

Paying for care

Care funded by the Council

Do I qualify for local authority financial assistance?

If you have been assessed as needing a care home place and your capital is below £23,250 you should be entitled to financial support from your local authority.

If you have capital below £14,250 you will be entitled to maximum support contributing your income less £23.90 retained for your personal expenses. If you have capital between £14,250 and £23,250 you will also pay a capital tariff of £1 per week for each £250 between these two figures.

Capital includes the value of your former home unless it's occupied by your partner, a relative who is aged over 60 years or incapacitated, a child under 16 years who you maintain or a separated partner who is a lone parent.

Do I have a choice of care home if the Council is paying?

Yes and it can even be in a different county.

The home you choose must be suitable for your assessed needs, comply with any terms and conditions set by your local authority and not cost any more than they would usually pay for someone with your needs.

What if a home costs more than the local authority is prepared to pay?

The local authority will allow a third party such as a family member to top up the weekly care fees to the rate agreed with the care home ([see page 'Third party payments' for details](#)).

My partner needs care, how does this financially affect me?

Your local authority will take into account 50% of any joint savings therefore, to accelerate financial help, it is better to have separate single accounts meeting care costs paid from the account of the person in the care home.

Paying for your own care

Self-funding

If you are self-funding your care because you are not eligible for local authority funding there are other forms of financial assistance you may be entitled to.

Will the local authority pay my fees whilst I am selling my former home?

If, apart from your property, your other capital is below £23,250 the local authority will help as above with the costs during the first twelve weeks of permanent care. Beyond that period any financial help will be charged against the value of your former home and recovered from the eventual sale proceeds.

Do I have to sell my property?

No, your local authority can lend you the money to pay for your care charged against your property value. However, they may limit how much they will pay and it could adversely effect your welfare benefit entitlements.

Do I have to pay Council Tax on an empty property?

If you move into a care home and your property is left empty then you should receive full exemption from Council Tax until it's sold.

Is there any financial help that is not means tested?

Attendance Allowance is a non-means tested, non-taxable allowance paid at the lower rate of £53.00 for those needing care by day or night and, at a higher rate of £79.15 for those needing care by day and night.

Whether your stay is temporary or permanent if you receive nursing care in a care home you may be entitled to an NHS Registered Nursing Care Contribution (RNCC) towards the cost of your nursing care, paid directly to the home at £109.83 per week. If your needs are primarily health care needs, you may be entitled to full funding from your local CCG following an assessment under their continuing care eligibility criteria. This figure applies to England only. Wales, Northern Ireland and Scotland pay different amounts.

What happens if I move into a care home independently and run out of money?

Once your capital reduces to £23,250 you should seek local authority assistance. However, if the home costs more than the local authority usually pays and won't reduce its fees you could be in the difficult situation of either finding a source of top-up or seeking less expensive accommodation. If there is a likelihood of running out of money it's important that you arrange an assessment of your care needs with the Council's Department of Adult and Community Services to ensure they will step into help. Also check if the care home owner can continue to accommodate you at social services funding rates or whether they will require a third party top-up.

***Bradford Districts Clinical Commissioning Group (CCG)
Douglas Mill, Bowling Old Lane, Bradford
BD5 7JR Tel: 01274 237290 (switchboard).***

Third party payments

If the home you choose costs more than the rate the Council usually pays for someone with your needs, you will have the choice to ask someone else to make an additional payment.

If there is no-one available to supply the extra payment, you can ask the Council to find you another placement at their normal rate. If, however, you do decide to live in the more expensive home and you have someone who is able to make an additional payment for you, they will have to pay the difference between the Council's rate and the amount the home charges. This additional payment is often referred to as a 'top-up' or 'third party top-up'. You should ask what additional services or facilities you or your relative are receiving for the extra money you are paying.

The law says that you are not allowed to make this additional payment yourself, except in limited circumstances. Therefore, the additional payment has to be made by someone else, for example, a family member or charity. Before anyone agrees to make additional payments on your behalf they should be aware that the amount could change, usually increase, once a year and they need to be confident that they can sustain the payments for as long as they are required. If the additional payments stop being paid for any reason, then you should seek help and advice via Adult Services Direct on 01274 435400.

Once it has been established that someone is willing and able to make these payments they will be asked to sign an agreement to formalise the arrangement. Because the financing of care is a complex area it is advisable to contact the social worker who is arranging your placement with you or Adult Services Direct on 01274 435400 to ask for advice and individual guidance.