



# Paying for residential and nursing home care

*Your questions  
answered*

April 2003

A free interpreting service is available if you need help with this information. Please telephone Stockport English Language Service on 0161 477 9000.

E-mail: info@stockportels.co.uk Fax: 0161 480 1848

এই অখরার বাপারে অশনার যদি কোন সাহায্য সৰ্বসোমিতর মনকার ঘর সবে অশনার জনর বিনা বরফে সো-অসীর বাবদ্য করা হবে। বরাকরে ইকসপোর্ট ইংলিশ ল্যাংগুয়েজ সার্ভিসে 0161 477 9000 এই নম্বারে কোন কনব।

اگر آپ کو اس سروس کے بارے میں مدد کی ضرورت ہے تو مکتبہ عالیٰ کراچی سے رابطہ کریں۔  
برائے مزید جاننے والے کالنگز یا ایمریٹرز کو 0161 477 9000 پر فون کریں۔

如你需要他人為你解釋這份資料的內容，我們可提供免費的傳譯服務，請致電史托爾英語服務：0161 477 9000

تتوفر خدمة ترجمة شفوية مجانية إذا تطلبت مساعدة في فهم هذه المعلومات. نرجو الاتصال بخدمة تعليم اللغة الإنجليزية في ستوكبورت على رقم الهاتف: 0161 477 9000

આ માહિતી સમજવા માટે મદદની જરૂર હોય તો સિયુટીસ ડેવલપમેન્ટ (ઇન્ફર્મેશન)ની સેવા સંપર્કમાં લે. મહેરબાની કરીને સંબંધિત સંખ્યા પર 0161 477 9000 સંપર્ક કરો.

If you would like this leaflet in large print, on audio tape, in Braille or on disk, please contact 0161 474 4609 for a copy (textphone 0161 474 4619).

## Introduction

This leaflet gives you the facts about how we decide how much you will have to pay towards your stay at a residential or nursing home.

It is a general guide, and in some circumstances, different rules apply.

Q

Will I have to pay?

A

Yes, everybody has to pay something.

Q

How will you work out how much I have to pay?

A

If we do not already have details of your finances, we will ask you to fill in a Financial Assessment Form. If you need help with this, please phone the Customer Finance section on 0161 474 4692. We will work out how much you have to pay from the information you give us.

There are special financial conditions if one member of a couple goes into a home. We will explain how this will affect you at the time.

Q

Do you work out the charges in the same way, however long I stay?

A

No, we work out the charges differently, depending on whether your stay is expected to last for more than 28 days.

If you go to stay in a home and you are **not** expected to be there for more than 28 days, there is a fixed weekly charge depending on your age.

From April 2003, the weekly charges are as follows.

Age	Charge
18 to 24	£39.05
25 to 59	£50.45
60 +	£74.60

However, if you have savings of over £19,500 that are in your name only, or you do not want to give us details of your finances, you will have to pay the full cost of your stay. The Customer Finance section will send you a bill for the stay after you have gone home.

If you are going into a home for a planned stay of **more** than 28 days, for example:

- to get you well enough to return to your own home (rehabilitation) or
- so that you can see whether you should stay permanently (a trial period)

the Customer Finance section will let you know what you have to pay as soon as possible after you move in.

**Q** What income will you take into account when you decide how much I have to pay?

**A** We will take into account most of the money you have coming in, including:

- retirement pension
- Income Support
- wages or salary
- other social security benefits
- a pension from a former employer (occupational pension).

You may be able to claim extra social security benefit for your stay in the home. We expect you to claim this extra benefit if you are entitled to it and we will then take it into account when we decide how much you have to pay. A member of our staff or someone from the Benefits Agency will help you to claim if necessary.

We do not count Disability Living Allowance (care component) or Attendance Allowance as part of your income when we work out how much you have to pay. However, unless you are paying the full cost of your stay, these benefits stop after you have been in the home for 28 days. You will still get Disability Living Allowance (mobility component).

