

# Social Care, Health & Housing

## Moving into a Care Home



A guide to  
Financial Assessment  
and Charges



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

**If you require this information  
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Please note that any charges contained  
within this booklet are liable for change.  
Changes usually apply from April each year.

Information about services provided by  
Carmarthenshire County Council can be  
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# **For some people there comes a time when they find they are unable to continue to live at home and residential care is needed.**

This booklet has been produced to provide information for people living in Carmarthenshire and their families or carers who are making decisions about moving into a care home.

## **What choices are there?**

There are a variety of care homes available. Your Social Care Worker will have a list and can advise you about the location of available places.

You can choose to move into any care home as long as it can meet your care needs. The Social Care, Health and Housing Department will undertake an assessment of your needs to determine the level and type of care you require. If you have to move into a care home and you need help with meeting the cost of your care, we will also be responsible for calculating how much you have to contribute towards the cost.

## **Do I need residential or nursing care?**

Residential care is for people who are no longer able to live at home. Residential care can give support in a comfortable and secure setting with professional help at hand when you need it.

Nursing care is the same as residential care plus the added service of fully trained nursing staff available 24 hours a day.

If you need nursing care, admission to a nursing home can be arranged through your Social Care Worker and your doctor, who will arrange for a 'nursing needs assessment' to be undertaken. In some instances, the Health Authority may accept the responsibility for arranging and funding that placement in whole, or part under what is termed Continual Health Funded Care.

## Is it right for me?

This is a very important decision in your life and you may need assistance to help you think this through. A Care Manager or Social Care Worker can visit you at home or in hospital to discuss your needs.

You and your family, can if you wish, visit some of the homes of your choice to see whether you think you will be comfortable there before you make your final decision. When visiting a home, you may not have a lot of time to decide if it is suitable, so it can be helpful to prepare the questions you want to ask before you get there.

It is important that where you live is safe and well-looked after and somewhere that you will feel comfortable and secure. Some homes encourage people to stay for a short period to see whether or not the home suits them. It is advisable not to give up your tenancy or to make arrangements to sell your own home until you are happy with your decision to stay in the home of your choice.

Once you are living in a care home, there will be further important matters for you to think about. In particular, you still have the right to exercise choice and control over your life – for example, how you spend your time, what you eat and the time you get up or go to bed.

## How much will it cost?

Costs will depend on your type of stay or placement. The different types of stays or placements are as follows:

### Respite Care

Respite care is a planned short stay in a care home to give your carers a break. There is a set rate for respite care outlined below:

- Higher charge £174.86 per week
- Lower charge £128.20 per week (as at May 2011)

The higher charge will only apply if you are in receipt of the higher rate of attendance allowance or disability living allowance (care component). The lower charge applies in all other instances unless the stay is for an adult with learning disabilities where the charges of £104.89 per week will apply. If the period of respite care exceeds six weeks, either as one stay or a cumulative effect over several stays within a 12 month period, then the charge from the start of the seventh week will be based on the charging rules for temporary residents (see next page).

## Temporary stay

Temporary stays relate to a period of care where it is anticipated that you will be able to return to your own home sometime in the future. Your temporary stay can last for up to 52 weeks and the charge will be based on the charging rules for permanent residents (see below), except that if you own a property the value of your main residence will not be taken into account for the first 52 weeks.

## Permanent stay

A permanent stay is an admission to a care home when it is anticipated that you will need to remain a resident indefinitely. If you are subsequently able to return to your own home, then in certain circumstances the temporary rules will be applied retrospectively.

## Why do I have to pay for my residential care?

By law, a Local Authority has to charge for accommodation in a care home. This would apply whether you are resident in a private or voluntary run home or a home run by the local authority.

## How are charges assessed?

The National Assistance (Assessment of Resources) Regulations 1992 (as amended) lay down how to assess how much someone should contribute to the cost of their residential care. Where a resident is unable to pay for the full cost of the accommodation, we will financially assess you to determine how much you can contribute to the cost of your care. An Assessment Form must be completed which gives details about your financial circumstances. This will enable your charge to be calculated. The form will be provided by your Social Care Worker, or is available from the Residential Financial Assessment Section whose address can be found at the end of this guide.

