

Paying for residential care



This easy read tells you about paying for residential care.

Getting help from the council



To get help from the council, including help with a residential placement, you must first have a social care assessment.



You do not have to pay for this assessment.



Contact our Customer Service Centre to ask to have an assessment of your needs.

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



You will not have to pay towards the cost of your care if:



- You are receiving aftercare services provided under section 117 of the Mental Health Act 1983.



- You have Creutzfeldt Jacob Disease (CJD)



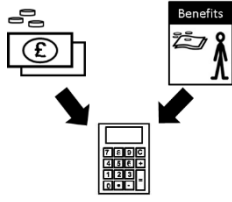
- All your needs are met through funding from the NHS.



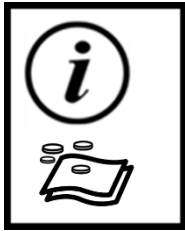
If the above don't apply to you, you must pay towards the cost of your care home.



If a social care worker arranges for you to live in a care home, they will tell Adult Care Financial Services (ACFS).



ACFS will get in touch with you, or with somebody who helps you to manage your money to work out how much you can afford to pay towards the cost of your care.



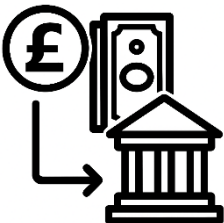
If we have this information already, or you have had services from us before, we may use this information to work out how much you can pay towards your care.



The amount you will pay depends on:



- If you own a property.



- The amount of capital (money) you have in savings, investments, premium bonds, or property, including your home.



- Your income, including state pension, disability benefits, means tested benefits and private pensions.

Deprivation of Assets



If you give away savings, property or other assets, or you sell your property for less than its market value before going into a care home, you may be investigated for "Deprivation of assets."



Deprivation of assets is where you reduce the amount of money you have so you don't have to pay for your care.



This is against the law.



[We have an easy read document about deprivation of assets](#) if you want more information.

Continuing Healthcare Funding



If you get Continuing Healthcare Funding and must live in a nursing home, a set amount of money will be paid by the NHS directly to the care home.



Check with the home whether its fees include the NHS Funded Nursing Care Contribution. (FNC)



If you need a higher level of nursing care, you may be able to get some, or all your costs, paid by the NHS, if you meet the “Continuing Healthcare” criteria.

Will I have to sell my home?



Your home may not be included in your calculations if any of the following people are still living there:



- Partner or spouse.



- A relative over 60 years old.



- A disabled relative under 60 years old.



- A person aged 18 years and under.

Universal Deferred Payment Scheme



The Universal Deferred Payment Scheme can help you if you must pay the full cost of your care, but you cannot afford to because most of the money you have is tied up in your home.



Nottinghamshire County Council offers you a loan using your home as security.



You are not given a fixed sum of money, but this loan pays for an agreed part of your weekly care and support costs for as long as possible.



[We have an easy read document about the Universal Deferred Payments Scheme if you want more information.](#)

12-week property disregard period



You may qualify for a **12-week property disregard period**. This means your home would not be included in your financial assessment during these 12 weeks and you would only be charged based on the money you have.



During the 12-week property disregard period, if your savings are between £14,250 and £23,250, we charge you £1 for every £250 you have above £14,250.

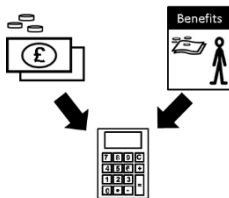
How will I pay for my residential care?



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.



If your savings and assets are just above £23,250, call our Customer Service Centre to tell them you will need a financial assessment.



A financial assessment is where the money you have is looked at to see what you can afford to pay towards your care and any help you might need.



Help with care costs from the Council will not start before the date you call the Customer Service Centre, even if your assets and savings fall below £23,250.



Self-funders organise their own care in a care home and sort out to pay the home by themselves.



If a social worker organises your care in the home then we will pay the care home directly and send you an invoice (a bill) every 4 weeks.



Your invoice will tell you different ways that you can pay.



You are expected to pay within 28 days.



If you cannot pay for any reason, please get in touch with us.



If you don't get in touch with us, we will take **debt recovery action** which could lead to court action.



This means we will do what we need to do to get the money you owe us, which could include taking you to court.



It might take some time after you have gone into the care home to start getting your bills.



Make sure you keep enough money to pay for your care costs because the charges will be backdated to when your stay started.

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.



For savings this means a £1 charge per week for every £250 you have been these two amounts.



If you have savings and assets below £14,250 you will only be charged based on income.



You will be allowed to keep a small amount of money so you can buy the things you need.



The amount of money you are allowed to keep is set by the government.



We will pay the care home directly and send you an invoice (a bill) for the money you need to pay every 4 weeks.



