

# Paying for Residential and Nursing Home Care

**April 2024/25**

Adult Social care - Wellbeing Directorate



If you are thinking about moving to a care home, you will probably have a lot of questions. This leaflet should help you with these questions, but you can talk to us if you are unclear about anything.

## Approaching us for help

You may want to make your own arrangements with a home and pay their fees yourself. If you do this, we can still give you information to help you decide on the best home for you. Alternatively, you can approach us for an assessment of your care needs and possible financial assistance.

A social worker will then carry out an assessment of your care needs to decide if you qualify for support. If you do, you will be expected to pay towards the cost of your care and a financial assessment will be carried out to work out how much you have to pay. If you have capital assets of more than £50,000 excluding the value of your property, you will have to pay the full cost of your residential care. **There is more information about what counts as capital later in this leaflet. We can help you decide which home will suit your care needs best.**

If you make your own arrangements to move into a care home and, after a while, your savings fall below £50,000, you may then be able to begin getting financial help from us. You can approach us three months before your capital assets are likely to reduce to £50,000. If you approach us for help, a social worker will carry out an assessment of your care needs. If the outcome of this is that residential/nursing care remains the most appropriate service for you, then financial help may be available. This will be subject to a full financial assessment being carried out and we will need to ask you for details of your financial circumstances. We may not be able to support the full fees of a more expensive home without some extra contributions from someone else, for example a friend or relative.

## Can I choose which home I go to?

You will be able to choose from a variety of homes run by either Bridgend County Borough Council or by providers in the private sector. You can choose a home outside the Bridgend County Borough area if you wish.

Your social worker will tell you how much we are able to pay for the type of care that will meet your needs. When you are making your choice, you will need to know what each home is going to charge; some homes charge more than others and the fee may be higher if, for example, you choose a larger room. You can go to a more expensive home if there is someone else, like a relative or friend, who is willing to pay the extra costs. In certain circumstances you can pay the extra costs yourself. This is called an additional cost payment. Please ask for our leaflet '**Residential and Nursing Home Care – Additional Cost Payments**'.

You can find details on the quality provided by any registered care home by looking at the Care and Social Services Inspectorate Wales (CSSIW) inspection reports. These can be found at the CSSIW website at [www.cssiw.wales.gov.uk](http://www.cssiw.wales.gov.uk)

The council operates a care fees quality premium payment scheme which involves an assessment of the quality of the services provided by a home. The Adult Services Safeguarding Team within the council carries out contract monitoring for all registered care homes across the borough and this examines how well the standards are being met. Each home must achieve an agreed standard to receive the quality payment fee on an annual basis. Your care manager can give you details of whether your chosen home has achieved the required quality premium standards.

### Who pays for nursing care?

If you are moving to a nursing home the NHS is responsible for paying the **nursing** care costs (but not for the other costs such as accommodation or personal care). The nursing costs are currently £213.18 per week (24/25 rate). Although this will be subject to an increase, we have not yet been advised of the final rate for 24/25. If you want to know more about this, please ask for the leaflet 'NHS Continuing NHS Healthcare for Adults in Wales'.

### What information do I need to provide for the financial assessment and how will I provide this?

We will send you a Declaration of Financial Circumstances Form that you will need to complete and return to us, along with the following information:

- Proof of any Savings you may have, for example passbooks, bank statements, PO card account statements, covering at least four months. We will need to see up to date original bank statements for the four month period before your move to the care home. If you do not have these available, you will need to contact your bank to arrange for copies to be sent to you.
- Proof of any Investments you may have, for example shares, Premium Bonds, investment bonds. If you have an investment bond we will also need to see the Investment Report.
- If you own a property
  - proof of any existing mortgages or loans set against the value of the property
  - proof of any equity release
  - a copy of the estate agent's details if your property is currently for sale.
- If you live in a rented property, and are going to a care home on a short term or temporary basis, proof of the rent you pay.

- If you have given away a large amount of money in the past year, proof of where the money came from, and when and how much it was (for example, copy of bank statement). We will also ask you to explain the reason for this.
- Where someone is acting on your behalf in a legal capacity such as a Deputy or Attorney, we will need to see proof of this.

**Please send the form and additional information back to us within 10 working days.** Working days are Monday to Friday except Bank Holidays.

