



## Paying for support – Care Home

### Referral

You can refer yourself to Adult Social Care for a care needs assessment or be referred by another person such as your family.



### Care Needs Assessment and Care Planning

We will assess what care you need and where possible support you and your family and carers to help you. In some circumstances we may arrange services for you.



### Financial Assessment

If you have assets of a value above a threshold that is set by the Government, we will not be able to help with the costs. If your assets are below the threshold, we will contact you to calculate how much help you are entitled to from Bristol City Council.

### Introduction

This information is for people who have been assessed as having eligible needs for care in a registered Care home. If you cannot meet the full cost of the placement yourself your social worker will help you to find a placement that accepts the Bristol Rate (this is the maximum amount that the local authority would pay towards the cost of care).

We will complete a financial assessment to calculate what you must pay towards this amount. The amount that you pay goes directly to help us with funding Adult Social Care support and services.

If you choose a home that charges more than the Bristol rate, the difference will need to be paid by a 3<sup>rd</sup> party – this is usually a family member who enters into an agreement to pay the extra amount.

### What happens during a financial assessment?

Following your care needs assessment, you will be asked to submit your financial information either via the Online Financial Assessment Tool or if you are unable to access this, a postal form. We will ask for details on any capital, savings, and income you have. Please ensure you provide all information requested. We will also look at your income and offer help and support if you are able to claim any additional benefits. We will also be able to tell you if some of your benefits will stop.

You will receive details of the financial assessment in writing which will explain how much you need to pay.

We are under a duty to protect the public funds we administer, and we may use the information you provide for the prevention and detection of fraud. We may also share this information with other bodies responsible for auditing or administering public funds for these purposes.

### Online Financial Assessment Tool

We have an **Online Financial Assessment Tool** that you can enter all your financial information into. It will give you an idea of what your contribution may be, if you submit this to us one of our officers will then complete a preliminary financial assessment and confirm the result. Any information you enter is confidential. It can be found along with guidance notes at:

<https://www.bristol.gov.uk/residents/social-care-and-health/adults-and-older-people/money-and-legal-matters-for-social-care/how-to-calculate-your-contribution-towards-your-care-costs>

Alternatively, you can go directly to the **Online Financial Assessment Tool** [Calculate your contribution \(mycostofcare.com\)](https://mycostofcare.com)

### Capital and Savings

Your Capital	What you will have to pay
Over £23,250	You will not be entitled to any financial support from us and you will be classed as being above the threshold and therefore a self-funder.  Self-funders are expected to make their own arrangements to meet their residential care needs.
Between £14,250 and £23,250	You qualify for some financial support from the council, and you will pay a contribution from your income – such as pensions – plus a ‘tariff income’ based on your capital.  This ‘tariff income’ is worked out by assuming you have an extra £1 per week in income for every £250 (or part of) you have between £14,250 and £23,250 in capital.
Less than £14,250	We will provide financial support and you will contribute based on your income not savings.

### Will I have to sell my home?

Your main residence will **not** be taken into consideration whilst your partner or spouse remains living there. If you own an additional property e.g., a rental property or a holiday home, this will be taken into consideration as an asset.

If no one is living in your property it may be disregarded for up to 12 weeks from the date you went into the care home and from the 13<sup>th</sup> week will be included as capital.

You may have the option to enter into a Deferred Payment Agreement which will mean that the property does not need to be sold until a later date. Please see more on this on the last page of this leaflet.

### **What if I give away some of my money?**

If someone intentionally gives away some of their savings, income or property so that money won't be included in their financial assessment, this is known as 'deprivation of assets'. Some examples of this are:

- if you make a payment to someone else (for example as a gift)
- if you transfer the title deeds of a property to someone else

If the Council thinks that you have deliberately reduced your assets to avoid paying care costs, you may be assessed as if you still had the money or property that you have given away.