Your invoice will tell you different ways that you can pay, and you are expected to pay within 28 days.



If you cannot pay for any reason, please get in touch with us.



If you don't get in touch with us, we will take **debt recovery action** which could lead to court action.



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How do I find a care home?

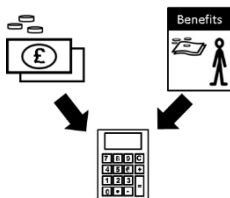


If you are assessed as needing residential care, we can give you information to help you choose a home.

Financial assessment



A financial assessment will determine the amount you are required to contribute towards the cost of your residential care each week.



A financial assessment is where we look at the money you have, to see what you should pay towards the cost of your care.



After an assessment of your care needs, the Adult Care Financial Services Residential Assessment Team will get in touch with you.

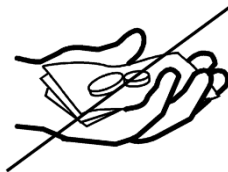


They will ask you to do the Financial Assessment Forms so they can see how much you can pay.



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

What happens if I do not pay?



If you do not pay your fees, the Council will contact you to find out if there is a 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 do what we need to get the money you owe.



This could include taking you to court.

Where can I get financial advice?



It is a good idea to get **financial advice** from an expert if you are making decisions about paying for care.



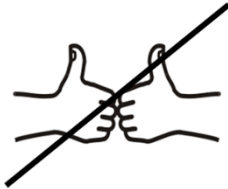
Financial advice means information about money.



You might want to get advice if:



- There are different options, and you would like support to choose one.



- There is a difference between what we think should happen and what you want.



- You are about to enter a legal agreement, such as a Deferred Payment Agreement.



- You want advice on how to make the most of your money.



Providers you might find helpful are listed on the [Your Notts Directory website](#) and include:

**Money
Helper**

- [Money Helper](#)



- [Citizen's Advice Bureau](#)



- [The Society of Later Life Advisers](#)

Which?

- [Which? Elderly Care](#)



Or you can phone Nottinghamshire County Council's Customer Service Centre on 0300 500 80 80 where our advisers can help you.



Independent Financial Advisers (IFAs) can give you advice about money, but you might have to pay for their services.

If you choose a more expensive care home



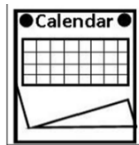
If the Council helps to pay for your care and you choose a care home that costs more than the Council will pay, someone else (a 'third party' will have to pay a 'top-up'.



The council will pay the care home for you, and someone else, such as a relative or friend, must pay this money back to the council.



The council will send them a bill every 4 weeks.



The person paying the 'top-up' must do so for as long as it is needed.



You are not allowed to pay the top-up yourself.



If the payments are not made you may need to move to a care home that costs less money.



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

Customer Service Centre



Our Customer Service Centre can answer most of your questions and help with information and form filling.



There are several ways to contact them, including:



Web: [Use our online contact form](#)



Telephone: 0300 500 80 80



Text Relay: 18001 0115 977 4050

People who have hearing or speech difficulties

and prefer to communicate via text can use the Text Relay service through the [Relay UK app](#).



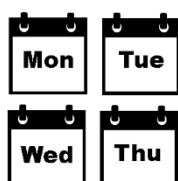
Sign Video

People who use British Sign Language to communicate can use [the SignVideo app](#) to speak with us.

Financial Assessment & Assistance Team, Adult Care Financial Services:



Phone: 0115 9775760



Monday to Thursday: 8.30am to 5.00pm



Friday: 8.30am to 4.30pm



Email:

acfs.financialassessments@nottsc.gov.uk

Links in this document

Deprivation of Assets – easy read

nottinghamshire.gov.uk/global-content/easy-read-library/deprivation-of-assets-easy-read

Universal Deferred Payment Scheme Factsheet – easy read

nottinghamshire.gov.uk/global-content/easy-read-library/universal-deferred-payments-scheme-easy-read

Your Notts Directory

yournottsdirectory.org.uk/directory

Money Advice Service

moneyhelper.org.uk/en?source=mas

Citizen's Advice Bureau

citizensadvice.org.uk/

The Society of Later Life Advisers

societyoflaterlifeadvisers.co.uk/

Which? Elderly Care

which.co.uk/l/personal-care

Living in a Care Home – Third Party Payments.

nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/living-in-a-care-home-third-party-payments-top-ups

Nottinghamshire County Council – contact us form

nottinghamshire.gov.uk/contactform

Relay UK app

www.relayuk.bt.com/how-to-use-relay-uk/download-app.html

SignVideo app

signvideo.co.uk/download

For the plain English web page version of this information, go to:

[Paying for residential care factsheet | Nottinghamshire County Council](#)

<https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/paying-for-residential-care-factsheet>

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