Choosing and paying towards care in a residential or nursing home

The amounts quoted are valid up to April 2020
Looking for care in West Sussex?

If you are looking for care services in West Sussex, the care guide will certainly be of help. The guide lists domiciliary care (care at home services) and care homes in West Sussex. As well as a benefits and payments checklist, it also includes information on day care and community care services, extra-care housing schemes and support for carers.

To find out more, please see a copy of the care guide, visit our website at www.westsussex.gov.uk/careguide or phone 01243 642121.
Introduction

For some people, moving to a residential or nursing home can be a positive and enjoyable experience, but for others it can be a confusing and stressful time. This booklet is about choosing and paying for care in a residential or nursing home, how the fees will be paid, and how much you will be expected to pay towards the cost of your care (this is known as your contribution). We hope it will answer any questions you may have about an important decision in your life.

**Residential homes** provide accommodation and meals, with help available 24 hours a day for personal care, such as dressing, eating meals or bathing. They do not need to employ a registered nurse.

Residential homes include registered homes that are run independently and homes that we run.

**Nursing homes** provide accommodation and meals, and personal care is available 24 hours a day. Nursing homes must employ a registered nurse to be available at all times during the day and night, and they must have a doctor or consultant to supervise the medical care the nurse provides.

Both types of care homes are registered and inspected by the Care Quality Commission.

**Other formats**

If you would like more copies of this booklet or you need this information in another format, for example, on audio CD, in easy read or in another language, please contact us. Please see the back page of this booklet for contact details of our Adults’ CarePoint.
Getting advice and support

If you need information and advice about moving to a residential or nursing home, please contact us to discuss your situation. One of our staff will give you free, confidential advice. At this stage we will consider your abilities, health and mobility, and discuss with you what help you feel you need. Our Adults’ CarePoint contact details are on the back page of this booklet.

If you are not able to make decisions

Anyone aged 16 or over can make decisions for themselves, with support if needed, unless we have proof that they cannot. This is in line with the Mental Capacity Act 2005. If you are not able to make your own decisions and we have to take action on your behalf, we will only do this in your best interests. If this is the case, we will discuss your needs with anyone who has a valid power of attorney (someone who is legally allowed to make specific decisions for you) to act on your behalf. If the Court of Protection has asked someone to act on your behalf, we will also work closely with that person to make sure that any decisions that are made about your care and support are in your best interests.

How we decide who can get help to pay for care

You may be entitled to receive financial help from us if we agree you need care in a residential or nursing home. We use national guidelines to help us decide whether or not you have care needs which are eligible for council-funded support. Your social care worker will explain the assessment process to you. You can also find information about assessment in our ‘Your life, your choice’ information booklet. Please visit our website at www.westsussex.gov.uk and search under ‘Adults’ social care publications’ or contact our Adults’ CarePoint and ask for a copy. See contact details on the back page of this booklet.
The amount we will ask you to contribute to the cost of your care is based on how much you are able to pay, so we won’t ask you to pay an amount you can’t afford. Even if you do not need financial support from us and would like to arrange and pay for your own residential or nursing care, you can still ask a social care worker for advice about the care and support you might need.

If you have £23,250 or less in savings and investments (not including the value of your main or only home), you are likely to be entitled to financial help. There is a maximum amount that we will pay to the home based on your level of need. This includes your contribution to the cost of your care.

If you have more than £23,250 in savings or investments, you can still talk to a social care worker for advice. You may also like to contact the Carewise care funding scheme for advice about choosing and paying for long-term care. Please see pages 2 or 19 for contact details or page 14 for more information.

You may be entitled to financial support from us if your financial circumstances change.

**How to get financial help**

Whatever your financial situation, our staff are here to discuss your circumstances with you and to help you consider the choices you can make. You don’t have to accept any of the choices you are offered. If we decide that the best way to meet your needs is in residential care, you will have to fill in a financial assessment form if you want financial help. You are not automatically entitled to financial help if you fill in this form.
The social care worker or benefits adviser will explain the details to you. If someone else manages your finances for you, please tell the social care worker.