If you knowingly make a false statement on the assessment form to reduce or avoid liability to pay charges, or, if not all financial circumstances are disclosed, you may be charged the full cost of the placement.

If you choose not to declare your financial circumstances, then you will be charged the full cost of the placement.

## How much will I have to pay?

If you have been assessed as needing nursing care the National Health Service will pay £120.56 per week (as at April 2010) towards your nursing care fees, and this amount will be paid directly to the care home. This only applies to care homes in Wales, arrangements are different if you move into a care home in England or Scotland. In some circumstances your health care needs will be such that the Health Authority will accept responsibility for the full cost of the placement under the Continual Health Care arrangements, in this situation you would not be asked to make any financial contribution.

With all other admissions, the amount you pay depends upon your income (for example State Retirement Pension, Superannuation and Occupational Pensions), and any savings or property you may have.

When assessing how much you should pay, we take into account most social security benefits and other income such as private pensions. Some social security benefits are disregarded e.g. DLA Mobility, and we will also disregard 50% of a private pension where you give at least 50% of the pension to your spouse for your spouse's living expenses.

If you have savings, investments or property with a total value of less than £22,500 (as at April 2011), you will not be expected to use these assets to pay towards you care.

If you have savings, investments or property with a total value of more than £22,500 you will have to pay the full cost of your placement in the care home until the level of your assets falls below £22,500, at which time a new financial assessment will be undertaken and a new charge will be calculated.

However please note that some forms of capital may be disregarded from the assessment.

If you choose to move into a care home that charges a weekly fee that is higher than the local authority's standard fee, then you will be asked to pay the difference. This will be in addition to your charge. You will be asked to sign an agreement with the local authority to pay the additional costs.

## **Will my husband or wife have to pay anything?**

The financial assessment is based only on your own assets plus your share of joint assets. There may be instances where if you cannot pay the minimum cost your spouse will be liable to maintain you if he or she can afford, but the authority will need to agree an appropriate contribution by your spouse towards the cost of your care where appropriate. To help reach this agreement, your spouse will be asked to disclose his/her income and savings.

## What if I own a property?

For all Service Users the value of your main residence is not taken into account for the first 12 weeks following your admission into care. If however, you were to sell your property during this initial 12-week period then the sale proceeds will be taken into account from the date of the sale.

The value of your house is **not** taken into account **at all** if it is also the main residence of any of the following people:

- Your partner (this means husband or wife, or someone you live with as husband/wife or partner);
- A relative who is aged 60 or over;
- A relative who is ill or disabled (this means they are receiving or could be receiving disability benefits);
- A child you are maintaining who is aged under 16;
- Any other person if we believe this to be reasonable e.g. a carer who has been looking after you for a long time.

If the value of your house has been ignored because someone else is living there, and that person subsequently moves out, or dies, then the value will normally be taken into account from the date they leave the property.

## **What if someone jointly owns my property?**

We would examine documentation to confirm that the property is jointly owned and we would normally only take into account the value of your share of the property.

## **What if my property has been transferred to someone else?**

We would examine the documentation confirming this. If your property has been transferred to someone else in the last two years, we will ask you to provide information relating to the terms of the transfer.

We will also consult with our legal department for an independent decision about whether your property will be included in your financial assessment.

## **Will I have to sell my property?**

You can choose whether or not to sell your property. If you are unable to pay the assessed charge, then the department will put a "Legal Charge" on the property until it has been sold. This means that we can recover the amount that you owe us from the money you get from selling your house.

## **What happens if I put my property up for sale?**

If you choose to put your property up for sale we will continue to help you pay for your care costs until your property is sold. Once the property is sold you must tell us and we will then calculate how much you will have to pay back for the financial help that you have been given.

## **What happens if I do not put my property up for sale?**

If you choose not to put your property up for sale, we will continue to help you pay for your care costs. You will still continue to contribute from your income, but the shortfall between what you pay us and your assessed charge can be deferred under the Deferred Payment Scheme (see below).

