



# A self-funder's guide to care and support

## Who is classed as a self-funder?

A self-funder is someone who pays the full cost for their care and support. You are classed as a 'self-funder' if any of the following apply to you:

- Your care needs have been assessed and you are eligible for social care support but your savings or assets are above £23,250
- You have chosen not to be financially assessed by the Council
- Your care and support needs have been assessed but you are not currently eligible for adult social care services

If you are unsure about what savings you have or what counts as savings, our [care contribution calculator](#) will help you.

## Getting independent financial advice

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

This may be, for example:

- if there are a number of options available and you would like support to choose one;
- where there is a potential conflict between your interests and ours;
- when you are about to enter a legal agreement, such as a deferred payment agreement; or
- when you want advice on specific financial products to get the most out of your assets.

Providers you might find helpful are listed on the [Nottingham Help Yourself](#) website and include:

- [Money Advice Service](#)  
**Tel:** 0800 138 7777  
**Typetalk:** 18001 0300 500 5000

### Email:

[enquiries@moneyadvice.org.uk](mailto:enquiries@moneyadvice.org.uk)

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

- [Citizen's Advice Bureau](#)  
**Tel:** 03444 111 444  
**Website:** [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/)
- [The Society of Later Life Advisers](#)  
**Tel:** 0333 2020 454  
**Email:** [admin@societyoflaterlifeadvisers.co.uk](mailto:admin@societyoflaterlifeadvisers.co.uk)  
**Website:** [www.societyoflaterlifeadvisers.co.uk](http://www.societyoflaterlifeadvisers.co.uk)
- [Which? Elderly Care](#)  
**Telephone:** 01992 822 800  
**Website:** [www.which.co.uk/.../elderly-care](http://www.which.co.uk/.../elderly-care)
- [Independent Age](#)  
**Telephone:** 0800 319 6789 or 020 7605 4200  
**Email:** [charity@independentage.org](mailto:charity@independentage.org)  
**Website:** [www.independentage.org/](http://www.independentage.org/)

Alternatively, you can phone us on 0300 500 80 80 where our advisers can guide you through the options.

Independent financial advisers (IFAs) can give you advice on financial matters and recommend suitable financial products, but you may need to pay for their advice.

## How to check you are claiming the benefits you are entitled to

You can receive benefits for a number of reasons, including if you:

- have a long term illness or disability;
- care for someone; and/or
- are over pension age.

If you are looking for advice on your potential benefits entitlement, you can self-refer to our NCC Benefits Team via the Customer Services Centre on 0300 5008080.

## Information and advice on services and activities available

You may find services and activities that interest you on [Nottinghamshire Help Yourself](https://nottshelpyourself.org.uk).



The site brings together a range of care and support providers with information about activities, events and groups all in one place. Some of the services on here will help to keep you independent and can be accessed at any time, without the need for any type of assessment.

Alternatively, you can phone us on 0300 500 80 80 where our advisers can guide you through the options.

## Staying fit and active

Did you know that the average person in the East Midlands pays £525 a week for residential care? We want to help you stay independent for as long as possible. Not only will this help you remain at home for longer but it could also save you money on care and support in the future.

Here are some basic tips for keeping independent:

- Stay active: find information about groups, events, befriending services, volunteering opportunities and activities in your area via [Nottinghamshire Help Yourself](https://nottshelpyourself.org.uk).
- Make use of some of the services we have to help keep you independent listed below such as our Meals at Home service, Handy Person Adaptations Service and Connect.
- Look after your physical and mental health and wellbeing. For information about falls prevention, health checks and support to stop smoking visit the [Health and Wellbeing pages](#)

- Stay safe: Read our [safety advice for older people](#) for information about our approved trader scheme and support from the police and fire service.
- Look out for your neighbours, or other older people you may know.

## If you need more support

If you think you need more help, please contact us on 0300 500 80 80 and an advisor can help you with your options.

We will act quickly with you to help prevent your situation getting worse. We will help you through the time of crisis and then work with you and your family when things are more stable to consider what, if any, ongoing or long-term needs require support. We know that what most people want is to live independently in their own home.

After this, if you do still have needs that require a longer-term solution, we will look at what might be needed in the longer term, whilst remembering the purpose of any support will be to help you be independent, helping you to live as settled and fulfilled a life as possible.

You may need a [Care and support assessment factsheet](#) | Nottinghamshire County Council to decide on best options for long-term care and support.

Together we can complete a support plan which is the tool we use to set goals to promote your independence and wellbeing. The support plan records care and support for your needs. This will allow you to explain the things you are finding hard to achieve and we will discuss with you how we might be able to help you.

We will talk to you about your strengths as well as the areas of your life that may be difficult for you.

We will always carry out the assessment in the most proportionate way depending on your needs, this could be over the telephone or at one of our clinics.

We will make recommendations about what you can do to reduce or delay your needs such as:

### Meals at home

[www.countyenterprisefoods.co.uk](http://www.countyenterprisefoods.co.uk)

01623 490015

NCC –  
security  
mark  
area

### Handy Person's Adaptations Service

Low-cost but high quality essential adaptations and small practical jobs

### Connect

If you have lost a loved one or your health is deteriorating, you may find that you are struggling with daily life or feeling lonely.

The Connect service can help you by finding information about local services, activities and opportunities. If needed, Connect staff can work with you around money issues, housing problems, health management and other things.

This short-term support will be tailored to your needs and will focus on achieving what you want in a way that suits you.