If you do not want to give us your financial information, you will have to pay the full cost of your care.

You can always choose not to go into residential care if you are not prepared to pay towards the cost of your care, but there may be practical and financial limits to the care available to support you at home. In this case, the social care worker will discuss the other options with you.

**How do you work out what I should pay towards my care?**

At the moment, we can only provide financial help towards the cost of care in a residential or nursing home if:

- you have £23,250 or less in savings and investments (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 or nursing home.

When we carry out the financial assessment to work out your contribution if you go into a home permanently, we will take account of your income (this does not include earnings from paid employment), savings and investments, and allowances. These are explained below.

**Income**

- All state benefits you receive (except for the mobility part of Disability Living Allowance or Personal Independence Payment and any War Disablement Pension)

- Private pensions or pensions related to your work
• Income from trust funds

• Any other income (except for interest on bank and building society accounts and income from some investments, such as stocks and shares, which we must treat as savings or investments)

**Savings and investments**

This includes bank and building society accounts, National Savings accounts, income bonds, savings certificates, Premium Bonds, all stocks and shares, ISAs and so on.

We will charge you £1 a week for every £250 (or part of £250) of savings and investments you have between £14,250 and £23,250 as a contribution towards the cost of your care.

**Allowances**

We will take a personal allowance of £24.90 a week off the total amount we assess that you have to pay towards the cost of your care. A personal allowance is the minimum weekly amount that you have left to spend as you want, after all your board and accommodation is paid for.

Every year we will work out the amount you have to pay to take account of changes to state benefits and personal allowances.

**What happens if I am married or living with a partner?**

If you are married, in a civil partnership or living with someone as a couple and only you are going into residential care, we will only assess how much money you have. If both you and your partner are going into care, we will assess your finances individually to work out how much you will each have to contribute towards the cost of your own care.
If you are married or in a civil partnership and are going into residential care, and you receive an occupational pension, personal pension, or payments from a retirement annuity contract, we will ignore 50% of that pension for your financial assessment if you choose to transfer that share to your partner who is staying at home. However, this may affect the state benefits that your partner can receive. You may want to get independent advice from the Department for Work and Pensions to help you make this decision.

What about the value of my home?

If you own your home, we normally take its value into account 12 weeks after you go into a home permanently, or from the date your home is sold, if this is before the end of the 12 weeks. You will still need to pay towards the cost of your care during these 12 weeks.

We will not take the value of your main or only home into account when we assess how much you need to pay if:

- your partner continues to live there;
- a relative who is aged 60 or over, or is incapacitated (see page 18) continues to live there; or
- a dependent child (who is under 18) who you are responsible for continues to live there.

We do not include your home in our assessment if you are only staying in residential care for a short time. We may ignore the value of your home in certain circumstances, for example, if a friend or relative has given up their own home to move in with you and care for you. If you want them to continue living in your home, we may not include its value in your financial assessment.

If we do include the value of your home in our financial assessment, we will take account of it 12 weeks after you have gone into care.
permanently. In normal circumstances, this will bring your savings and investments above the £23,250 limit and you will have to pay the full cost of your care.

**Deferred payment**

If you cannot pay the full cost of your care – either because your home has not been sold yet or because you do not want to sell your home – you may want to consider a ‘deferred payment agreement’. This means that we will pay the difference between the amount you can pay and the full cost of your care to the residential home on your behalf as long as you pay a minimum contribution based on your available income and savings.

We will ask you to sign a legal document (similar to a mortgage) which means we can place a ‘legal charge’ against your property. You will also have to pay administrative charges to cover the cost of legal fees, ongoing monitoring, property valuation and land registry fees.

The administrative charges are:

- initial charge – £546.30;
- property valuation – £275.83; and
- ongoing weekly charge – £7.89 per week.

