



Choosing and paying towards care in residential homes and nursing homes

2023 to 2024

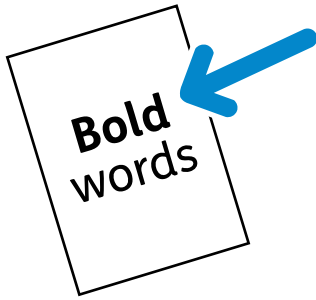


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In this Easy Read document, difficult words are in **bold**. We explain what these words mean in the sentence after we have used them.



Some words are blue and underlined.

These are links that will go to another website which has more information.

Introduction



West Sussex Council has written this information to help you understand how much you may need to pay towards the cost of your care in a **residential home** or **nursing home**.



A **residential home** provides:

- A place to live.



- Meals.



- Help with things like dressing, eating and bathing.



Nursing homes are like residential homes, but they also have:

- A nurse to give you care.



- A doctor to check you are getting the right care.



This information explains:

- How to choose and pay for care in a residential or nursing home.



- How to pay for your care.



- How much you will have to pay for your care.

Help from the council



If you need information and advice about moving into a residential home or nursing home, you should get in touch with us.



Our Adults' CarePoint details are on page 43.



We will:

- Give you free advice about how to get care.



- Talk to you about what help you think you need.



We will follow rules from the government to decide whether we should help pay for your care.



We will do this in an assessment - your social care worker will explain this to you.



You can find out more about assessments on our website: [westsussex.gov.uk](https://www.westsussex.gov.uk)



We will look at what you have told us and decide:

- If we should help pay for your care.



- How much money you can get.



Even if we decide to help pay for your care, you may need to pay some money towards the cost of your care and support.

This is called your contribution.

Making decisions



The law says that everyone over 16 years old can make decisions for themselves unless it is proved they can't.



If you cannot make a decision for yourself, we will speak to someone who has the right to make decisions for you by law.



If we have to make decisions for you we will only decide things that are best for you.

How to get help with money from us



Our staff will talk to you and help you think about the choices you have.



If we think the best way to meet your needs is in a residential care home or nursing home, you will have to fill in a form about how much money you have.



This is only if you want us to help to pay for your care.



The social care worker or benefits adviser will explain what we can do to help you pay for care.



If you do not tell us how much money you have, you will have to pay for all of your care.

How we work out how much you should pay

At the moment, we can only help pay for your care if:



- You have £23,250 or less, not including the value of your main or only home, and



- We have agreed that the best way to meet your needs is in a residential home or nursing home.



When we do an assessment, we will look at your:

Income

Income is money that you get. It includes:



- All benefits you get.



- Pensions - this is a pot of money that you, your job and the government pay into while you are working. You can use it to live on after you retire.



- Money from trust funds - this is when money is put into a special account for someone else or an organisation to manage it for you.



It does not include:

- Money you earn from a job.



- Other money, like interest on a bank account or building society account.

Savings



We will look at savings you have between £14,250 and £23,250 to decide how much you need to pay towards the cost of your care and support.

Allowances



We will make sure you have some of your money left to spend as you want. This is called an allowance.

This will be £28.25 a week.

If you are married or living with a partner



If you are married or living with a partner we will only look at how much money you have.



If you or your partner are both going into care, we will not look at how much money you have together.



If you are worried about your pension or benefits, please get in touch with the government for advice.

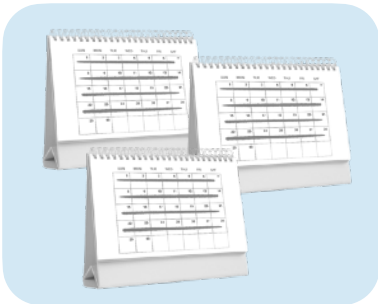


You can get in touch by:

- Phone: 0800 169 0154

The value of your home

If you own your home, we will look at how much it is worth:



- 12 weeks after you move into a residential home or nursing home for good, or



- From the date you sell your home, if you sell it less than 12 weeks after you move into a residential home or nursing home.