### **What if I don't want a Financial Assessment or to disclose my full financial information?**

If you decide not to have a financial assessment or disclose your full financial information you will be assessed as being able to pay for the full cost of your care and support. This is because you are asking us to provide you with financial support. So, if you don't let us know your finances, we can't calculate the amount to give to you as financial support.

### **What if my circumstances have changed?**

**If your financial circumstances change at any time, you must tell us straight away.** You can contact the financial assessment team - please see contact details below. Do not delay telling us about changes. If you do, you may have to pay backdated charges if you are assessed as having to pay more towards the full cost of your care and support.

### **What if I do not agree with the amount I am asked to pay?**

If you disagree with the contribution calculation or want more details about how it was worked out, you'll need to contact our financial assessments team. We'll try to sort out the problem informally with you but if we can't then we will explain our appeals procedure.

Email: [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk)

Telephone: 0117 903 7706

### **When will I be charged from?**

You will be charged from the date you move into the care home.

### How do I pay my contribution?

If you are a permanent resident once we have told you of your contribution, we will ask you to pay directly to the Care Home. This includes any arrears. Only in exceptional circumstances will we ask you to pay to Bristol City Council if your placement is permanent

### If I go into hospital, will I still have to pay?

Yes – unless it is decided that the home can no longer meet your needs so you cannot return there, and a more suitable placement is found for you.

### What if I don't pay my contribution?

Non-payment of invoices or personal contributions could result in your placement being put at risk. We understand that some people may have difficulties paying for their contribution. If that happens to you, we will try to work with you to find a solution – your wellbeing is our priority.

### Choosing a more expensive care home - third party 'top ups'

We will help you find a care home that accepts the Bristol Rate (this is the maximum amount that the local authority would pay towards the cost of care). If you choose a more expensive option, an arrangement will need to be made as to how the difference will be paid.

This is known as an additional cost or 'top-up' payment and sometimes the 'third party' contribution. It is the difference between the Bristol Rate and the cost of the care home.

We will arrange for you to live at the care home, provided a third party, or yourself in very particular circumstances, is willing and able to meet the additional cost. We treat the 'top up' payment as part of your income and therefore include, and record the amount, in the financial assessment of your contribution.

You can pay your own 'top-up' payment only in the following circumstances: -

- Where you are subject to a 12-week property disregard
- Where you already have a Deferred Payment Agreement in place with us. Where this is the case, the terms of the agreement should reflect this arrangement.
- Where you are receiving accommodation provided under Section 117 for mental health aftercare

### Deferred Payment Agreements (DPA)

You might be able to use the value of your home to help pay your care home costs, without having to sell it. We could help to pay your care home bills now and you repay the money to us if you decide to sell your home later, or after your death.

A deferred payment agreement is only one way to pay for care. You should get independent financial advice to find out more about your options.

You may be able to get a deferred payment agreement if:

- you own your own home
- you live in a care home or you're moving to one soon
- you have less than £23,250 savings and investments, not including your home.

The amount you can defer depends on how much your home is worth, so we'll arrange to have it valued. You can also ask for an independent valuation.

There is a set-up fee of £560.18, with a £112.04 admin charge every year.

Compound interest applies to a Deferred Payment Agreement, Bristol City Council applies the interest rate as set by the Government.

After we have confirmed your eligibility to financial support from us, we will ask one of our Finance officers to talk to you. If you are interested in a deferred payment agreement, then discuss how to apply with the officer.

It usually takes less than 6 months to set up a deferred payment agreement. It could take longer if you need:

- an Attorney or Court of Protection Deputy to act on your behalf
- to register your property on the Land Register
- the legal consent of co-owners to the deferred payment agreement

To find more information on Deferred Payment Agreements please go to:

<https://www.bristol.gov.uk/social-care-health/deferred-payment-agreements>

If you want to see the full version of our Charging Leaflet please contact us:

Email: [ccfstriageteam@bristol.gov.uk](mailto:ccfstriageteam@bristol.gov.uk) Telephone: 0117 903 7706

Other support and information on Adult Social Care charges:

<https://socialcaretalk.org/Paying-for-social-care-older-people/overview>