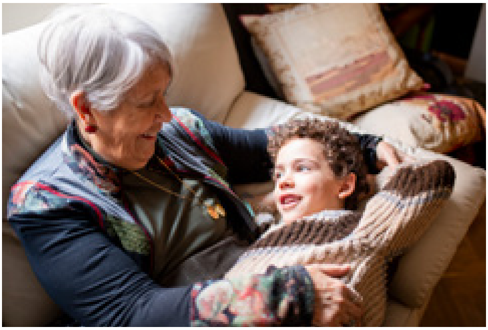
westsussex.gov.uk/social-care-and-health

Choosing and paying towards care in a residential or nursing home

The amounts quoted are valid up to April 2027

Expert advice on paying for care



Care in your own home or in a residential care home is expensive, but with expert advice from independent financial specialists, Carewise can help you to make informed decisions on choosing and paying for the long-term care.

The Carewise care fees specialists are regulated by the Financial Conduct Authority and members of the Society of Later Life Advisers. They are also trained in adult safeguarding and checked through the Disclosure and Barring Service, so you can have peace of mind when contacting Carewise.

When you or someone close to you is beginning to need longer term support, besides choosing the right care, you'll also be thinking about how to pay for it.

Carewise could also help to protect your finances for the future. Before you make any decisions, contact Carewise to find out how you could benefit.

carewiseadvice.com carewise@westsussex.gov.uk 0330 222 7000

carewise WEST SUSSEX | Care Funding Advice

west sussex county council

SOLLA Society of Later Life Advisers

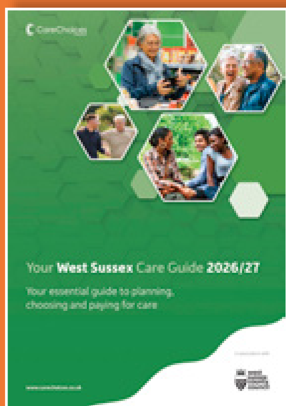
West Sussex Brighton & Hove age UK

West Sussex Partners in Care

Looking for care in West Sussex?

If you're looking for care services in West Sussex, **Your West Sussex Care Guide** provides invaluable information and advice to help you.

You'll find information about planning and paying for care, details of community care services and extra care and sheltered housing, as well as lists of domiciliary care services and care homes in West Sussex.



To find out more visit our website at **westsussex.gov.uk/careguide** or phone **01243 642121**

Introduction

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 may 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 and support you to make informed decisions about your care.

If you want to explore more long-term care options, please visit the Connect to Support website at **westsussexconnecttosupport.org** or contact our Adults' CarePoint. The contact details are on the back page of this booklet.

If you haven't already done so, we would also strongly recommend that you take some time to:

- discuss your care preferences with family and friends
- arrange a power of attorney
- find out how much your care is likely to cost
- get specialist independent financial advice on how best to pay for your care so that it is affordable.

For a step by step guide, visit the Planning for your Future section of our website **westsussex.gov.uk/PFYF**

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.

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 contact details are on the back page of this booklet.

Help making decisions

We assume anyone aged 16 or over can make their own decisions unless there is evidence they cannot. If you are unable to decide for yourself, we will only act in your best interests.

If a best-interest decision is needed, we will involve anyone who has a valid power of attorney or has been appointed by the Court of Protection, working with them to ensure decisions about your care are made 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 assessments in our 'Financial assessments: what you need to know. Information for people receiving care in a residential or nursing home' leaflet (document code: WS33296B). Please visit our website at **westsussex.gov.uk** and search under 'Adults' social care publications' or contact our Adults' CarePoint and ask for a copy. Our contact details are 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 we assess you can reasonably afford to pay. We use our charging policy to work this out. You can find our charging policy at **westsussexadults.trixonline.co.uk/resources/local-resources**. Or you can contact our Adults' CarePoint and ask for a copy. Our contact details are on the back page of this booklet.

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 (this may include the value of your main or only home), you will have to pay for residential or nursing home care yourself, but you can still talk to a social care worker for advice about the care and support you might need. 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 21 for contact details or page 15 for more information.

