

# Going into a Care Home - Paying for Residential Care

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[www.wolverhampton.gov.uk](http://www.wolverhampton.gov.uk)

## Introduction

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This guidance tells you about the financial implications of going into a care home.

If you are getting care at home, going to a day centre or living in a very sheltered housing, a supported living or shared lives scheme, information on charging for these services can be found in the “Paying for Non-residential support” guidance.

## The Care Assessment

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If you, or someone you know is considering moving into a care home, you can ask the Council for support or you can make your own arrangements.

If you go into a care home with support from the Council you will need to have had a Care Assessment, this will be completed by a Social Worker and if your care and support needs are best met within a care home then this choice will be given to you.

A placement can be arranged on a temporary basis (for up to 52 weeks) if you plan to return home this would become permanent after the 52<sup>nd</sup> week.

If you are being cared for at home, you could go into a care home for a short period of time to give your carer a break from their caring role.

There are three types of care offered in a care home and they are:

Residential care – where there is a need for 24-hour care and support.

Nursing care – where there are is a need for regular medical intervention or observation as well as 24-hour care and support.

Dementia care – a need for specialist care to support people with Dementia.

## Continuing Healthcare (CHC)

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In some cases if you need nursing care you may also be assessed by the NHS. Depending on your needs the NHS may agree to fund your care costs, this is called Continuing Healthcare.

If you meet the criteria for Continuing Healthcare then the arrangements to fund the placement will be made by the NHS, and whilst you are eligible for CHC you will not have to contribute towards the cost of your care in a care home.

If the CHC funding ends the placement will be reviewed by the Council and in most cases, you will be required to contribute towards the cost of your care.

## Can I get financial support if I go into a care home?

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If you have had a care assessment, and you meet the criteria for needing 24-hour care, and you have savings below £23,250 you can ask the Council to help pay towards the cost of your care.

If you have savings and or capital above £23,250 you will be responsible for paying the full cost of your care in a care home but in certain circumstances, you can still approach the Council to support you with making the arrangements.

If the person going into a care home does not have mental capacity or a person legally appointed to act on their behalf (see factsheet 1 – Mental Capacity and Financial Support) the Council can assist in making the arrangements with the care home regardless of how much capital they have.

If the person going into a care home has chosen a care home in Wolverhampton and has over £23,250 but less than £60,000 in savings and or capital the Council can assist with making the care arrangements.

Any person who has mental capacity or someone legally appointed to act on their behalf, with savings and or capital above £23,250 for care homes outside of Wolverhampton, or above £60,000 for a care home in Wolverhampton they will be expected to make their own arrangements with the care home.

Savings and capital include:

- Money held in a bank account,
- Money held in a savings account,
- Trust Funds where you have an absolute right to the funds held in trust,
- Cash,

- Property and land,
- National Savings Certificates,
- Premium Bonds,
- Stocks and Shares.

Savings and capital do not include:

- Personal possessions such as paintings, jewelry, or cars,
- Investment bonds that are linked to life insurance,
- Trust funds from a compensation payment or where you have no absolute right to the capital held in trust.

## What happens if I own a property?

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If you are a homeowner going into a care home on a temporary basis and intend to return back to your home in the community then the value of your property will not be taken into account in your financial assessment. If you own more than one property, the value of any other land or property will be considered as capital.

If you are moving into a care home permanently then your property will not be included in the financial assessment for the first 12 weeks, this is called the 12-week property disregard. This time can be used to decide if you want to sell your property or want to enter into a deferred payment agreement (see factsheet 2). After the 12 weeks the property value will be included in your savings and capital which would normally make you responsible for paying the full cost of the placement.

## Funded Nursing Care

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If you are assessed as needing Nursing care but do not meet the criteria for Continuing Healthcare, you may still be entitled to a Funded Nursing Care contribution towards the cost of the care which is £235.88 per week (2024/25 rates)

If your care is arranged by the Council this will be paid directly to the care home, if you arrange the care yourself this will be paid direct to you.

