

# Paying for Care in a Care Home when you can no longer Self-fund

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

## Introduction

This guidance tells you what you would need to do if you have arranged your own care in a care home and you are funding it yourself (self-funding) and your savings/capital reduces so that you can no longer self-fund.

## Savings and Capital

If you have savings and capital below £23,250 (2024/25 rates) you could be eligible for funding towards your care home costs. To request support with funding the cost of your care you would need to contact the Council to request an assessment.

If you have savings and capital above £23,250 but this is reducing due to paying care home costs it is recommended that you make contact with the Council when you have around £30,000 remaining. This will allow time for an assessment to be undertaken and for any funding arrangements to be agreed.

Savings and capital include:

- Money held in a bank account,
- Money held in a savings account,

- Trust Funds where the person has 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 the person has no absolute right to the capital held in trust.

## The Care Assessment

If you would like some assistance from the Council with funding care home costs the first step will be to get in contact with us.

You can contact the Council on:

01902 551199

You will need to provide some personal details, as well as providing information about savings and capital, and the cost of the care home.

You will be contacted by a Social Work professional from the Council to meet with you to discuss the care arrangements. If the eligibility criteria set out by the Care Act is met for the person to stay in a care home then the Council will consider a funding request.

## Funding Responsibility

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If you are in a care home in Wolverhampton, but you moved from another Local Authority area the Council may need to check if it is Wolverhampton that will provide any support, or whether this would be the responsibility of the Local Authority where you previously lived.

The criteria for funding responsibility are set out in the Care Act legislation under 'Ordinary Residence.'

## Finding a care home that meets needs

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If you are entitled to financial support from the Council, we will advise you of a personal budget - the amount the Council will pay to the care home to meet your assessed eligible needs.

If the care home you live currently costs more than your personal budget, we will discuss the costs with the care home. If we are not able to agree the costs within the personal budget, we may look at what other care homes can meet your needs within those costs.

If you want to stay in a care home that costs more than your personal budget, then we would discuss whether a contribution would be needed from you or a third party.

## Additional costs or 'top-up' payments

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Some care homes charge more than others so if you are in a care home where the fees are higher than the personal budget then you (the "first party") in certain circumstances, or a third person (the "third party"), for example, a family member will usually have to agree to pay the additional costs.

If a care home has been chosen where the weekly cost is above the amount provided in the 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 (the "first party") has a property that is being disregarded for 12 weeks or a deferred payment agreement has been arranged and the additional costs can be paid from the equity in the property.

You or a "third party" wishing to make a top-up to meet the shortfall for the additional costs of your accommodation, will need to confirm that you/they have the resources to be able continue making the top-up for the duration of your stay in the care home.

In some circumstances the personal budget may be increased to meet the cost of more expensive accommodation where there is no other suitable accommodation which meets your needs available at the amount identified in a personal budget. In such circumstances we will not ask for the payment of a 'top-up' fee.

# 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.
- 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 the personal budget calculated by the needs assessment (or there is a “third party” willing and able to pay the additional cost).

The Social Work Team will discuss with you when the funding will start and you will be asked to sign a contract with the Council. From that point onwards the Council will pay the fees to the care home, and you will be expected to make a contribution to the cost depending on your income and remaining capital.

## Financial Assessment

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You will be asked to complete a financial assessment whilst the funding agreement is being processed and you will be asked to pay a contribution towards the ongoing costs based on a means test.

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

If you have savings over £23,250 then you will pay for the full cost of the care until your savings drop below this level and then we will do a reassessment.

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

Further details on how your contribution is calculated can be found in Factsheet 4 - Financial Assessment for permanent placements.

## What happens if you have a property?

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If you still own a property, the value of the property will be considered as capital, but we may still be able to provide financial support until the property is sold.

The 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 the property or set up a deferred payment agreement (see Factsheet 2).

## Disposing of your savings and capital

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If you have disposed of savings, capital or income in order to make a funding request the Council will treat you as still having that asset. The Council would also reserve the right to not agree funding if deprivation for this purpose has taken place.

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 them to prove that they no longer own the asset and to satisfy the Council that the disposal was not done to get funding for their care from the Council.

## Financial Advice

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You may want to get some financial or legal advice before making contact with the Council.

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.

## 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:

Customer Services on 01902 551199

## 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