When your property has been sold you must pay back the amount owing on the deferred payment. We will charge interest on this amount in line with the national interest rate that local authorities can charge. The national interest rate changes every six months. The interest charged from 1 January 2019 to 30 June 2019 is 1.65% a year. To find out the interest rate from 1 July 2019, please ask the member of staff working with you or contact our Adults’ CarePoint. See our contact details on the back of this booklet.
There is a leaflet called ‘Deferred payments: What do I need to know?’ (WS2067) which you can find at www.westsussex.gov.uk under Adults’ social care publications or you can ask for a copy by contacting our Adults’ CarePoint. See our contact details on the back of this booklet.

You can also find guidance about deferred payment agreements in the Professional Zone at www.westsussexconnecttosupport.org

Please also see our sections ‘Can I pay for more expensive care and accommodation?’ and ‘Who can contribute towards the cost of more expensive care and accommodation?’ on page 13.

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You do not have to sell your property if you do not want to. You may want to get some independent financial advice. Please see information about the Carewise care funding advice scheme on page 14.

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How do I arrange to pay for my care?

We will agree the arrangements for paying for your care with you, or with someone acting on your behalf. Normally, the residential or nursing home will collect all or part of your contribution, which will go towards the cost of your care. Their financial services department will ask us for the rest of the cost, if there is any.

You should make arrangements with the home about how you are going to pay your contribution. If you should not pay the contribution direct to the home, we will let you know and tell you how you can pay the contribution.

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Choosing a home

If you need residential or nursing care and we have agreed to give you financial help, you may choose where you want to live.
The home you choose must be one that:

- we have approved;
- has a vacancy; and
- is within our financial limit of support for your assessed level of need.

If you are not entitled to financial help from us because you have more than £23,250 in savings or investments (not including the value of your main or only home), you will need to choose a home and pay for the care yourself.

Please speak to a social care worker if you want to go into a particular home, even if it is in another part of the country. They can also tell you more about the choices that are available in West Sussex or give you a copy of our Care Guide (please see page 2 for more information about the guide).

For reports about specific registered care homes, please contact the Care Quality Commission. Their contact details are on page 19.

The cost of care in a residential or nursing home may vary. If you are entitled to receive financial help from us, we will pay the difference between your contribution and the full cost of care, up to the limit we have agreed to pay (our usual maximum rate – you will find these rates on our website at www.westsussex.gov.uk or in the West Sussex Care Guide – see page 2 of this booklet).

If you are paying for your own care, simply contact the home you are interested in to ask them what it will cost.

**Example**

Mrs X has been assessed to make a contribution of £142.35 per week towards the cost of her placement. If our usual maximum rate is £528.27, Mrs X will pay £142.35 and we will pay the difference of £385.92.
Common questions

Can I reduce my savings and investments to lower the contributions I pay towards my care?

No. If you reduce your savings and investments on purpose, for example, by buying a new car for your relatives or by giving them money or your house, we will take account of the value of these things in the financial assessment. If you cannot pay towards the cost of your care and you have reduced your savings and investments on purpose, the person you gave the money to or who you bought something for will have to pay us.

Can I claim any state benefits?

If you are going into a residential or nursing home permanently, you may be entitled to claim Universal Credit, ‘new style’ Employment and Support Allowance or Pension Credit, as if you were living in your own home.

If we are paying for part of the cost of your care, the Department for Work and Pensions will suspend any Attendance Allowance you receive, or the daily living part of Personal Independence Payment (PIP), four weeks after you move into residential care.

They should pay Attendance Allowance at the higher rate if you:

- are paying for your care yourself in an independent home;
- have entered into a deferred payment agreement (explained on pages 9 and 10); or
- are paying the full cost of your care in one of our homes.
Can I pay for more expensive care and accommodation?

If you are paying for all of your care yourself you can choose whichever home you prefer.