## Finding a care home that meets my needs

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When you have been assessed as needing care in a care home, we will help you to find a suitable home. If you are also entitled to financial support from the Council then we will advise you of your personal budget, this is the amount the Council will pay to the care home to meet your assessed needs.

You may choose to look at care homes in another area in which case the Council will take into consideration any difference in the cost of care for accommodation in that area and adjust your personal budget accordingly.

If your choice of care home is limited because of the care you require to meet your needs, then the Council may agree to increase your personal budget to meet the cost of the placement.

## Additional costs or 'top-up' payments

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Some care homes charge more than others so if you find a care home where the fees are higher than the personal budget then a family member will normally have to agree to pay the additional costs.

If you have chosen a home where the weekly cost is above the amount provided in your personal budget the Council can arrange the placement providing that:

- A "Third Party" such as a relative, friend or charity is willing and able to meet the shortfall; or

- You, as the resident, have a property that is being disregarded for 12 weeks or you have a deferred payment agreement and can pay the additional costs from the equity in the property.

Any resident or "Third Party" wishing to make a contribution/top-up to meet the shortfall for more expensive accommodation will need to confirm they have the resources to be able continue making the top-up for the duration of the stay in the care home.

Please see factsheet 3 for examples of when a 'top up' payment would apply.

## Making the placement arrangements

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The Council will arrange the care in the care home that you choose, so long as:

- It is suitable in relation to your assessed needs.
- It is available.
- The person in charge of the home is willing to provide a place subject to usual terms and conditions for such accommodation.
- The cost of the placement is within your personal budget calculated by your needs assessment (or there is a third party willing and able to pay the additional cost).

## Annual Fee Review

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The Council reviews the fees it pays to care homes on a yearly basis in April. This will affect you if you have been assessed to pay the full cost of your care and have chosen to contract through the Council.

You will be notified of any cost increases and this will normally be effective from the 1<sup>st</sup> Monday in April each year.

## Will I have to pay?

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**Everyone has to pay a contribution towards the cost of their care in a care home where the placement is funded by the Council.** The amount you have to pay depends on your income and savings (if you are only in the care home temporarily and intend to return home then some outgoings will be used in the assessment).

There are some services or circumstances where you may have a stay in a care home and will not be asked to contribute towards the cost of the care either because of the national guidance or local policy.

## Exemptions

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### **National Guidance:**

**Intermediate care** – a stay in a care home for up to 6 weeks to support a person to regain their ability to live at home. This is sometimes called reablement or rehabilitation.

**Continuing Healthcare** – care and support funded by the NHS.

**Section 117** – aftercare services provided under the Mental Health Act.

**CJD** - any person diagnosed with Creutzfeldt-Jacob disease is not required to contribute

### **Local Policy**

**Carer Services** – if you are a carer with services provided for you to support you in your caring role following a carer's assessment you will not have to contribute towards the cost of these services.

**7 day stepdown** - If you have had a hospital stay and you are ready for discharge you may be offered a bed at Wulfrun Rose care home for up to 7 days whilst transitional arrangements are made.

## How much will I have to pay?

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You will need to provide details of your income, savings, property ownership and outgoings in order for us to complete a financial assessment. It is important that we get this information as soon as possible as any delay may result in you paying the full cost for your care until the information is received.

If you have over £23,250 in savings then you will pay for the full cost of your care until your savings drop below this level when we will reassess you based on your income and savings.

When we complete the financial assessment you will be left with **£30.15** per week personal allowance (2024/25 rate) to cover your personal expenses such as toiletries. Once your contribution has been calculated we will write to you to tell you what your weekly contribution will be.

Further details on how your contribution is calculated can be found in factsheet 4 - Financial Contributions for a Permanent stay in a care home and factsheet 5 - Financial Contributions for a temporary stay in a care home.

## Changes in financial circumstances

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Every year in April we will reassess your contribution to take into account any benefit increase made by the Government and any changes in your level of savings.