We will not look at how much your home is worth if:

- You partner still lives there.
- Someone in your family lives there who is either:
 - Over 60.
 - Disabled and needs support.



- A child under 18 still lives there.



We will not look at the value of your home if you are only staying in a care home for a short time.



If we include the value of your home, normally it will mean you have more than £23,250.



This will mean you will have to pay for all of your care.

Paying later



If you cannot pay for all of your care, you might want to use a deferred payment agreement - this means that we will pay some of the money for your care to the care home.



It can be useful if you need to sell your home but haven't done it yet, or if you do not want to sell it.



You will still need to pay towards the cost of your care.



You will need to sign a deferred payment legal agreement - this is a document that tells you what you need to do by law.

You will have to pay:



- £615 as a fee.



- £299.60 for us to find out how much your home is worth.



- £8.90 a week towards the cost of managing your deferred payment agreement.



When your home has been sold you must pay us back the money that you owe us.



You have to pay **interest** on the money from the time the agreement starts.

Interest is extra money. The longer the agreement lasts, the more interest you will have to pay.



You do not have to sell your home if you do not want to.



You may want to get some special money advice. You can find out how to get in touch with Carewise on page 37.



To find out more, read our leaflet 'Deferred Payments: What do I need to know?'.

Visit www.westsussex.gov.uk and look for 'adult social care publications'.



Or you can contact our Adult CarePoint and ask for a copy. You can find out how to get in touch with them on page 43.

Paying for your care



We will agree with you how you will pay towards the cost of your care.



Normally, you will pay the residential home or nursing home.



You should arrange how you are going to pay with them.



We will let you know if you need to pay in a different way.

Choosing a home



If we give you money to help pay for your care, you can choose where you want to live.



The home you choose must be one that:

- We agree is good for you.



- Has room for you.



- Does not cost more than we have agreed to pay.



If we are not helping you pay for your care, you will need to choose a home and pay for the care yourself.



Your social care worker will help you if you have a home in mind, even if this is in another part of the country.



They will also tell you more about the different homes in West Sussex.



You can find information about care organisations in our Care Guide.

You can read our Care Guide on our website:

[westsussex.gov.uk](https://www.westsussex.gov.uk)



Or you can ask our Adults' CarePoint for a copy.

You can find out how to get in touch on page 43.



You can get in touch with the **Care Quality Commission** to find out more about homes.



Care Quality Commission (CQC) is a government organisation that checks the standard of health and social care services in England.

Questions a lot of people ask

Can I give away some money so I don't have to pay for care?



No. If you give away some money, like by buying a new car for your family, we will still include it when we decide how much you should pay.



If you give away some money on purpose and that means you cannot pay for your care, the person you gave it to will have to pay us.

Can I get benefits?



Benefits is money paid to some people by the government to help pay for the things they need to live.



You can still get benefits if you are living in a residential or nursing home.



If we are helping to pay for your care, the government will stop paying you:



- Attendance allowance - this is to help pay for your care at home.



- The daily living part of Personal Independence Payment (PIP) - this is to help with your daily costs.

But they should carry on paying you these at a higher rate if you:



- Are paying for your own care.



- Have a deferred payment agreement with us. See page 16.

Can I pay for more expensive care?



If you are paying for your own care, you can choose to go where you like.



If we are helping to pay for your care, you might be able to go to a more expensive home if:



- You own your own home and we haven't included its value for 12 weeks.



- You have a deferred payment agreement with us.



Otherwise, you will not be able to pay for more expensive care unless someone else can pay for it.



This could be a friend, family member or charity.



Please ask your social care worker for more information.

What happens if I pay for my choice but then I need help with money?



If you choose a more expensive home but need help to pay in the future, we may not be able to help pay for the more expensive home.



We will tell you how much we can help to pay.



Please get in touch 6 months before you are going to have less than £23,250.



