Paying for care in a residential or nursing home

April 2026

This booklet is about care in a residential or nursing home.

It explains how care is paid for and how much you may need to pay - this is called your **contribution**.

Residential homes provide a place to live, meals and help with personal care, like washing, dressing and eating.

Nursing homes also have a nurse available at all times.

All care homes are checked by the **Care Quality Commission** to make sure they meet standards.

Getting advice and support

If you need advice about moving to a residential or nursing home, you should contact us.

You can find our **Adults' CarePoint** contact details on page 38.

Help making decisions

We help you make your own decisions. If you can't, we will act in your best interests.

If someone else is legally allowed to make decisions for you, we will work with them to make decisions that are best for you.

Help to pay for care

We may help to pay for your care if you need to live in a residential or nursing home.

We will do an assessment to check if your care needs mean you need to go into a care home.

Your social care worker will explain the assessment process and answer your questions.

£23,250 ↓

If you have £23,250 or less in savings, you may be able to get financial help.

There is a limit on how much we will pay towards your care.

If you have more than £23,250, you will have to pay for your care.

You can still talk to us for advice about your care and support.

You can also contact **Carewise** for advice about paying for care. Go to page 38 for contact details.

How to get financial help from us

You can talk to us about your situation, whatever your finances are.

We will help you understand the choices you have. You do not have to accept any of the options we suggest.

If we agree you need a care home, you must fill in a financial assessment form. This is to get help with costs.

Talk to your social care worker or financial assessment officer if you have questions.

If you do not tell us how much money you have, we may ask you to pay the full cost of your care.

You can choose not to move into a care home if you do not want to pay towards the cost.

But there may be limits to the support that can be provided at home.

How we work out what you should pay

We will look at your finances to work out how much you should pay towards your care. We can only help pay for care if:

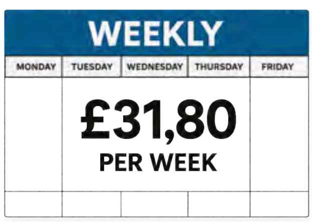
- You have £23,250 or less in savings. This does not include the value of your main home.

- We agree that a care home is the best way to meet your needs.

If you move into a care home permanently, we will do a financial assessment to look at your **income** and **savings**.

We will look at your **income**, this is your money. This includes things like benefits or a pension. It does not include money from a job.

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



We will make sure you keep some money each week for yourself. This will be £31.80 a week.

Yearly check

Each year, we will check how much you need to pay. We will look at any changes to your money.

We will work out your new contribution. This is called a **reassessment**.

You should tell us as soon as possible if your financial situation changes. This is because it may change how much you need to pay.

If you are married or living with a partner

If you move into a care home we will only look at how much money you have.

If you and your partner both move into a care home, we will look at your money separately.

You will each pay towards your own care.

The value of your home

If you own your home we look at how much it is worth when working out what you need to pay.

We do this 12 weeks after you move into a care home permanently.

You will still need to pay towards your care during the first 12 weeks.

Sometimes we will not include your home in the assessment.

This is if someone still lives there, for example:

- Your partner
- A relative aged 60 or over
- A child under 18 who you are responsible for

We do not include your home if you are only staying in a care home for a short time.

If we include the value of your home, it may mean your savings go over £23,250.

This means you will have to pay the full cost of your care.

Deferred payment

A **deferred payment agreement** is a way to pay for your care home without selling your home.

It is a legal agreement between you and West Sussex County Council.

It lets your use the amount that your home is worth to pay for the cost of your residential care.

West Sussex County Council offers a loan to help pay some of your care home costs.

We look at your needs and money to check if you need to pay for part of your care costs. This is called a financial assessment.

The council pays the rest of the care costs.

The amount you can borrow will depend on the value of your home.

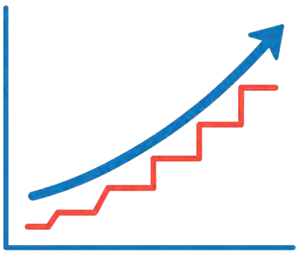
You can repay the loan by selling your home or from your estate after you die.

There are fees for setting up and managing the agreement.

You have to pay £721 when we set up your deferred payment agreement.

You also have to pay £10.80 every week.

You may have to pay £350 to check how much your home is worth.



Interest is charged on the loan, similar to a bank loan.

Interest rates change every six months.

To find out more, see our information booklet called 'Deferred payments'.

Contact **Adults' CarePoint** to ask for a copy. Go to page 39 for contact details.

How to pay for your care

We will agree with you how you will pay towards your care.

Normally, the care home will collect some or all of your contribution. This money goes towards the cost of your care.

You should agree with the care home how you will pay.

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

Choosing a home

If you need a care home and we are helping to pay, you can choose where you want to live.

The home must:

- Be approved by us.
- Have space for you.
- Be within the amount we can pay for your care.

If you have more than £23,250 in savings, you will need to pay for your care. You will need to choose a care home and pay for the care yourself.

You should talk to a social care worker if you want a specific home, even if it is in another area. They can tell you about your options.

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

Contact **Adults' CarePoint** to ask for a copy. Go to page 39 for contact details.

You can find reports about care homes from the **Care Quality Commission**. Go to page 36 for contact details.

Questions people ask

Can I reduce my savings to pay less?