The contact details for individual areas are:

#### **Bassetlaw**

[NCHA](#) / 0115 844 3541

#### **Ashfield, Mansfield and Newark & Sherwood**

[Age UK](#) / 01623 488217

#### **Broxtowe, Gedling and Rushcliffe**

[Metropolitan](#) / 0115 939 5406

A similar service for younger adults is also available through [Framework](#).

If you don't have any family or friends to help you, and you think getting or understanding advice may be difficult these services could support you.

- [The Patient Advice Liaison Services \(PALS\)](#)
- [National Youth Advocacy Service](#)
- [Community Legal Service Direct](#)

## **Support for 'self-funders' to arrange care at home**

If you need care at home, you can access our brokerage service for self-funders.

This service can help you to make informed choices about different options with different providers, access the services that will help you to meet your social care needs and help to put those arrangements in place. The brokerage service may allow you to have a better rate with some providers than if you deal with them directly.

There is an ongoing four-weekly charge of £12.40 to cover the Council's administration costs for delivering the service. This fee applies to self-funding clients who ask the Council to arrange their care at home. The fee does not apply for those choosing care in a care or nursing home.

The brokerage service includes:

- professional help and advice to arrange care and support which is most suitable for your needs
- taking you/a family member to see a service in the community
- contacting providers to discuss your individual requirements
- negotiating a rate with non-Council contracted providers
- arranging taster sessions
- setting up Council contracted homecare and/or day care
- identifying community resources and providers who can help to meet your needs
- monitoring contracted providers and ensuring they meet the Council's quality standards
- managing payments to the provider and dealing with any queries.

Information advice and guidance; signposting; developing support plans; providing lists of providers; referring to a direct payments support service; and identifying the indicative cost of support required are not classed as brokerage and do not incur the brokerage fee.

## If you're thinking of moving into a care home

We aim to help people to stay living at home safely or in their own communities. If you have already considered all the support to help you live independently and feel you cannot manage at home, you could also consider [extra housing care](#), [supported living](#), [housing related support](#) and [shared lives](#).

If you are considering moving into residential care, we strongly advise you have an assessment to determine the level of your needs and ensure that you have taken advantage of our expertise – we will be able to provide information and advice and possibly suggest alternative ways to meet your needs (which have been outlined in the sections above).

Our Care and Support Services Directory gives the contact details of care homes in Nottinghamshire, along with tips about what to look for when choosing a home.

The Care Quality Commission (CQC) inspect every care home and assesses the quality of care it provides. You can see reports for Nottinghamshire care homes on the CQC website [www.cqc.org.uk](http://www.cqc.org.uk).

Each care home is put into one of five bands. Band one homes are the cheapest and band five homes are the most expensive.

The value of your home will not count towards your cost of care if your care is temporary or someone stills lives there who is:

- your partner
- a relative who is over 60 years old or is claiming disability benefits
- a child under 16 who you or a former partner supports.

## Deferred Payment scheme for self-funders going to live in a care home

Your home will not be taken into consideration if any of the following people remain living in the property:

- 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 enables you to pay for your residential care whilst not having to sell your home in your lifetime to free up the capital in it.

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.

For further information, please see our leaflet on the [Universal Deferred Payment Scheme](#)

## Third party payments (top-ups)

Some residential and nursing care homes charge more than the amount the Council will agree to pay and so the home charges a "Third party payment" or "top-up". This top-up is in addition to the amount you will pay from your own income and savings. Sometimes the top-up pays for a larger room or for en-suite facilities.

For further information, please see our leaflet on [Third party payments \(top-ups\) payments](#).

## What happens if my funds fall below £23,250?

If the value of your measurable capital/savings are approaching £23,250 you should contact Nottinghamshire County Council for a financial assessment to be carried out.

A financial assessment calculates how much you have to pay for care and support.

We will need to know how much money you have coming in from any pensions and benefits you receive, as well as details of any capital assets you may have, such as savings, investments and property or land you own.

You can complete the form yourself or with a family or friend.

When your financial assessment has been completed, you will be told how much you need to pay towards the cost of the care services you receive.

You may then need a [care and support assessment](#) to decide if you are eligible or a review of your last assessment. If you are assessed and found not to have 24 hour care needs, we will talk to you about alternatives.

## Power of Attorney

There are a number of reasons why you might need someone to make decisions for you, or for them to act on your behalf.

It could be temporary: for example, if you are in hospital and need help with everyday things such as making sure bills are paid.

Or you may need to make more long-term plans if, for example, you have been diagnosed with dementia or have been in a serious accident.

A lasting power of attorney (LPA) is a legal document that lets you (the 'donor') appoint one or more people (known as 'attorneys') to help you make decisions or to make decisions on your behalf. This gives you more control over what happens to you if you have an accident or an illness and can't make your own decisions (you 'lack mental capacity').

You can arrange a lasting power of attorney by going to <https://www.gov.uk/power-of-attorney> for £82 which will save you money (and avoid high solicitor's fees).

## Contact information

If you have any queries about anything above or you would like to discuss anything with us, you can use one of the ways below to contact us:

Phone: 0300 5008080  
(Calls cost 3p a minute from a BT landline. Mobile costs may vary).

Enquiries:

[www.nottinghamshire.gov.uk/contact](http://www.nottinghamshire.gov.uk/contact)

Website: [www.nottinghamshire.gov.uk](http://www.nottinghamshire.gov.uk)

Minicom: 01623 869598

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

Deaf / hard of hearing:

- Text relay service: Dial 18001 0115 9774050 from your textphone or the Relay UK app.

### SignVideo

Download the SignVideo app to communicate with Nottinghamshire County Council in British Sign Language via an interpreter.

Visit [www.nottinghamshire.gov.uk/contact-us](http://www.nottinghamshire.gov.uk/contact-us) for more information.

*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>