

# Residential Care Homes

## 1. Residential care homes

When we carry out an assessment with you, we will see if you can still be supported to live safely in your own home. If not, we will give you advice on the options available to you.

If you decide that a residential care home is the best option for you, we will advise you on the type of care home that will best meet your needs – this could be a residential home or a home that provides nursing care. The home might also need to provide a specialist service, for example, dementia care. We will help you find out about homes, vacancies and prices.

### Find homes in Warwickshire

View a list of all homes registered with the Care Quality Commission (CQC).

## 2. How much will it cost?

All residents have to pay for residential care, but the amount will be assessed according to your income and savings.

If we arrange for you to go into a residential or nursing care home, you will need to contribute to the cost.

The Government has set down detailed regulations and guidance for calculating the charges for residential and nursing care homes, which we must follow when calculating your charge. This guidance is updated regularly.

You can complete our Financial assessment form to see how much you may need to contribute. Completion of the form may take up to 40 minutes.

As part of this assessment, we will take into account any savings you have, as follows:

Savings	Contribution
Below £14,250	We will not take these savings into account in the assessment
Between £14,250 and £23,250	A tariff income of £1.00 for each £250 (or part of £250) and add this to your income used in the assessment
Above £23,250	We will assess you as being able to pay the maximum contribution, no matter what other income and disability costs you may have.

## What information do you need?

- You will need to provide us with information about your income, and any capital that you have so that we can calculate how much you are able to contribute towards your care.
- If you do not wish to provide any information we cannot give you a financial assessment and you will need to pay the full cost of your care.

Some examples of the type of information that we require are detailed below:

### Income

- state pension letters
- benefit letters
- notification of private (occupational) pension

### Capital

- bank statements
- building society books
- details of stocks, shares, bonds
- property deeds

## How much will I pay?

We will work this out from your income and capital. If you are admitted to a home permanently, we may include the value of your home.

### Income

Income includes your state retirement pension, any occupational or private pension, pension credit or income support. Other benefits and income will be included, although we may disregard some types of income when you are financially assessed.

Any type of income which is disregarded will be shown within a financial assessment notification and is detailed within the charging for residential accommodation guidance that all local authorities use.

## Capital

Capital includes any savings and any property you own. We will also ask about the capital that you have previously owned if you have disposed of it with the intention to pay less for social care services. We will take into account any capital that you have previously owned if you have disposed of it with the intention to pay less.

- If your capital is below £14,250 it will be disregarded for financial assessment purposes
- If you have capital between £14,250 and £23,250 we will need to take this into account. You will be required to pay £1 per week for every £250 of capital between £14,250 and £23,250
- If you have capital over £23,250 you will be required to pay the full cost of the care.

## 3. What if I own property?

If you are admitted to a home permanently and have property or other capital valued over £23,250 you will usually have to pay the full cost of your care, although sometimes the property will not be taken into account.

Your property might not be taken into account if one of the following still lives in the property:

- your partner
- a member of your family who is aged 60 or over
- a member of your family who is aged under 16 and you are responsible for his/her care
- a member of your family who is ill or disabled (this means they are receiving or could be receiving a disability benefit)

We will ignore the value of your property if your stay in a home is only temporary and we expect that you will return home.

If you do enter permanent care we will disregard the value of your home for up to 12 weeks. During this time you will only pay a contribution towards the care based on your income and capital, and we will ignore the value of your home. If you sell your home during these 12 weeks, you must inform our Financial Assessments and Benefits Advice Team as this will affect your contribution.

If you own a property which has not been disregarded, and you do not have the income and savings to pay the full cost, you may apply for the deferred payment scheme.

Under the deferred payment scheme, you will pay an amount that we assess you are able to pay. The difference between the amount you pay and the full cost will then need to be paid to us when the property is sold, or the agreement ended. We will put

a legal charge on the property to secure any debt as part of this agreement. You must take independent legal and financial advice if you apply for this scheme.

## **4. How am I told about my contribution?**

We will complete the financial assessment and tell you what your contribution will be when we have your financial details. If we have any further queries, we will contact you to request additional information. We will then send you a letter explaining your assessed contribution.

If you disagree with the assessment, or if any of the details are incorrect, or have changed, you must contact our Financial Assessments and Benefits Advice Team. The telephone number and the name of the person you should contact will be detailed on your assessment letter.

Once we have notified you about the contribution you must inform the team of any changes to your income or capital while you are receiving care, as any changes may affect your contribution.

We will send you a statement on a four-weekly basis detailing the weekly contribution and the date this is due for payment. We send the statements four-weekly in arrears. Payments may be made by cheque or standing order.

## **5. How will my care home be paid?**

We will agree on the weekly fee, if the care home is privately run, and pay the fee in full on a regular basis direct to the care home. This amount will be detailed on your individual placement agreement.

As part of support planning with you, the council will decide what the level of cost your care and support needs can be met for. This fee is the amount paid to the care home to meet your needs and is made up of both the council's contribution and your assessed contribution.

### **Third-party contributions**

If the home costs more than we would normally pay, another person or organisation may agree to pay the difference between the actual cost and the usual amount we will pay. This is called a third-party contribution.

You cannot use your own resources to pay towards a third-party contribution, except in the following circumstances:

- you own a property and it is being disregarded for up to 12 weeks for financial assessment purposes.
- you own a property and have a “deferred payment agreement” with us.

## 6. Contacting us

If you have a query about the guidance we use to assess your contribution or about the calculation of your contribution, **you should contact the person on the telephone number given on your financial assessment notification letter.**

Alternatively, call **01926 410410** Monday to Thursday 08:00am – 5:30pm, Friday 08:00am – 5:00pm.

### **OR you can write to:**

Financial Assessments and Benefits Advice Team  
Third Floor, Kings House  
King Street  
Bedworth  
Warwickshire  
CV12 8LL

If you have a question about your statement, or about making a payment, contact the Money Management and Income Control Team on the telephone number given on your statement, or you can write to:

Money Management and Income Control Team  
Third Floor, Kings House  
King Street  
Bedworth  
Warwickshire  
CV12 8LL

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