You do need to ensure that you answer all the relevant questions and provide all the proof we need. If all the relevant questions on the form are not answered, or if proof is not provided, this will delay the financial assessment. Neither will we be able to write to tell you how much you have to pay. Also, if all the information is not returned within 10 working days, we could ask you to pay the full cost of your care. If you want more time to provide the information you can apply for an extension of time. You would need to tell us your reasons so that we can consider your request.

### Can someone else act on my behalf?

Yes, you can ask someone to act on your behalf. You would need to

- Give us their name and address
- Tell us if they are related to you

If the person is acting on your behalf as your Deputy or Attorney then we will require a certified copy of the registered Enduring Power of Attorney, or the Lasting Power of Attorney, or a certified copy of the appropriate Court Order.

If someone else subsequently tells us that they are acting on your behalf, we would need to contact you about this.

There are advocacy services in the area that may be able to provide this type of service. If you want more information about these please contact the Common Access Point (CAP).

### How is my contribution worked out?

The regulations for working out how much you pay, under the Social Services & Wellbeing (Wales) Act 2014, are laid down by the Welsh Government (WG). This leaflet can only give you an overview so if you want to know more, please contact us. You can also look at the guidance around charging and financial assessment contained within part 4 & 5 Code of Practice at the WG website-

<http://www.ccwales.org.uk/codes-of-practice-and-statutory-guidance/>

**Only if your care is provided as part of an aftercare plan under Section 117 of the Mental Health Act 1983 and related to your mental health needs, will you not have to pay.**

## **Income**

Most types of income are taken into account when we work out what you have to pay. This includes most state benefits such as retirement pension, plus any company or personal pension you receive.

## **Capital**

This is your savings, investments and the value of any property you own. For example, this includes money in bank or building society accounts, savings certificates, stocks and shares. The value of investment bonds with life cover and some trust funds may not be included when we work out how much capital you have. However, any income from them may be included. There are strict rules around this, so you would need to discuss your circumstances with us. Any capital you have up to a value of £50,000 will be ignored. If you have capital worth over £50,000 you will be asked to pay the full cost of your care until your capital reduces to this amount.

## **Minimum Income Amount (previously known as Personal Expenses Allowance)**

When we work out what you have to pay, we make sure you are always left with a set amount of money each week to cover personal expenses such as toiletries, chiropody and hairdressing. This is known as your Minimum Income Amount and is £43.90 per week from 08 April 2024. If someone else is cashing your benefits, it is their responsibility to ensure that you receive the minimum income amount or that purchases are made on your behalf. If, due to your financial circumstances, you have to pay the full cost of your residential care, this minimum income amount is no longer relevant. You would simply draw on your capital for your **own** reasonable spending needs.

## **Do I have to give details of my finances?**

As some types of capital are treated differently, we would strongly advise you to have a full financial assessment. If you decide not to, you will be charged the full cost of your care. We will ask you to sign a form agreeing to pay the full cost.

## What if I own property?

For the first 12 weeks of a permanent stay, the amount you will have to pay will be based on your income and capital, excluding the value of property. The value of any property you own will be included after the first 12 weeks of a permanent stay. We may need to obtain a formal valuation. Most properties are likely to be worth more than £50,000 and this would mean that you would have to pay the full cost of your care. The value of your property is not included if you are entering a home for a short term stay or for a longer temporary stay. The value is also not included if you are moving to a care home permanently **and** your property has been continuously occupied since prior to you going into a care home by one of the following people:

- A partner, former partner or civil partner, except where they are estranged or divorced from you
- A lone parent with a dependent child who is your estranged or divorced partner
- A relative who is aged 60 or over or who is incapacitated
- A child aged under 18.

However, it is very important that you tell us straight away if the circumstances change and the person moves out of your property or dies.

There may be other exceptional circumstances where someone is living in the property and the value of the property may not be included in your financial assessment, but we would have to consider the circumstances very carefully.

If we decide not to include the value of the property and you are having difficulty in continuing to pay your property costs, (such as mortgage and buildings insurance), please speak to us about this. We would then consider whether we could make an additional allowance for these costs in your financial assessment.

## Will I have to sell my property?

Where the value of your property is taken into account and you do not have enough income or other capital to pay for the full cost of your care, you may decide to sell your home in order to pay the fees. We recognise that this may take some time and also that there may be some people who do not wish to sell their home. In these circumstances you can apply to the Council for a deferred payment agreement. More information about this is included in our 'Deferred Payment Scheme Factsheet' so it is important you read this carefully. We would also strongly suggest that you seek independent legal /financial advice before applying for a deferred payment agreement. If you decide to apply, and we agree to this, we will work out what you can pay from your income (and rental income if you are letting your property) and we will wait for payment of the rest until the property is sold. We will place a legal charge on your property and you, or your estate, would only pay back the deferred amount when you sell your property or when you leave residential care. If you

decide not to sell your property, your benefits may be affected. Please contact the Department for Work & Pensions for more information about this.