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

How to get financial help from us

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 financial assessment officer 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, but is not limited to, bank and building society accounts, National Savings accounts, income bonds, savings certificates, Premium Bonds, all stocks and shares, ISAs, land and property that is not your main or only home.

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 £31.80 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.

Annual review

Each year, we will work out the amount you will have to pay, taking into account any increases in State Pension, benefits and other income you receive, and also certain expenses. We call this a reassessment. You should tell us as soon as possible about any changes in your financial circumstances, as these may affect your contribution.

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 20) 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 contribution based on an assessment of 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 (if this applies) and land registry fees. The administrative charges are:

- initial charge – £721;
- property valuation – £350; and
- ongoing weekly charge – £10.80 a 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 2026 to 30 June 2026 is 4.75% a year. To find out the interest rate from 1 July 2026, please contact our Adults' Carepoint. Our contact details are on the back page of this booklet.

Or you can visit **westsussex.gov.uk** and search 'Deferred payments'.

Interest will apply from the day you enter into the deferred payment agreement. It will be compound interest. This means that we will calculate the interest and add it to the loan every day.

There is a leaflet called 'Deferred payments: What do I need to know?' (WS2067) which you can find at **westsussex.gov.uk** under Adults' social care publications or you can ask for a copy by contacting our Adults' CarePoint. Our contact details are on the back page of this booklet.

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.

> 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 15.

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. If the home does not collect all of your contribution, we will invoice you, or someone acting on your behalf, for any part of your contribution that is still owing.

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.

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 the limits of the financial support we will provide for your assessed level of need.

We will make sure that at least one option is available and affordable within the limits of the financial support we will provide.

If you are not entitled to assessed 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 information about the guide).

For reports about specific registered care homes, please contact the Care Quality Commission. Their contact details are on page 21.

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 can find details of our rates on our website at **westsussex.gov.uk** or you can ask our Adults' CarePoint. Our contact details are on the back page 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 **£206.20** a week towards the cost of her placement. If our usual maximum rate is **£900** a week, Mrs. X will pay **£206.20** and we will pay the difference of **£693.80**.

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.

The Department for Work and Pensions should pay Attendance Allowance or the daily living part of PIP 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.

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 assess that you need. We will tell you what our fee levels are. Please contact us six months before your investments and savings reduce to below £23,250. We will refer you to a financial assessment officer for an initial review. Our Adults' CarePoint contact details are on the back page of this booklet. 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 financial assessment officer will tell you how much this will be. If you do not think you can afford the charge, you can ask us for a financial assessment. 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 21.

Someone to help you have your say – an advocate

You may need some help to say what you want. An advocate can help you do this. They can also help protect your rights, represent your interests, find things out for you and help you get the support you need.

There are a number of advocacy services in West Sussex. For more information about this support, please ask a social care worker, visit the West Sussex Connect to Support website at **westsussexconnecttosupport.org** or contact our Adults' CarePoint.

See our contact details on the back page of this booklet.

If you do not have an available or appropriate person to represent you or to support your involvement in assessments, support planning or care reviews, we must provide you with an independent advocate to speak on your behalf. If you can have this support, it will help you to be fully involved in your social care assessment and in planning and reviewing your care. It will also help you if we are supporting you because you are at risk of abuse or neglect. We provide this service free of charge.

Free advice on your money

We fund Age UK West Sussex, Brighton and Hove to provide a free money advice service for people over 50. They offer advice on issues such as budgeting, savings, pensions, benefits, debt and paying for care. Phone **0800 019 1310** or email **info@ageukwsbh.org.uk** to use the service.

People of all ages can get free money advice from their local branch of Citizens Advice. We fund this service to cover a range of issues, such as benefits, National Insurance, budgeting, pensions and debt. Visit **citizensadvice.org.uk** or phone **0808 278 7969** to speak to an adviser.

You can also visit our West Sussex Connect to Support website for more information, including links to organisations which provide advice on managing your money. Visit **westsussexconnecttosupport.org** and search under 'Money Advice'.

