

Living in a care home: How we work out what you pay



This easy read tells you about how we work out how much money you need to pay towards the cost of living in your care home.

Your Financial Assessment



Your social worker will arrange for you to live in a care home and tell Adult Care Financial Services (ACFS).



ACFS will get in touch with you and ask for a **statement of your finances**. This means they will ask about the money you have.



This helps them to work out how much you can pay towards the cost of living in a care home.

Do I have to pay?



Almost everyone who goes to live in a care home needs to pay towards the cost.



The rules on how the cost is worked out are set by the Department of Health.

How much do I have to pay?



The amount you will pay depends on a few things:



- If you own your own home or another property.



- The amount of **Capital** you have; this means your savings as well as other investments.



- Your income, state and private pensions and disability or other benefits.



When living in a care home, you will have a small amount of money for **personal expenses**.



Personal expenses are your day to day living costs and needs.

100%

If your weekly income is more than the weekly charge of the home, you must pay the whole cost.



If you get benefits, the amount will be considered to work out how much you will pay.

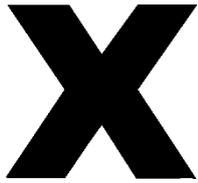


You must claim all the benefits you are entitled to.

Exclusions



Exclusions means money that will not be counted when deciding what you have to pay towards your care home costs.



The following will not be counted:



- Disability Living Allowance/Personal Independence Payment (mobility component).



- Winter Fuel Allowance.

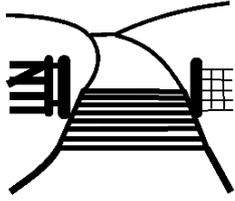


- Retirement Pension Christmas Bonus.

Capital and property



Capital includes any savings you have in your bank accounts, building society accounts, stocks and shares, premium bonds, and investments.



It also includes any property or land you own, including your home.

100%

If your capital adds up to more than £23,250 you will have to pay the full cost of your care.



If your capital is below £14,250 then it will be excluded.

How much money will I have left?



You will have a small personal allowance left each week to pay for clothing, toiletries and other things you need.



This amount increases (goes up) every April and could be increased if you have special circumstances.

Do I have to sell my home?



Not necessarily – you may decide to take out a Deferred Payment Agreement (DPA).



This is a legal agreement between you and the Council to put some of your care cost against your property until it is sold, if you leave the care home, or die.



If someone is living in your home when you move into a care home, we may exclude the value of your home, depending on individual circumstances.



You will have to talk about this with whoever does your financial assessment, or you can contact the Adult Care Financial Services Team – their contact details are at the end of this document.

If you rent your home

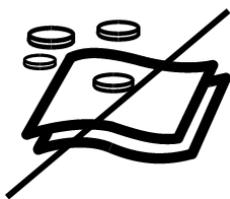


If you rent your home and get Housing Benefit, you will still get this for 4 weeks after moving into a care home.

How is the cost worked out if I have a partner and/or children living at home?



When you move into a care home, you will be treated as a single person for benefits purposes.



Only your own income is considered by us. Your partner's income will not be considered when we work out your care costs

How do I pay?



The Council will pay the care home directly and then work out how much you must pay and tell you how much this is.



The Council will send you an invoice every 4 weeks.

When your invoice is sent, it will tell you how to pay.



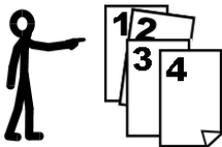
To talk about ways to pay, see contact details at the end of this factsheet for our Debt Recovery Team.

Financial advice for people paying for their own care

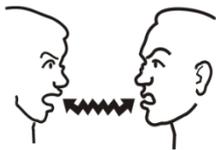


It is a good idea to get financial information and advice from an expert if you are making decisions about paying for care.

For example:



- If there are lots of options and you need support to choose one.

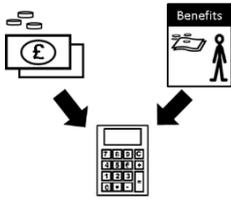


- If there is potential conflict between your interests and ours. This means if what you want might be different to what we think should happen.



- When you are about to enter a legal agreement, such as a deferred payment agreement.

Contact information

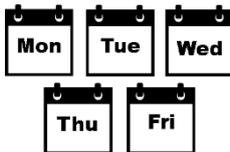


For more information about how we work out the cost for your care, contact:

Adult Care Financial Services



Telephone: 0115 9775760 (Option 3)



Monday to Thursday 8.30am - 5.00pm
Friday 8:30am - 4:30pm



Email:

acfs.financialassessments@nottsc.gov.uk

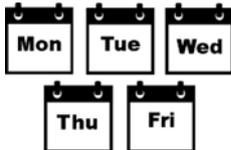


If you would like to talk to someone about payment, invoices or the balance of your account, please contact:

Debt Recovery Team



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



Monday to Thursday 8.30am - 5.00pm
Friday 8:30am - 4:30pm



Email: debt.recovery@nottsc.gov.uk

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

[Living in a care home: how we work out what you pay factsheet | Nottinghamshire County Council](#)

<https://www.nottinghamshire.gov.uk/care/adult-social-care/social-care-publications/living-in-a-care-home-how-we-work-out-what-you-pay>

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