mr B's property is sold.*

**Charging interest** - The loan will have interest charged on it in the same way that interest would be charged on a loan from a bank. The maximum interest rate that will be charged is fixed by the government. Interest will apply from when your Deferred Payment Agreement starts. You will receive six monthly statements advising you how your charge is being calculated and what the outstanding sum on your deferred payment account is.

You can end the agreement at any time (for example if you sell your home) and the loan then becomes payable immediately. Otherwise the agreement ends on your death and the loan becomes payable 90 days later.

**Costs associated with the Deferred Payment Scheme** - There is an initial cost of £300. This covers the legal and administrative costs involved in setting up the deferred payment. This can be added to the deferred amount or paid at the point that the agreement is taken out.

**Advice on the Deferred Payment Scheme** - We will provide you with information and advice about the scheme as well as your eligibility. We are not however able to advise you on your best course of action. If we agree to your request for deferred payments we strongly recommend that you seek advice about the scheme from independent financial and legal advisors before any arrangements are finalised.

You should also ensure that you check your entitlement to benefits, such as income support, pension credit, attendance allowance and care component disability living allowance. The Department of Work and Pensions (DWP) can advise on this.

If your property is to remain unoccupied for a period of time following your move into a home you will need to take advice on home security, home insurance and maintaining the property.

What if I choose not to take part in the Deferred Payment Scheme or I'm not eligible for the scheme?

If you do not wish to take part in the scheme, or you are not eligible because your savings and income are above the Upper Capital Limit, you will need to meet all of the care home fees yourself.

If your savings and income fall below the Upper Capital Limit during your stay in a care home, and you then decide to sell your property, you can request a reassessment and choose to take part in the Deferred Payment Scheme at this point.



## Choosing a care home

We can give you advice and guidance on choosing a care home and support you in this process. We will provide you with a list of homes that we will pay for and can also pay for care homes out of the Dudley borough. Please see details under The financial assessment above.

The Care Quality Commission (CQC) continually monitors all residential and nursing care homes and information on homes can be requested from CQC or from the homes directly.

Details of all homes are available on the CQC website at **[www.cqc.org.uk](http://www.cqc.org.uk)**

Alternative you phone the Care Quality Commission on **03000 616161**.

### What do I need to consider when looking for a care home?

Try to visit several potential homes and take a family member or friend with you. Think about the following things and ask as many questions at homes as possible. Different things will be important to different people.

Ask yourself and the staff at various homes the following questions:

#### **Location**

Can your friends and family visit easily?

Are there local facilities near by, such as shops, parks, post office?

Does the location suit your needs?

#### **Personal needs**

Can you have your own room?

Can you bring your own possessions and furniture into the home?

Can you use your room whenever you wish?

Can you lock your room?

Can you have your own telephone?

Can you have a TV in your room?

#### **Personal care**

What personal care is provided?

How often can you have a bath or shower?

Is specialist bathing equipment provided?

Will you have your own en-suite bathroom?

Will your clothing be washed and ironed?

What will happen about appointments for hospital outpatients, dentist and opticians?

Will your own GP visit you at the home?

### **Life in the home**

Does it feel homely and welcoming?

Is it clean?

Is there a lift?

Can you move around the home easily?

Is it too luxurious or too basic?

Is it too big or too small?

Is there a garden that you can use?

Are the staff friendly and welcoming?

How do the staff speak to residents?

Can you choose how you would like to be addressed?

Do the residents seem happy?

Are there residents' meetings - how involved are residents?

What are the meals like; is there a choice of food?

Are special diets catered for?

Can you make drinks and snacks for yourself?

What is the daily routine - can you get up and go to bed when you please?

Can you make and take telephone calls as you wish?

When can people visit?

Are there smoking restrictions?

Would you handle your own money?

Is alcohol served?

Are pets allowed?

### **Recreation**

Would you be encouraged to follow your hobbies and interests?

Are outings and holidays arranged?

Do religious ministers visit?

Are attendants available for visits outside the home if needed?

## **Important questions to ask**

Can you spend a trial period in the home before admission?

Are there any extra charges such as laundry, continence aids, hairdressing or chiropody?

What would happen if you become more dependent?

What would happen if the home felt it could no longer cope with your care needs?

How can you make a complaint?

Will your needs be regularly reviewed?

Does the home only cater for residents or does it offer day care services to non residents?

## **Statement of Purpose - what information can I request from a home?**

Care home providers are required to provide personalised information about the fees and terms and conditions of a person's proposed stay; this is called a Statement of Purpose. This should include details about accommodation, food, personal care and, if appropriate, nursing care.

The information should include the method of payment of fees, by whom the fees are payable and how often the fees will be reviewed and are likely to increase. This information should be provided at the latest by the day the person moves into a care home, but ideally earlier.

A copy of the home's most recent inspection report and a copy of their complaints procedure may also be provided.

## **Where can I get further help and advice?**

You may wish to ask a relative, friend or an advocate to help you to consider your options. We have provided a useful checklist here which you could use when considering moving into a residential home.

At any time you can ask us for further advice, to reassess your care needs or to help you work out what financial help you may be entitled to receive to pay for your care.

