

Going into a Care Home - Paying for Residential Care

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Factsheet 3

Choice of Accommodation and 'Additional costs'

When it is decided that a person's care and support needs are best met in a care home and they are to be supported by the Council to make the arrangements, a list of care homes in Wolverhampton will be made available for the person to choose from.

The cost of the care and support can vary from care home to care home and the cost will be met through a combination of Council funding, a contribution from the person in care and in some circumstances through an additional contribution from family or friends

Personal Budgets

As part of the care and support planning process, if it is decided that your care needs are best met within a care home the Council will inform you of your personal budget, this is the cost the Council would expect to pay to be able to meet your care and support needs.

Choice of accommodation

You have the right to decide which care home is most suitable for you, and the Council will make the arrangements for you to move to that care home providing that:

- the accommodation is suitable in relation to your assessed needs,
- to do so would not cost the Council more than the amount specified in your personal budget for accommodation of that type,
- There is a room available,
- the provider of the accommodation is willing to enter into a contract with the Council to provide the care at the rate identified in your personal budget on the Council's terms and conditions.

This choice is not limited to care homes within Wolverhampton and if you choose a care home outside of Wolverhampton then we would take into account any variation in care costs in the area you choose before agreeing a personal budget.

The Council will ensure that at least one option is available that is affordable within your personal budget. If you do not express a preference and no suitable accommodation is

available at the amount identified in your personal budget, the Council will arrange the care and adjust the budget accordingly to ensure that needs are met.

Additional costs or 'top-up' payments

If you choose a care home that costs more than your personal budget when there are care homes with rooms available that can meet your needs within your personal budget, then an additional cost or 'top-up' payment may be discussed to meet the difference between the amount specified in the personal budget and the actual cost.

Agreeing a 'top-up' fee

When entering into an agreement to pay a 'top-up' a third party will need to be aware of the financial commitment involved, recognizing that the payments will need to be made for some time into the future. You will be asked to enter into a written agreement and the Council may request evidence that you are able to sustain the payments.

This should include for example that a third party, or in certain circumstances the person needing care and support, will need to meet the additional cost of that setting for the full duration of their stay and that should the additional cost not be met they may be moved to an alternative setting.

First party 'top-ups'

The person going into a care home may themselves choose to make a 'top-up' payment but can only do so in the following circumstances:

- where they are subject to a 12-week property disregard,
- where they have a deferred payment agreement with the Council,
- where they are receiving accommodation provided under S117 for mental health aftercare.

Self-funders

The Care Act 2014 enables a person who can afford to pay for their own care and support in full to ask the local authority to arrange their care on their behalf.

Self-funders will have to pay for the costs of their care and support including, in cases where they choose a care home that is more expensive than the amount identified in their personal budget, the additional cost of that care home.

Example 1

John recently had a major operation, and the Council were contacted by the Hospital to undertake a care assessment. It was decided that John would need a lot of support to return to his home in the community so it would be in John's best interest for him to move into a care home. In order to meet John's needs, he was given a personal budget of £636.72 per week.

John's family visited a number of homes in Wolverhampton with rooms available that could meet John's needs and decided on a home that John would like with a weekly cost of £700.00. There were other homes available that could meet John's needs, so a third party top up was discussed with John's family and because the family wanted John to move into the care home they preferred the family agreed to pay the additional £63.28 per week.

Example 2

Erika was admitted to hospital following a stroke, after 3 weeks in hospital the Council were asked to complete a care assessment.

The care assessment was completed, and it was agreed that Erika would need nursing care and she was given a personal budget of £666.82 to meet those needs.

Erika's family and Social Worker looked at a number of nursing homes in the area but only one of them was able to meet Erika's needs, the weekly cost of this placement was £700.00.

As there was only one nursing home placement available that was able to meet Erika's needs the Council would increase Erika's personal budget to £700.00 to meet the cost of the placement.

Example 3

Raj suffers from dementia and it has been agreed that his care needs are best met in a care home Raj has been given a personal budget of £636.72 per week. Raj is a homeowner, and his daughter has a lasting Power of Attorney to support Raj with his choices. Raj's daughter visits a number of care homes and finds a home that she feels will best support Raj, the cost of this placement is £700.00 per week.

Raj's daughter is not able to afford the additional weekly cost so she asks the Council if she can enter into a deferred payment agreement and for the additional costs to be met from the equity in Raj's property. There is sufficient equity in the property, so the Council agree to support the placement.