## **What is a Deferred Payment Scheme?**

Where you have insufficient monies to pay your weekly charge, perhaps because your capital is tied up in your main residence, then the authority will allow part of the debt to accrue. You, or your estate will have to pay back the deferred contributions when you sell your home or leave residential care.

The authority will not charge interest while payments are being deferred, although reasonable interest may be charged if there is a delay when payment is due. However, interest will be charged to your estate 56 days after you have passed away.

Should you wish to defer your payments you will be required to enter into a written agreement with the authority.

## **Can I keep any money from my income for myself?**

You will be entitled to a personal allowance of £23.00 per week (April 2011 figure). This can be used as you wish and can never be used to pay towards your care. The Welsh Assembly Government sets the amount of the personal allowance each year.

## **Can I give any of my assets away?**

If you gave away money or other assets, or sold property at less than its value before coming into a care home, then we may assess you as though you still have the full value of the asset. The person who benefits may become legally liable and we may recover any unpaid charges from that person. If you give away any savings, property or other things that count as capital when you move into a care home, then it will be counted as if you still own it.

## How are Care Home fees paid?

There are a number of ways in which you can pay for your fees and you can choose which option suits you best. The most popular options are:

### Re-direction of pensions

It is possible to have your State Retirement pension and other benefits re-directed so that they are paid directly to the local authority instead of to you. Pensions from you/your spouse's previous employers can also be redirected in the same way.

### Invoices

We can send you an invoice every 13 weeks for all or part of the charges. The invoice will relate to a service that you have already received.

### Direct Debit

You can set up a direct debit agreement so that all, or part of your charge is taken directly from your bank account. You will be sent an invoice to show you how much will be taken from your account.

## **Standing Order**

You can set up a standing order with your bank to pay a fixed amount each month covering all or part of your charge. When there is a change to the charge you will need to set up a new standing order mandate.

## **Who is exempt from charges?**

You will be exempt from charges if you receive after-care services provided under Section 117 of the Mental Health Act 1983. Your Social Care Worker will discuss this with you at the time your care is arranged or during a later review.

## **What happens if I don't pay?**

If you do not pay your charge we will contact you to find out whether there is a problem. If there is a problem we will try to help you sort it out.

If there is no problem and you still do not pay your bills then we will need to take appropriate action to recover any debts.

## **What can I do if I think you have incorrectly calculated my charge?**

You can ask us to re-consider the decisions we've made by contacting us, we will review our calculations and consider any information that is provided at the time.

## **What if I have a problem?**

Although most people have a very positive experience of living in a care home, the process around choosing the right home, moving in and paying the fees can sometimes be complicated. If you do have a problem at any stage in the process, the best advice is always to speak to the person or people most directly concerned with the issue if possible.

If you are unhappy with our services you have a right to complain and you should contact our Complaints Team. You won't lose services as a result of complaining.

Full details of how to complain are in our leaflet "Have Your Say About Social Care Services?" or contact the Complaints Team on 01267 224488.

## Where can I get more information?

This booklet is for general advice only. If you need clarification on any of the information please contact:

**Residential Financial Assessment Section  
Social Care, Health & Housing Department  
3 Spilman Street, Carmarthen**

**Telephone: 01267 228769**

**Email: [SCHfinancialassess@carmarthenshire.gov.uk](mailto:SCHfinancialassess@carmarthenshire.gov.uk)**

## Who should I contact to discuss my needs?

You should contact Careline+

 **01267 224466**

## **Other useful contact addresses:**

### **Age Concern Sir Gâr**

**01554 784080**

### **Care and Social Services Inspectorate for Wales**

**01267 223402**

### **Carmarthenshire Carers Project**

**0300 0200 002**

### **Citizens Advice Bureau**

**01269 590721      Ammanford**

**01267 234488      Carmarthen**

**08444 772020      Llanelli**

### **Counsel and Care**

**0845 300 7585**

### **Department for Work and Pensions (DWP)**

**0800 882 200**