You would need to notify us if there was a significant change of financial circumstances during the year such as the receipt of an inheritance or the sale of a property.

When you move into a care home this does affect certain benefits, further information on how your benefits can be affected can be found in Factsheet 6 – Benefits in a Care Home

## Paying for my care

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You will be asked to pay your contribution towards your care from the date when the Council starts to pay the care home for your placement.

You will be sent an invoice every four or five weeks detailing how much you have to pay and the easiest way to pay for your care is by setting up a direct debit.

**If you have an absence away from the care home such as a hospital stay you will still need to pay your assessed contribution (or full cost payment) for the duration of your absence and for as long as the Council continues to pay the home for keeping the room available for you for when you return.**

**Your assessed contribution or full cost payment towards the cost of your care is payable irrespective of the quality of care you receive. Quality of care is monitored separately by the Council and by the Care Quality Commission (CQC).**

Any complaint regarding the quality of your care should be raised with the care home directly and, if not resolved satisfactorily, a complaint can then be raised through the Adults Social Care Complaints procedure by calling 01902 552989 or visiting [Adult Social Care compliments, suggestions and complaints | City Of Wolverhampton Council](#).

If you wish to report abuse or neglect you can call Adult Social Care on 01902 552999 or visit [Report adult abuse | City Of Wolverhampton Council](#).

## Financial Advice

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If you are going into a care home on a permanent basis there will be a large financial commitment and we would recommend that you take independent financial advice to prepare you for paying for your long term care.

You can find a local financial advisor by visiting either

<https://societyoflaterlifeadvisers.co.uk>

or

<https://directory.moneyadvice.service.org.uk/en>

If you want further information or guidance from an independent source before deciding how to fund your care you can contact My Care My Home who can provide free independent advice:

Telephone: 0800 731 8470

Email: [info@mycaremyhome.co.uk](mailto:info@mycaremyhome.co.uk)

<https://www.mycaremyhome.co.uk>

If you are not able to access this information on the internet you can contact the Financial Assessment Team who will be able to assist.

## Disposing of your savings and capital

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If someone has disposed of savings, capital or income in order to avoid or reduce their contribution towards the cost of their care the Council will treat that person as still having that asset. The Council would also reserve the right to take Legal action against that person or any person receiving the asset.

Disposing of assets can include:

- Transferring the title deeds of a property to someone else
- Spending money on valuable possessions such as jewelry or paintings
- Making large gifts to friends and relatives.
- Paying off other people's debts.

When deciding whether someone has deprived themselves of an asset to avoid paying care costs the Council will take into consideration:

- The reason for disposal
- The date when it took place
- Whether the person was aware that they would need care in the foreseeable future.

It will be for the person to prove that they no longer own the asset and to satisfy the Council that the disposal was not done to avoid paying for care.

## How can I find out more?

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For independent advice and guidance please see factsheet 7 – Information, Advice and Guidance

For information on accessing care please visit:

[Adult Social Care | City Of Wolverhampton Council](#)

Telephone: 01902 551199

[Contact Adult Social Care | City Of Wolverhampton Council](#)

For information on Financial Assessments and to access the factsheets please visit: [Paying for your accommodation and care in a residential care home or a nursing home | City Of Wolverhampton Council](#)

Telephone: 01902 555323

Email: [SS.Assess@wolverhampton.go.uk](mailto:SS.Assess@wolverhampton.go.uk)

For information on various services and support organisations in Wolverhampton please visit:

[Wolverhampton Information Network | City Of Wolverhampton Council](#)

If you need help to understand this booklet please contact:

City Direct on 01902 551155

## Factsheets

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1. Mental Capacity and Financial Support
2. Deferred Payments
3. Additional costs or 'Top up' payment examples
4. Financial contributions for permanent care
5. Financial contributions for temporary care
6. Benefits in a Care Home
7. Information, Advice and Guidance