Benefit information

For more information on benefits, please contact the Department for Work and Pensions. You can visit their website at **gov.uk**

You can also get advice on benefits from Age UK West Sussex, Brighton and Hove on Freephone **0800 019 1310** between 10am and 2pm, Monday to Friday. Or you can visit their website at **ageuk.org.uk/westsussexbrightonhove**

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

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. Our contact details are on the back page of this booklet.

If you do not want to discuss your finances with your financial assessment officer, 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 are 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.

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 **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 are on the back page of this booklet.

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

If we cannot sort out the problem at the local office, please contact our Complaints Team. The quickest and easiest way to make a complaint or an appeal is to tell our Complaints Team online at **feedback.infreemation.co.uk/westsussex** or go to **westsussex.gov.uk** and search for 'Complaints'.
If you can't use the online form, please contact:

- Complaints Team, County Hall, Chichester, PO19 1RQ
- Phone: **01243 777100** (Ask for the Customer Relations Team.)
  Calls using BT Relay UK: **18001 01243 777100**
  (for deaf callers from a textphone or the BT Relay UK app downloaded onto a computer, tablet or smartphone)
- 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 **healthwatchwestsussex.co.uk**

Definitions of the terms used in this booklet

Benefits

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance
- Employment and Support Allowance
- Industrial Injuries Disablement Benefit
- Pension Credit
- Personal Independence Payment (PIP)
- 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, but is not limited to, bank or building society current and savings accounts, 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.

- Employment and Support Allowance (support component)
- Universal Credit (limited capability for work and work-related activity component)
- 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 care home, please contact any of the following.

Age UK West Sussex, Brighton and Hove

- Freephone: **0800 019 1310**
- Website: **ageuk.org.uk/westsussexbrightonhove**

Carewise West Sussex – care funding advice

- Phone: **0330 222 7000**
- Email: **carewise@westsussex.gov.uk**
- Website: **carewiseadvice.com**

Care Quality Commission

- Gallowgate
  Newcastle-Upon-Tyne NE1 4PA
- Phone: **0300 061 6161**
- Fax: **0300 061 6171**
- Website: **cqc.org.uk**

Citizens Advice

- Contact details for your local branch are in The Phonebook.
- Website: **citizensadvice.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.

- Website: **westsussexwellbeing.org.uk**

The information in this booklet is only a guide. It does not replace the law. To find out more you can read our charging for care and support policy.

Please visit **westsussexadults.trixonline.co.uk/resources/local-resources**

Or contact our Adults' CarePoint for a copy. See the back page of this booklet for details.

Adults' Services is committed to providing a fair, inclusive and respectful environment. Everyone who uses or works in our services should be treated with dignity and feel safe.

We understand that people may contact us during stressful times, and that some disabilities or conditions can affect how people communicate. However abusive, threatening or discriminatory behaviour towards staff is never acceptable. This includes discrimination, harassment, violence or prejudice of any kind. It applies to all contact with us.

We ask that you treat our staff with courtesy and respect, communicate appropriately, and allow them to carry out their work safely.

If behaviour is unacceptable, we may need to end the conversation or take steps to protect staff. Serious incidents will be reported to the police.

This approach does not affect your right to access services, raise concerns or challenge decisions. By working together, we can maintain a safe and respectful environment for all.

Notes

Adults' CarePoint

Phone: **01243 642121**
Calls using BT Relay UK: **18001 01243 642121**
(for deaf callers from a textphone or the BT Relay UK app downloaded onto a computer, tablet or smartphone)

Website: **westsussex.gov.uk/contact-help**
(fill in the online 'Contact us' form')

Write to: **County Hall**
Chichester
West Sussex
PO19 1RG

Other formats
If you would like more copies of this booklet or need this information in another format, for example, in large print or Easy Read, on audio CD or in a different language, please contact us. Please see our contact details above.

Current versions of all our public information are available on our website **westsussex.gov.uk** under 'Adults' social care publications'.

WS299(B) April 2026