



Paying for Residential Care

Paying for Care in Nottinghamshire

Our aim is to enable people to live as independently as possible for as long as possible. There is a range of support to help you to do this. Before you make any decisions about your future care have a look at our website www.nottinghamshire.gov.uk and at www.nottshelpyourself.org.uk

To get help from the Council, including help with a residential placement, you will need to have a social care assessment to decide if you are eligible. This is free of charge. Contact our Customer Service Centre to arrange for an assessment of your needs:

Customer Service Centre:

Phone: 0300 500 80 80

Monday to Friday: 8am to 8pm,

Saturday: 8am to 12 noon

Email: enquiries@nottsc.gov.uk

Website: Minicom: 01623 434993

Phone 0300 500 80 80 if you need the information in a different language or format

Even if you think you may need to fully fund the cost of your care and support, we would still advise you to contact us for a Care and Support Assessment. This means that we can make you aware of all the options available. If you refuse to have an assessment, the Council may not fund the future cost of your care if your assets fall below the threshold of £23,250.

If the outcome of your assessment is that placement in a residential home is the best way to meet your needs, we will provide you with information to help you to choose a home and we will work out how much you might have to pay towards the cost.

Will I have to pay towards the cost of my care?

You will **not** have to pay towards the cost of

your care if **any** of the following applies:

- You are receiving care services provided under section 117 of the Mental Health Act 1988
- You have Creutzfeldt Jacob Disease (CJD)
- All of your needs are met through funding from the NHS

Unless any of the above applies to you, almost everyone who goes to live permanently in a care home has to pay towards the cost of their care. If a social care worker arranges for you to live in a care home, they will notify Adult Care Financial Services. Adult Care Financial Services will then contact you, or somebody who helps you to manage your money, to arrange to complete a statement of your financial circumstances. This enables us to calculate whether you can afford to pay the full cost of your care, and if not, how much you can afford to pay towards your care. If you have already provided us with this information, because you have received services from us before, we may use the information we already hold about your finances to work out how much you can pay towards the cost of your care home.

The rules on how we calculate how much you have to pay for your residential care are set by the Department of Health.

The amount you will pay depends on:

- Whether you own a property
- The amount of "capital" you have in savings, investments, premium bonds, or property (including your home)
- Your income, including state pension, disability and means tested benefits and private pensions.

If you give away savings, property or other assets, or you have sold your property for less than its market value, before going into a care home, then this may be investigated

as “Deprivation”, and the person you have given them to may become legally liable for any unpaid care charges.

Continuing Health Care Funding

If you have to live in a nursing home, a fixed amount towards your care will be paid by the NHS directly to the care home. You should check with the home whether its fees include the NHS Funded Nursing Care Contribution (FNC).

If you require a higher level of nursing care, you may be able to get some, or all of your costs, paid by the NHS if you meet their “Continuing Healthcare” criteria. Contact details for more information are below. If only a proportion of your costs are paid by the NHS, you will be expected to pay the remainder yourself if you are a self funder.

For more information about NHS funding:

If you live in **Bassetlaw** – call the Clinical Commissioning Group on 01777 274400

If you live in **Ashfield, Broxtowe, Gedling, Mansfield, Newark and Sherwood, or Rushcliffe** – call the Clinical Commissioning Group on 01623 673100

Will I have to sell my home?

Your home will not be taken into consideration if any of the following people remain living in the property (individual circumstances may vary):

- Partner or Spouse
- A relative over 60 years’ old
- A disabled relative under 60 years’ old
- A person aged 18 years and under

If none of the above apply and your home is taken into consideration you can ask to be considered for a Deferred Payment Agreement. The Deferred Payment Scheme is designed to help you if you have been assessed as having to pay the full cost of your residential care but cannot afford to pay the full weekly charge because most of your capital is tied up in your home. Effectively the scheme offers you a loan from Nottinghamshire County Council using your home as security. It

doesn’t work in exactly the same way as a conventional loan – the Council doesn’t give you a fixed sum of money when you join the scheme but pays an agreed part of your weekly care and support bill for as long as is necessary. Not everyone is eligible. Further details can be found in the Universal [“Universal Deferred Payment Scheme”](#) Fact Sheet.

You may qualify for a 12 week property disregard period. This means that your home would not be taken into consideration during this period and we would only charge you based on your income and savings or capital.

During the 12 week property disregard period, you will be charged towards your care from your income and savings. If your savings are between £14,250 and £23,250 we charge you £1 for every £250 you have above £14,250.

How will I pay for my residential care?

Self Funders

If you have savings and assets (including your home) of over £23,250 you will have to pay the full cost of your residential care – you will be a self funder.

When your savings and assets fall to just above £23,250, call our Customer Service Centre to let them know that you will need a financial assessment to calculate the amount of financial help you will need to pay for your residential care – their number is above. Any financial support from the Council will not start before the date you call the Customer Service Centre, even if your savings and assets fell below £23,250 before that date.

Most self funders organise their own care in a care home, and arrange to pay the home themselves. If a social care worker organises your care in the home then we will pay the care home directly and send you an invoice every four weeks. Your invoice will include different ways of paying and you are expected to pay within 28 days. If you are unable to pay for any reason, please contact us as failure to do so will result in debt

recovery action which could lead to court action.

Please note: There may be a delay between you going into the care home and receiving your invoices, so you must not spend all of your money as the charges will be back dated to the date your stay commenced.

Local Authority Funded Residents

If you have savings and assets (including your home) between £14,250 and £23,250 you will be charged based on your income and savings. For savings this equates to £1 per week for every £250 you have between these two amounts in your savings and assets. For example, if you have £15,000 in savings the first £14,250 is ignored but tariff income would be charged on £750 which would be £3.00 per week.