Remember - a social care assessment and any advice you may need from us is free. You may also become eligible for financial help from us if you are a self funder but your capital and savings subsequently fall below the upper capital limit - currently £23,250 (2016/17).

## What if I have a complaint or concern about the quality of care in a home I have chosen?

Once you have moved into the residential home of your choice, if you are unhappy about the quality of care being received by yourself or others we can help you to deal with these concerns. Simply contact our access to adult social care team - details are at the back of this booklet.



## Moving into a care home - checklist

There's a lot of things to think about when you are considering moving into a care home. This checklist may help you keep a record of the things that need to be done.

Have you? completed	Date	Notes
Thought fully about whether moving is the right thing for you?		
Requested a social care assessment?		
Identified who will help you with the move itself?		
Requested a financial assessment?		
Checked whether you have enough money to fund your care long term - if you are self funding?		
Got professional financial advice on investing your capital - if you are self funding?		
Checked if you are eligible for any benefits?		

Have you? completed	Date	Notes
Got a list of homes to consider?		
Thought about what is important to you in your new home?		
Asked the homes for information on the care provided and the costs?		
Visited the homes of your choice?		
Asked for copies of recent inspection reports for the homes you are interested in?		
Asked the home of your choice for a copy of their Statement of Purpose?		
Worked out whether you will be able to afford the fees in the home of your choice - if you are self funding?		



## Useful contact details

### **Age UK**

Produce a range of useful fact sheets regarding care provision. On request up to five fact sheets will be sent free of charge, or they are available online.

National advice line **0800 169 2081** (Lines open 8am - 7pm)

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

### **Age UK Dudley**

3 Dudley Court North, The Waterfront, Brierley Hill DY5 1XP

**01384 354508**

**[www.ageuk.org.uk/dudley](http://www.ageuk.org.uk/dudley)**

### **Dudley CCG Continuing Healthcare Dept.,**

Tiled House, 200 Tiled House Lane, Dudley DY5 4LE

**01384 321777**

### **Department for Work and Pensions (DWP)**

For disability related benefit enquiries call **08457 123456**

For pension credit enquiries call **0845 6060265**

For benefit enquiries for those under pensionable age call

**0845 6003115**

## Financial advice

### **Financial Conduct Authority**

The Financial Conduct Authority website **[www.fca.org.uk](http://www.fca.org.uk)** has a range of advice and information on sourcing financial advice, including how to find and choose a suitable advisor, what to expect from them, the difference between independent and restricted advisors and charging options. All advisors should be accredited by the FCA.

### **SOLLA**

A not-for-profit organisation helping people to find trusted accredited financial advisors who understand financial needs in later life.

PO Box 590, Sittingbourne, Kent ME10 9EW

Tel **0333 202 0454** or visit **[www.societyoflaterlifeadvisors.co.uk](http://www.societyoflaterlifeadvisors.co.uk)**

## **SAGA**

The Saga Care Funding Advice Service, provided by Just Retirement Solutions Limited, specialises in providing care funding advice for people who need to pay for their own care needs. There is a useful free guide to paying for care that can be viewed on the SAGA website or requested by post.

Tel **0800 056 7996** to speak to an adviser  
or visit **[www.saga.co.uk](http://www.saga.co.uk)**

## **Paying for Care**

Paying for Care is a not-for-profit organisation which includes advice on its website on paying for care as well as an online care fees calculator and a care cap calculator. The website also offers a search facility for local advisers - for SOLLA accredited advisers look for the red and purple flower logo by their name.

**[www.payingforcare.org](http://www.payingforcare.org)**

## **Money Advice Service**

This service has been set up by the Government and provides a range of free and impartial money advice. The website includes a section on paying for care, a telephone number and web chat option for further free advice, and a link to the SOLLA website for those needing specialist independent advice.

**[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**

## **Other independent advice**

There are other information and advice organisations including:

**[www.unbiased.co.uk](http://www.unbiased.co.uk)**

**[www.vouchedfor.co.uk](http://www.vouchedfor.co.uk)**

**[www.firststopcareadvice.org.uk](http://www.firststopcareadvice.org.uk)**

If you decide to speak to another organisation about your care, and specifically your finances, it is recommended that you search for an adviser in your area who is qualified to offer independent advice on all the financial products and services you're interested in, and who specialises in self-financing long-term care. For more information visit the Financial Conduct Authority website **[www.fca.org.uk](http://www.fca.org.uk)**



## Further information

**For further information please contact our  
access to adult social care helpline**



### Telephone

**0300 555 0055** (Monday to Friday - 9am to 5pm)

An emergency duty team is available on **0300 555 8574** at all other times

### Web

**[www.dudley.gov.uk/asc](http://www.dudley.gov.uk/asc)**

### Email

**[acessteam.dachs@dudley.gov.uk](mailto:acessteam.dachs@dudley.gov.uk)**

### Post

**Brierley Hill Health & Social Care Centre  
Venture Way, Brierley Hill DY5 1RU**

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If you require any assistance with regards to this document or would like to request an interpreter, large print or audio version, please contact the communications team on 01384 814280