You should talk to the manager of your care home about what will happen if you need us to help pay for your care.

What if I only need to stay in a care home for a short time?



If you have an emergency or you or your carer need a break, you may need to stay in a care home for a short time.



If you have more than £23,250, you will have to pay the full cost of your stay.



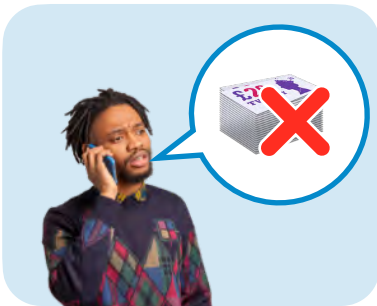
This does not include the value of your main or only home.



If you do not have this amount, you will have to pay some money every week for up to 8 weeks.



Your social care worker or benefits adviser will tell you how much this will be.



If you don't think you can afford the amount you can ask us for an assessment of your money.



If you need to stay for longer than 8 weeks, we will do an assessment to work out how much you should pay for the rest of your stay.

Someone to help you have your say



Some people find it hard to take part in their assessment and plan their support on their own.



They might not have someone to help them with this or speak up for them.



This means we must provide them with an **advocate**.

An **advocate** is someone who helps you to speak up, or speaks up for you.



Some people might be able to have an advocate to help them with their financial assessment too.

If you think you need an advocate, you can:



- Ask a social care worker.



- Contact our Adults' CarePoint. You can find out how to do this on page 43.



- Go to this website:
www.westsussexconnecttosupport.org

Your information



We will keep all the information you give us private.



We will only share your information with other organisations if you say we can, or as the law says we can.



If you have any questions, please get in touch with our Adults' CarePoint. You can find out how to get in touch with them on page 43.



If you do not want to talk to someone about your money, you can fill in the forms yourself.

Complaints and comments



We always try to give the best service we can.



We know sometimes you might not be happy with how we have done.

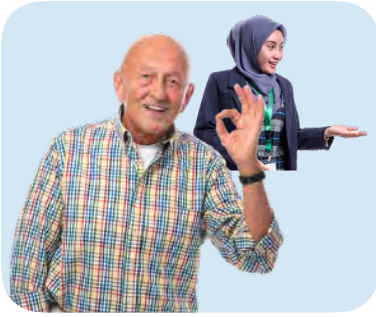


If you want to tell someone that you are unhappy the best person to tell is the person you have spoken to from our service.



If you disagree with what we decide about your care and support you can make a complaint or an **appeal**.

An **appeal** is a way of asking us to look again at a decision we have taken.



Someone else can help you make a complaint or an appeal. This can be a friend, relative, Citizens Advice or an advocate - this is someone who can speak for you.



If your local office can't sort out the problem you can contact our Customer Relations Team:



- Website:
www.westsussex.gov.uk/have-your-say/complaints/make-a-complaint-or-appeal



- Phone: 01243 777 100



- Using Relay UK: 18001 01243 777 100
This helps people with speech and hearing difficulties.



- Email:
feedback@westsussex.gov.uk



- Post:
Customer Relations Team
West Sussex County Council
County Hall
Chichester
West Sussex PO19 1RQ



Please tell us if we have done a good job.

More information

Information about care in a residential or nursing home

You might want to talk to:



- Someone who already helps with your care, like your doctor.



- A friend, family member or lawyer.



- Organisations that give people advice, like Age UK West Sussex, Brighton and Hove or Citizens Advice.



You can also contact our Adults' CarePoint. You can find out how to get in touch with them on page 43.

Carewise



Carewise is an organisation that provides information about paying for long term care.



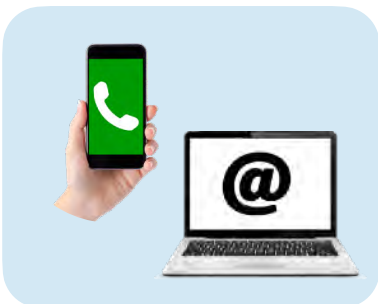
They have special advisers who can talk to you about ways to pay for care.