### Can I give any money or property away?

There is nothing to stop you giving away money or property or spending it for your own benefit. If you do, we would need to look very carefully at the circumstances to be satisfied that you have not done so to avoid paying charges. The transfer of your home or savings to a relative or friend, or extravagant spending, or investing money in such a way that it is disregarded in the financial assessment, could be regarded as ways to avoid paying charges. If we decide this has occurred, we could continue to take into account the value of the money or property you have given away. Under certain circumstances, we can ask the person who was given the money or property to pay some of your care costs.

### What if I am only entering a home temporarily or on a short-term basis or if I receive a direct payment for another type of respite service?

- If your stay is temporary (and longer than 8 weeks) your contribution will be worked out in a similar way to that shown above, but if you have home commitments your contribution will be reduced by a standard amount to take account of these.
- If you have a short term stay of 8 weeks or less, your contribution will be worked out differently, as if you are receiving non- residential care and support. Please ask for a copy of our 'Invitation to Request a Means Assessment – Paying for Non-Residential Social Care Services' which explains more about this.

**However, if you have a short term stay which is subsequently extended to beyond 8 weeks, from the first day of the ninth week it then becomes a temporary residential respite stay.**

If this happens part way through a week, you would continue to pay the same amount for your short term stay in that week but you would also have to pay a contribution towards your temporary residential respite stay.

The value of your property will be ignored if your stay in a home is only temporary or if you have a short stay of 8 weeks or less. It will also be ignored if you are receiving another type of respite service. For more information about direct payments, please ask for our Direct Payments leaflet.

### When will I know how much I have to pay?

As soon as we have carried out the financial assessment we will write to you to confirm the amount you have to pay. This is referred to as your statement and will also include the date from which you have to start to pay which will be the date you move to the care home.

### How will I pay my contribution?

- If you are moving to a private care home on short term or temporary basis, we will send you a bill, for the cost of your stay there.
- If you are moving to a Local Authority home on a permanent basis you will be required to pay by Direct Debit. However, if your stay is temporary or if you have a short term stay of 8 weeks or less we will send you a bill.
- If your move is permanent, you may wish to consider having your benefits paid into your bank account and paying the home by Standing Order/Direct Debit. You should not be asked to pay in advance but can do so if you wish.

### What if I do not agree with the amount I have to pay?

You can ask us to review your charge. You or the person dealing with your finances would need to contact us to explain why you want the review, for example if the charge would cause you hardship.

### What should I do if my financial circumstances change?

Please tell us immediately as this may affect the amount that you have to pay.

### More information

If you need more information about paying for residential or nursing home care, please contact our financial assessment officers as shown below:

**Tel: 01656 643643**

(After selecting either Welsh/English - Select option 3, followed by Option 3, followed by Option 4.)

**E-mail: [psresidentialteam@bridgend.gov.uk](mailto:psresidentialteam@bridgend.gov.uk)**

**If you need more information about assessment of care needs, please contact the Common Access Point, as per below:**

### Common Access Point (CAP)



Bridgend County Borough Council

**Email:** [contactassessmentreviewteam@bridgend.gov.uk](mailto:contactassessmentreviewteam@bridgend.gov.uk)

**Telephone:** 01656 642279

**Text relay:** 18001 01656 642279

[Sign](#)

**Address:** Social Services and Wellbeing Directorate, Adult Social Care, Civic Offices, Angel Street, Bridgend. CF31 4WB.

**Opening hours:**

8:30am to 5:00pm Monday to Thursday

8:30am to 4:30pm Friday

**Fax:** 01656 724457

**SMS:** 07581 157014 (for D/deaf and hard of hearing customers)

**Emergencies outside office hours:** 01443 743 665

A team member will ask more about the relevant circumstances. They will give information and advice that may help, and they can arrange a social care needs assessment if needed.

Rydym yn croesawu gohebiaeth yn y Gymraeg. Rhowch wybod I ni os yw eich dewis iaith yw'r Gymraeg. We welcome correspondence in Welsh. Please let us know if your language choice is Welsh.