No. You should not give away money or belongings to pay less for your care.

If you do this, we will still count this money in your financial assessment.

The person you gave the money to may have to pay it back.

Can I get benefits?

You may still be able to claim benefits if you move into a care home.

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

- Attendance Allowance - this helps with extra costs if you have a disability and you need someone to help support you.

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

Can I pay for more expensive care?

If you are paying for your own care, you can choose any home you like.

If we help pay for your care, you might be able to choose a more expensive home if:

- You own your home and its value isn't counted for 12 weeks.
- You have a deferred payment agreement with us.

You can choose a more expensive care home if someone else agrees to pay the extra amount. This could be a friend or relative.

Speak to your social care worker for more information.

What happens if I pay for my own care and later need help?

If you choose more expensive care and later cannot afford it, we may not be able to help pay for that home.

We will tell you how much we can pay.

Please contact us 6 months before you are going to have less than £23,250 in savings.

You should talk to your care home about what will happen if we need to help pay for your care.

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

You may stay in a care home for a short time. This could be because of an emergency or because you or your carer need a break.

If you have more than £23,250 in savings, you will have to pay the full cost of your stay. This does not include the value of your main home.

If you have less than this amount, you will have to pay a weekly charge for up to 8 weeks.

Your social care worker or financial assessment officer will tell you how much this will be.

If you don't think you can afford the amount, you can ask us for a financial assessment.

After 8 weeks, we will check how much you should pay.

More information

You may want to talk to someone about your care. This could be your doctor, a nurse or a care worker.

You can also ask a family member, friend or lawyer.

You can contact **Adults' CarePoint** for more information. Go to page 39 for contact details.

Carewise

Carewise gives information about paying for long term care.

Carewise has advisers who can talk to you about ways to pay for your care.

The advisers are not part of the council.

You can find out how to contact Carewise on page 38.

Free advice on your money

If you are over 50, you can get free money advice from **Age UK**. They can help with pensions, savings and paying for care. Go to page 36 for contact details.

People of all ages can get free advice from **Citizens Advice**. They can help with things like benefits, pensions and debt. Go to page 38 for contact details.

Connect to Support has information and links to services that can help you manage your money. You can visit the website westsussexconnecttosupport.org

Someone to help you have your say

An **advocate** can help you have your say. They protect your rights and help you get the support you need.

For information, speak to your social care worker. You can also visit the website westsussexconnecttosupport.org

Keeping you safe

We keep you safe from **abuse and neglect**. Tell us if you are worried about your safety, or someone else's and we will listen and take action if needed.

Your information

We keep your information **confidential** and only share it with your permission or if allowed by law.

If you have any questions, contact **Adults' CarePoint**. Go to page 39 for contact details.

Comments and complaints

If you're not satisfied with our service, contact us or the **Complaints Team**. Go to page 36 for contact details.

You can also give feedback through **Healthwatch West Sussex**. Go to page 38 for contact details.

You can also tell us if you are happy with our service.

How we want to work with you

We want everyone to feel safe and respected.

Please be polite and respectful to our staff to they can work safely to help you.

We do not accept bullying, swearing or violence. If behaviour is not acceptable, we may end the conversation.

We will tell the police about very serious problems.

This way of working helps to make everyone feel safe.

For more information, contact our **Adults' CarePoint**. They can help with questions about social care support. Go to page 39 for contact details.

Visit our website for more information and contact details for various services and organisations that can help.

www.westsussex.gov.uk

Useful contacts

Age UK West Sussex, Brighton and Hove

The Laburnum Centre

Lyon Street

Bognor Regis

West Sussex

PO21 1UX

- Phone: 0800 019 1310
- Email: info@ageukwsbh.org.uk
- Website: ageuk.org.uk/westsussexbrightonhove

Complaints Team

Tell us about your comment, compliment or complaint

online at westsussex.gov.uk/complaints.

Phone: 01243 777 100 (Ask for an interpreter if you need help to make a complaint)

BT Relay UK: 18001 01243 777100 (for people with problems speaking and hearing)

If you cannot use the online form or the phone, please write to:

- Complaints Team

West Sussex County Council

County Hall

Chichester

West Sussex, PO19 1RQ

CareQuality Commission

Care Quality Commission

Citygate

Gallowgate

Newcastle upon Tyne, NE1 4PA

- Phone: 03000 616161
- Website: cqc.org.uk
- Email: enquiries@cqc.org.uk

Carewise

Website: carewiseadvice.com

• Phone: 0330 222 7000

• Call using BT Relay UK: 18001 0330 222 7000 (for people with problems speaking and hearing)

• Email: carewise@westsussex.gov.uk

Citizens Advice

For advice about any local government or health service in West Sussex.

- Website: citizenadvice.org.uk

Healthwatch West Sussex

Healthwatch speaks up for people about health and social care. It is independent from councils and the NHS.

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

Wellbeing Hubs

For the contact details for your local wellbeing hub, please visit westsussexwellbeing.org.uk or contact our Adults' CarePoint.

See our contact details at the end of this booklet.

How to contact us

Adults' CarePoint

Phone: 01243 642121

Call using BT Relay UK: 18001 01243 642121 (for people with problems speaking and hearing)

Post: County Hall, Chichester, West Sussex PO19 1RG