The advisers are not part of the council.

Free advice about your money



You can talk to Age UK, West Sussex, Brighton and Hove for free advice about your money by:



- Phone: 0800 019 1310
- Email: info@ageukwsbh.org.uk



You can talk to Citizens Advice for free money advice, by:



- Website: citizensadvice.org.uk

- Phone: 0808 278 7969



Benefits

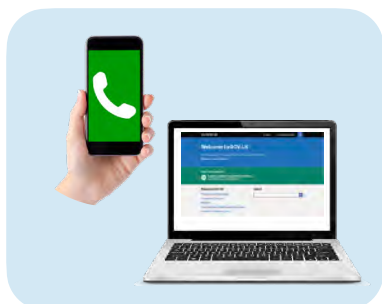
You can find out more about benefits by getting in touch with The Department for Work and Pensions.



This is the part of the government in charge of benefits.

You can get in touch by:

- Phone: 0800 169 0154



- Their website: gov.uk

Healthwatch



Healthwatch is an organisation that listens to people who use health and care services, to help health and care services improve.



It is not part of councils or the NHS.

You can get in touch with Healthwatch West Sussex by:



- Phone: 0300 012 0122
- Website: healthwatchwestsussex.co.uk

Useful contacts



Age UK West Sussex, Brighton and Hove

You can get in touch with Age UK West Sussex, Brighton and Hove by:

- Post:
The Laburnum Centre
Lyon Street
Bognor Regis
PO21 1UX
- Phone: 01903 731 800
- Email: info@ageukwsbh.org.uk
- Website:
[ageuk.org.uk/
westsussexbrightonhove](http://ageuk.org.uk/westsussexbrightonhove)



Care Quality Commission – South East

You can contact the Care Quality Commission by:

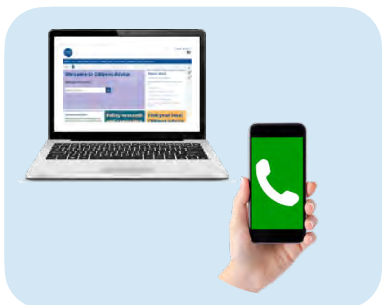
- Post:
Citygate
Gallowgate
Newcastle upon Tyne, NE1 4PA
- Phone: 03000 616 161
- Website:
cqc.org.uk



Citizens Advice

You can talk to Citizens Advice for free money advice, by:

- Website:
citizensadvice.org.uk
- Phone: 0808 278 7969





Carewise

You can get in touch with Carewise for care funding advice by:

- Website:

[carewiseadvice.com](https://www.carewiseadvice.com)

- Phone: 0330 222 7000

- Call using Relay UK: 18001 0330 222 7000

This helps people with speech and hearing difficulties.

- Email: carewise@westsussex.gov.uk

Wellbeing hubs



For the contact details for your local wellbeing hub, please visit their website:

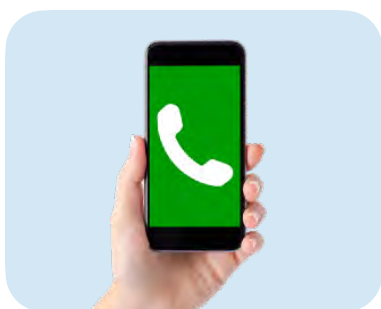
[westsussexwellbeing.org.uk](https://www.westsussexwellbeing.org.uk)

Contact us

Adults' CarePoint:



- Post:
Second Floor
The Grange
County Hall
Chichester
West Sussex
PO19 1RG



- Phone: 01243 642121
- Using Relay UK: 18001 01243 642121
This helps people with speech and hearing difficulties.



- Email:
socialcare@westsussex.gov.uk



You can look at our website here:
westsussex.gov.uk/social-care-and-health

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