

Will I have to pay to stay at a residential or nursing home?

Introduction

The information contained in this factsheet is about paying for residential and nursing home fees for adult residents of South Gloucestershire. If you need care and support to remain in your own home, please ask for “Will I have to pay for my care at home?” - FAB Factsheet 1(NONRES)

If you are a resident of South Gloucestershire, the council can assess your finances and may contribute to the cost, if it agrees that you need to move permanently to a nursing or residential care home. In the majority of cases, residents have to contribute towards the cost of living in a nursing or residential care home from their own income and capital and are liable to pay charges as soon as they move in.

Contributing to your care and support?

The council may help with the costs of the care and support you receive but how much you pay depends on your financial situation. We will look at your income and outgoings along with the amount of savings you have – this is known as a means tested financial assessment. We will carry out the financial assessment with you to work out how much we think you could afford to pay, if anything. The result will be your maximum contribution toward your care and support charges.

Once your financial assessment is complete, we will backdate any charges to the date that you moved in to your placement.

How does a financial assessment happen?

If your social care worker thinks you may be eligible for ongoing care and support they will ask our Financial Assessments and Benefits Team (FAB Team) to carry out a financial assessment. Please tell your social care worker if someone else looks after your money as they will need to be involved in your financial assessment.

You can request an **estimate** of the amount that you would likely have to contribute to your care at any time - please contact the Financial and Benefits Team on 01454 864269 or by email to FABTEAM@southglos.gov.uk

Please have available all the information about you and your partner's savings, investments and income. The estimate is subject to confirmation of the information you provide.

You will be asked to complete a statement of your financial circumstances. We will then be able to work out how much you should pay towards the cost.

N.B. You do not have to tell us about your finances if you do not want to, but if this is the case, we will assume that you are able to afford to pay the full cost of the care and support you receive.

Important things to note

- If your capital and savings amount to £23,250 or more, you will pay the full amount of the fees. The value of a property which is not your former home is counted as capital e.g. a second home.
- If your capital and savings amount to less than £23,250, you will be expected to pay most (but not all) of your income for your fees. You may also need to use some of your savings.
- You will be allowed to keep about £25 of your weekly income to spend on personal items e.g. toiletries.

The Government guidelines we use to work out how much you will pay are explained below:

Your income

Most of the money you have coming in will go towards the cost of your care. This includes things such as welfare benefits, State Pensions and any company (works) or personal pensions.

Your capital

Capital is things like savings in banks and building societies, stocks and shares, investments and other assets. We may include the value of your former home when we work out your capital. For any savings you have between £14,250 and £23,250 we add £1 for every £250 to your weekly income when we work out your charge.

Will I need to sell my former home?

If your capital and savings amount to less than £23,250, but you own your former home, you may be eligible for some funding for the first 12 weeks of your residential placement. You will then be liable for the full amount of the fees. The council may agree to pay some of the fees and

recover the money when your house is sold. Please see our guide to the [Deferred Payments Agreement Scheme](#) for more information.

What if someone is living in my former home?

The value of your former home cannot be included as capital in your financial assessment if anyone listed below still lives there:

- Your husband, wife or partner who has lived with you as though you were married, except where you are estranged
- A lone parent who is your estranged or divorced partner
- A relative who is:
 - 60 or over
 - incapacitated
 - A child under 18 and who you are legally required to support

What are third party top ups, and how are they used to pay for care home accommodation?

If you choose a nursing or residential care home that costs more than the amount that the council would usually pay, someone else can make up the difference by paying a sum of money to 'top up' your fees.

This might be a relative, friend or a charitable organisation. The person or organisation who provides this sum of money is known as a third party. You cannot pay the difference yourself from your own income or savings as this is taken into account in your financial assessment to calculate your contribution.

The third party will need to sign an agreement that they are willing and able to meet the difference in cost and will continue to do so throughout your stay in a residential or nursing home. However, there are exceptional circumstances when an individual can act as their own third party.

It may be possible to defer your top up payment if you own your former home. Please see our guide to the [Deferred Payments Agreement Scheme](#) for more information.

You can find out more by reading our document [Choice of accommodation and third party top ups](#)

Can I give money away?

You cannot give away or dispose of your savings or assets to qualify for reduced charges. This is known as deprivation and you may still be treated as possessing the savings or capital asset even though you do not have them. For further information, please contact the Financial Assessments and Benefits Team on 01454 864269 or by email to FABTEAM@southglos.gov.uk

How will I be asked to pay my assessed contribution?

Once the amount you have to pay towards your care has been assessed, you will be asked to pay your contribution to the residential or nursing home directly and any queries related to billing and payment should be made direct with the home.

What if I disagree with the amount you ask me to pay?

The name and telephone number of the person in the Financial Assessments and Benefits Team who has prepared the calculation will be given on the statement. Please contact this person in the first instance.

Can I pay for my residential or nursing care myself?

Yes, if you want to arrange and pay for all your residential or nursing care needs you can. We will still be happy to give you information and advice to help you find somewhere suitable for your needs. Please contact Adult Care Customer Services using the number under '[Contact details](#)' in this document.

If you have arranged and paid for your own residential or nursing care and now your savings have fallen below £23,250 you may now want to ask us to help you with the cost of your care. Part of our help will include an assessment of your needs.

If, after the assessment, we agree to help you with the cost of your care we will check that the residential or nursing home you have chosen is suitable for your needs and that the cost of your care is no more than we usually pay. If we agree to fund your care, this offer will be subject to a financial assessment.

Contact information

If you need independent support (an advocate) to help you discuss your concerns contact:

Swan Advocacy, Hi Point House, Thomas Street, Taunton, TA2 6HB
Telephone: 0333 447 928
Email: southglos@swanadvocacy.org.uk
Website: www.swanadvocacy.org.uk

Financial Assessments and Benefits Team

The Financial Assessments and Benefits Team has specialist advisors available to help you complete a statement of your financial circumstances (CM14). You can contact them by phone 01454 86 4269 or email FABTeam@southglos.gov.uk

Adult Customer Care Services

If you want to make a comment or enquire about other adult care and support services from South Gloucestershire Council, please contact Adult Customer Care Services by phone 01454 868007 or email CSOdesk@southglos.gov.uk

What if I am not happy with the service I'm getting?

In the first instance you should speak with the team or service involved. Most problems can be sorted out quickly this way. You can ask a friend or relative to do this on your behalf if you wish.

Complaints about social care services

For further information about making a complaint contact the Complaints and Freedom of Information Team:

South Gloucestershire Council
Children, Adults and Health - Complaints and FOI Team
Council Offices
Badminton Road
Yate
BRISTOL
BS37 5AF
Phone: 01454 865924
Fax: 01454 865940
E-mail: CAHfeedback@southglos.gov.uk