



Short term care (respite or short breaks) - how we work out what you pay

Your Financial Assessment

When your social care worker arranges for you to have short term care, they will notify Adult Care Financial Services. Adult Care Financial Services will then contact you, or somebody who helps you to manage your money and arrange to complete a statement of your financial circumstances. This enables us to calculate how much you can afford to pay towards the cost of your short term 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 short term care.

How much will I have to pay?

We will work out how much you can afford to pay from any income and capital you have, and any benefits you are entitled to claim. We will then take into account some of your outgoings and make some allowances so that you can still meet your essential household expenses.

Income

When working out how much you will pay for your short term care, we take account of all of the benefits you are **entitled** to receive. So you must ensure that you claim all of the benefits you are entitled to.

These are **included** when we work out how much you will have to pay:

- Retirement Pension
- Incapacity Benefit
- Employment Support Allowance

- Disability Living Allowance (care component)
- Personal Independence Payments (care component)
- Attendance Allowance
- Income Support
- Pension Credit
- Occupational pensions
- Private pensions
- Income from bonds/investments
- Rental income from property or land
- Earnings and income from businesses.

These are **excluded** when we work out how much you will have to pay:

- Disability Living Allowance (mobility component)
- Personal Independence Payment (mobility component)
- Winter Fuel Allowance
- Retirement Pension Christmas Bonus

Capital and Property

Capital includes any savings you have such as bank accounts, building society accounts, stocks and shares, premium bonds and investments. It also includes any property or land that you own, **excluding your home**.

If you have capital (excluding your home) of more than £23,250 you will have to pay the full cost of your care. Any capital below £14,250 will be excluded.

If you have capital (excluding your home) between £14,250 and £23,250 you will be charged based on your income and savings. If you have savings of between £14,250 and £23,250, we will charge £1 per week per whole unit of £250 between £14,250 and

£23,250, towards your short term care

If you have capital below £14,250, you will only be charged based on your income.

If you own a property which is not your main residence, for example a holiday home, business premises, former home or a property which you rent out, this will be treated as capital and so it is very likely that you will have to pay the full cost of your short term care.

Allowances

When we look at your income and outgoings we allow for money to cover your day to day expenses, plus extra to cover rent, mortgage interest, ground rent, council tax or compulsory service charge (minus any utility element).

We do not make an allowance for other expenses such as:

- Credit card, loan, catalogue repayments
- Gardening/cleaning/window cleaning
- Equipment maintenance agreements (for example boiler or stair lift)
- Television Licence
- Sky/Virgin/BT Vision subscriptions
- Internet Connections
- Mobile Telephones
- Car
- Charitable donations
- Gifts
- Magazine/newspaper subscriptions
- Funeral Plan
- Life Insurance
- Gym membership
- Usage of gas, electricity, telephone

Deprivation of income and savings

What does “Deprivation” mean?

If you give away savings, property or other things that count as capital this will be investigated as “deprivation”.

If you give away savings, property or other assets, or if you have sold property for less than its value, before going into a care home, then we may treat you as if you still have it. The person that you have given them to may become legally liable and we may recover any unpaid charges from that person. This may involve proceedings in the County Court.

How is my short term care cost worked out if I have a partner and perhaps children who remain at home?

Only income and savings in your name and 50% of any income and savings, in joint names is taken into account by us. Income and savings in your partner’s name only will not be taken into account when we work out how much you should pay towards the short term care.

Third party or top-up payments

The Council will pay up to a standard limit for the type of care you have in particular care homes. If you choose to have short term care in a home which is more expensive, then somebody will have to pay the difference between the actual cost of the care home, and the amount that the Council will fund, this is known as a top-up. A third party is somebody who agrees to pay the top-up.

A top-up is in addition to how much you must pay towards your care cost.

When you go into short term care, you cannot, under any circumstances, pay the top-up yourself. The Council will pay the top-up to the care home and send invoices to the person who has agreed to pay. Before agreeing to go to a care home which charges a top-up, you (or your social care worker) should establish who is going to pay the top up and they must sign an agreement to pay this.

The care home should not ask you or your family/friends to pay any additional top-up payments which have not been agreed by the Council. It is very important that you tell Adult Care Financial Services or your social care worker if you or your family are asked to pay any money directly to the care home.

How do I pay?

The Council will pay the care home directly and then work out how much you have to pay and tell you how much this is. The Council will then send you an invoice every four weeks. There may be a delay between you going into short term care 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 began.

When your invoice is sent, it will give details of how to pay.

What 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.

What if I have more questions?

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

Contact Information

Nottinghamshire County Council Customer Service Centre:

Phone: 0300 500 8080

Monday to Friday: 8.00am to 6.00pm

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

If you would like to discuss payment of your invoices or the balance of your account please contact Debt Recovery:

Phone: 0115 9772727 (Select option 2, then option 1)

Monday to Thursday 8.30 am to 5.00pm

Friday 8:30 am to 4:30 pm

Email: debtrecovery@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>

If you require this document in an alternative format or language, please contact enquiries@nottsc.gov.uk

The Council is committed to protecting your privacy and ensuring all personal information is kept confidential and safe. For more details see our general and service specific privacy notices at:

<https://www.nottinghamshire.gov.uk/global-content/privacy>