If we are contributing to the cost of your care, it may be possible for you to pay for more expensive accommodation if you own your own home and we do not count its value in our assessment for 12 weeks, or you have a deferred payment agreement with us. We will decide whether to allow this based on evidence that you (or someone else on your behalf) are able to repay the amount due.

If you do not fall into either of these categories, you will not be able to pay for more expensive care and accommodation unless someone else, such as a relative, can contribute towards the cost.

Who can contribute to the cost of more expensive care and accommodation?

You can choose more expensive care and accommodation than we have assessed that you need or can afford if someone else, for example, a friend, relative, or charity, is willing to pay the difference. Please ask the social care worker for more details.

What happens if I pay for my own choice of home and I then need financial help?

If you make your own arrangements for care and you are not able to pay the fees in the future, we may not be able to pay for your choice of home if it costs more than the level of care we have assessed that you need. We will tell you what our fee levels are. You should talk to the manager of the residential or care home about what will happen if we need to pay for your care. You may find it useful to read the section ‘Who can contribute to the cost of more expensive care and accommodation?’ above to help you plan what to do.
What if I only need to stay in a residential or nursing 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 residential or nursing home for a short time. If you have more than £23,250 in savings and investments (not including the value of your main or only home), you will have to pay the full cost of your stay. If you do not have this amount, you will have to pay a weekly charge for stays of up to eight weeks. Your social care worker or benefits adviser will tell you how much this will be. If you stay for more than eight weeks at any one time, we will need to carry out a full financial assessment to work out what you should pay for the rest of your stay. See ‘How do you work out what I should pay towards my care?’ on page 6.

More information

Information about care in a residential or nursing home

You may want to discuss your needs with someone who is already involved in your care (for example, your doctor, district nurse or home-care assistant), or get advice from a relative, friend, solicitor, accountant or financial adviser. You can also contact Adults’ CarePoint or Citizens Advice for more information. Contact details for Adults’ CarePoint are on the back page of this booklet and you can find details for your local branch of Citizens Advice in The Phonebook or online.

How the Carewise care funding scheme can help

Carewise provides information and advice about the range of care and support options available, and the most cost-effective ways of paying for care. The locally based Carewise care fee specialists are
independent financial advisers specialising in later-life advice. They can give you advice on the type of care you can afford, and help you keep your savings and assets for as long as possible. Please see the contact details on pages 2 or 19.

**Benefit information**

For more information on benefits, please contact the Department for Work and Pensions. There is a confidential Freephone number on **0800 1690154** or you can visit their website at [GOV.UK](http://GOV.UK)

You can also get advice on benefits from Age UK West Sussex on Freephone **0800 019 1310** between 10am and 2pm, Monday to Friday. Or you can visit their website at [www.ageukwestsussex.org.uk](http://www.ageukwestsussex.org.uk)

Your local branch of Citizens Advice can also give you advice on benefits. You can find their contact details in The Phonebook or online.

**Confidentiality and privacy**

We will keep all the information you give us confidential.

We will only share your information with other organisations if you give us your permission or in line with the Data Protection Act 2018.

We are the data controller for the purposes of the Data Protection Act 2018. This means that we are responsible for making decisions about how we use your personal information.

We have a security procedure to protect information we hold on paper files and on computer, and only the relevant staff can have access to your information. If you have any questions about data protection, please contact our Adults’ CarePoint. See our contact details on the back of this booklet.

If you do not want to discuss your finances with your benefits adviser, you can fill in the forms yourself.
Comments, compliments, complaints and appeals

We try to make sure that we always provide a high-quality service, but we do recognise that there may be times when you are not entirely satisfied. Please let us know if you have found our services useful, or if you feel we could improve them. If you are unhappy or worried about your situation, tell someone you feel might be able to help you. The member of our staff you have been in contact with, or their manager, is often the best person to help you.

An appeal is a way of asking for a review of a decision. It is one way of dealing with concerns or complaints.