If you have savings and assets below £14,250 you will only be charged based on your income. You will be left a small allowance from your income, which is set by the government.

We will pay the care home directly and send you an invoice for your assessed contribution every four weeks. Your invoice will include different ways of paying and you are expected to pay within 28 days. If you are unable to pay for any reason, please contact us as failure to do so will result in debt recovery action which could lead to court action.

Please note: There may be a delay between you going into the care home and receiving your invoices, so you must not spend all of your money as the charges will be back dated to the date your stay commenced.

How do I find a home?

If you are assessed as needing residential care, we can provide you with information to help you choose a home.

Financial assessment

A financial assessment will determine the amount you are required to contribute towards the cost of your residential care each week. Following the social care needs assessment, the Adult Care Financial Services Residential Assessment Team will contact you with a request to complete the Financial Assessment Forms we require to be able to assess your ability to pay.

Most people contribute towards their residential care but you will not be asked to pay more than you can afford.

What happens if I don't pay?

If you do not pay your fees, you will be contacted by the Council to find out whether there is any problem. If there is a problem, we will try to help you sort it out. If there is no problem, but you still do not pay your bills, then we will take action to recover any debts. This could mean court action if all else fails.

Can I get independent advice about my finances?

Many people who have to pay for their own care do not seek independent advice about their finances, and so either run out of money or do not choose the best course of action for themselves and their family.

We strongly recommend that you seek independent advice before entering into any arrangements regarding paying for your care.

The organisations below can help you with specialist financial information and advice. There are also other organisations who can do this.

Age UK Nottingham and Nottinghamshire
Bradbury House, 12 Shakespeare Street
Nottingham, NG1 4FQ
Tel: 0115 859 9209
Textphone: 0115 841 4460
Email: info@ageuknotts.org.uk

Society of Later Life Advisers
Website: www.societyoflaterlifeadvisers.co.uk
Phone: 0845 303 2909
Email: admin@societyoflaterlifeadvisers.co.uk

Money Advice Service

Website: www.moneyadvice.service.org.uk

Phone: 0300 330 2030

Email: enquiries@moneyadvice.service.org.uk

Typetalk: 18001 0300 500 5000

Other useful information is available on the Council's own website: www.nottinghamshire.gov.uk and at www.nottshelpyourself.org.uk or you can call us on 0300 500 8080

Please note - Nottinghamshire County Council has supplied details of some financial advisers for your information only, the information is not exhaustive and there are more financial advisers available in the market. The Council has not vetted any financial advisers and does not control and is not responsible or liable for them or any advice or services they provide. The Council does not endorse or make any representations about any financial advisers, or any results or advice that may be obtained from using them. If you decide to use any financial adviser please ensure that you conduct your own prudent checks.

If you choose a more expensive care home

If you have to ask the local authority to help you pay for your support (e.g. when your savings fall below the savings threshold) some care homes charge more than the amount that the Council will fund and so a "top-up" payment will be charged. The Council will pay this amount to the care home on your behalf and a "third party", such as a relative or friend, must repay this money to the Council. The Council will pay the home on their behalf and then send them a bill for the amount every 4 weeks. It is very important that the person paying the "top up" is able to do so for as long as you live in the home as you are not allowed to pay the top up yourself. If regular payments are not made, or the person paying the "top up" is unable to pay, then you may be asked to move to another home which costs less.

For more information on third party top-ups, please see our factsheet ["Living in a Care Home – Third Party Payments"](#).

Will my benefits change because I am living in a care home?

If you are paying all the costs of your care, i.e. the full cost you will be eligible to receive Attendance Allowance. Call 0345 605 6055 to apply for this benefit if you are not already receiving it.

If you already receive Attendance Allowance (AA), Disability Living Allowance (DLA) - care component or Personal Independence Payment (PIP) - daily living component when you move into the care home, you are entitled to receive these benefits for the first 4 weeks of the 12 week property disregard period. These payments will then be suspended between weeks 5 and 12 but if the value of your property is being included from week 13 meaning you are paying the full cost of your care you are entitled to receive Attendance Allowance, Disability Living Allowance - care component or Personal Independence Payment - daily living component. This is not applicable if you have moved in to a care home from hospital or were already staying there as a temporary resident.

If you are not receiving these benefits you must contact the Department for Work and Pensions (DWP).

If you are not intending to sell your property, the Pension Service will class your property as capital and it is unlikely that you would be entitled to receive any Pension Credit.

Adult Care Financial Services will work with you to ensure that your entitlement to benefits are maximized whilst you are living in a care home. There is also benefits information on the Council website at: www.nottinghamshire.gov.uk. Alternatively, you can contact your nearest Citizens Advice Bureau, Age UK or visit your local library who may have information of local organisations offering help and advice.

What if I have more questions?

If you have any questions about residential care or anything contained in this Fact Sheet please contact:

**Nottinghamshire County Council
Customer Service Centre:**

Phone: 0300 500 8080
Monday to Friday: 8.00am to 8.00pm
Saturday: 8.00am to 12 noon
Email: enquiries@nottsc.gov.uk
Website: www.nottinghamshire.gov.uk
Minicom: 01623 434993
Phone: 0300 500 8080 if you need the
information in a different language or format

Or

**Residential Assessment Team, Adult Care
Financial Services:**

Phone: 0115 9775760 (Option 3)
Monday to Thursday: 8.30am to 5.00pm
Friday: 8.30am to 4.30pm
Email: acfs.residential@nottsc.gov.uk

For **complaints, comments or
compliments** about the services you have
received visit:

[http://www.nottinghamshire.gov.uk/contact-
and-complaints/complaints/make-a-
complaint-comment-or-compliment](http://www.nottinghamshire.gov.uk/contact-and-complaints/complaints/make-a-complaint-comment-or-compliment)