For copies of our leaflets ‘Comments, compliments and complaints: Adults’ social care’ (WS31178A) and ‘Appeals relating to adult social care’ (WS529), please visit our website at www.westsussex.gov.uk and search under ‘Adults’ social care publications’. You can also contact our Adults’ CarePoint and ask us to send you copies of the leaflets. The contact details for Adults’ CarePoint are on the back of this booklet.

You may want to ask someone else to help you make an appeal or a complaint. This can be a friend or relative, Citizens Advice, or an advocate (someone acting on your behalf).

If we cannot sort out the problem at the local office, please contact:
Customer Relations Team, County Hall, Chichester, West Sussex PO19 1RQ.
Phone: 01243 777100 (ask for the Customer Relations Team)
NGT Text Relay: 18001 01243 777100 (available as a downloadable app for computer tablets and smartphones)
Email: feedback@westsussex.gov.uk

If you phone out of office hours, you can leave a message on our answerphone.
Healthwatch West Sussex

Healthwatch is the consumer champion for health and social care. Healthwatch represents patients, customers, and public interests locally and nationally. It is independent of local councils and the NHS.

You can contact Healthwatch West Sussex by phoning 0300 012 0122 or visit www.healthwatchwestsussex.co.uk

Definitions of the terms used in this booklet

Benefits

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance
- Employment and Support Allowance
- Incapacity Benefit
- Industrial Injuries Disablement Benefit
- Pension Credit
- Personal Independence Payment (PIP)
- Severe Disablement Allowance
- State Pension
- Universal Credit
- War Widow’s or War Widower’s Pension
**Capital** is the total value of your savings, cash, home, other property, land and investments. This includes National Savings Certificates, Premium Bonds, ISAs, stocks and shares.

**A deferred payment agreement** is a legal arrangement with us which allows you to use the value of your home to help pay the cost of your residential care. It is similar to a mortgage.

**Fee levels** are the weekly charges which we pay to residential and nursing homes. We agree the maximum amounts for the different levels of care a person needs. We review the fees every year.

**Income** includes all regular payments that you receive, for example, state benefits, and occupational and private pensions.

**Incapacity** - a person may be considered to be incapacitated if they are receiving or qualify for one or more of the state benefits listed below, or a similar benefit.

- Incapacity Benefit
- Employment and Support Allowance (support component)
- Universal Credit (limited capability for work and work-related activity component)
- Severe Disablement Allowance
- Disability Living Allowance
- Personal Independence Payment (PIP)
- Attendance Allowance
- Constant Attendance Allowance

**Independent homes** are run by voluntary or private organisations and may offer residential or nursing care, or both.
Useful contacts

If you want to know more about choosing a home, please contact any of the following.

**Age UK West Sussex**  
County Office, Suite 2, First Floor, Anchor Springs, Littlehampton BN17 6BP  
Freephone: 0800 019 1310 www.ageuk.org/westsussex

**Carewise West Sussex – care funding advice**  
Phone: 01243 642121 Email: socialcare@westsussex.gov.uk  
www.carewiseadvice.com

**Care Quality Commission**  
Gallowgate, Newcastle-Upon-Tyne NE1 4PA  
Phone: 03000 616161 Fax: 03000 616171  
www.cqc.org.uk

**West Sussex Wellbeing**  
Find local wellbeing information and services. A free, friendly and impartial service from your local authority, the NHS and other services.  
www.westsussexwellbeing.org.uk

The information in this booklet is only a guide. It does not replace the law. You can only get specific information on your own circumstances from a social care worker. Please contact Adults’ CarePoint for more information. See the back page of this booklet for details.
Adults’ CarePoint

Phone: 01243 642121
NGT Text Relay: 18001 01243 642121
(available as a downloadable app for computer tablets and smartphones)

Email: socialcare@westsussex.gov.uk
Website: www.westsussex.gov.uk/social-care-and-health

Write to:
Second Floor
The Grange
County Hall
Chichester
West Sussex
PO19 1RG