If you have savings of over £19,500 that are in your name only, or you do not want to give us details of your finances, you will have to pay the full cost of your stay. The Customer Finance section will get in touch with you and make arrangements for you to pay the home as soon as possible. You will still be able to get Attendance Allowance or Disability Living Allowance (care component).

You can ring the Disability Living Allowance helpline on 08457 123456 for more advice about this. Calls are charged at the local rate. If you change your address or decide to stay permanently in the home, you must ring the helpline to tell them.

**Q** How will you take my savings into account?

**A** When we work out how much you have to pay, we do not count the first £12,000 of your savings.

For every £250, or part of £250, you have over £12,000 and under £19,500, we add £1 a week to your income. This is called **tariff** income and does not reflect the actual interest you get from your savings.

### Example 1

You have £12,500 savings.  
We ignore the first £12,000.  
This leaves £500.  
We add £2 to your income.

### Example 2

You have £12,620 savings.  
We ignore the first £12,000.  
This leaves £620.  
We add £3 to your income.

### Q Can I give my savings or investments away?

A You must not give your assets, such as cash, shares or property, away to avoid paying all or part of the charges. If you do this, we will charge you what you would pay if you still had these assets.

### Q What happens if my savings drop below £19,500?

A Please get in touch with the Customer Finance section on 0161 474 4692 if your savings drop below £19,500. They will work out the new amount you have to pay. You will probably have to pay less.

### Q What should I do with any money I receive before you tell me how much to pay?

A The Customer Finance section will not be able to tell you immediately how much you have to pay.

In the meantime, you should save any money you have coming in, including retirement pension, to pay the bill when it arrives.

Each week you can spend up to £17.50 (from April 2003) for personal items such as newspapers, hairdressing and so on.

### Q Who pays the home?

A We will pay the home in full until we have decided how much you have to pay. In the meantime, please do not pay anything to the home until we ask you to do so.

### Q I still have bills to pay for my home. What happens while I am staying in the residential or nursing home?

A If you are going to go back home, we may reduce the amount you have to pay because of the costs of keeping your home going. These costs include:

- rent or mortgage
- secured loans
- ground rent
- Council Tax
- water rates
- service charges
- standing charges for gas and electricity (and for using gas and electricity if you have a partner at home)
- insurance
- the Care Call 24-hour rapid response alarm service.

If you get Income Support and go into a residential or nursing home, your Housing Benefit may be affected. To find out about this, please get in touch with the Housing Benefit Section (Finance and Property Services) on 0161 480 4949.

### Q How will I find out how much I have to pay?

A The Customer Finance section will send a letter that tells you how much you have to pay and how we worked it out. You will also get a bill for any back payments of contributions.

**Q** What happens if I decide to stay in the home for long-term care?

**A** If you decide to stay in the home for long-term care, we will no longer give a reduction in your charges for the costs of keeping your home going.

You will be financially assessed as needing long-term care if you have stayed in the home for more than six weeks. If you rent your home, you will now have to give up your tenancy.

**Q** Will I have to sell my house?

**A** We will **not** count the value of your home if any of the following apply:

- Your husband, wife or partner continues to live there.
- A relative aged 60 or over continues to live there.
- A relative under 60 who receives certain disability allowances continues to live there.
- A child under 16 you are financially responsible for continues to live there.

There may be other special circumstances that mean that we may not count the value of your house. The Customer Finance section will discuss this with you when they take the full details about your situation.

If there are no special circumstances, we have to take account of the value of your house when considering how much you should pay for your residential or nursing home care. We cannot make you sell your house but the following recent changes in legislation may help you decide how you will pay for your care.

- We have to ignore the value of your house for 12 weeks from the date it is confirmed that you will stay in residential or nursing care as a long-term resident. This is to give you time to make decisions about your property.
- Normally, after this 12-week period, we will take account of the value of your house. In most cases this will mean that you will be liable to pay the full cost of your stay. However, if you do not have savings or other assets of more than £19,500 that are immediately available, we will delay the full charges until your house is sold. You will continue to pay charges based on your income but because you will be liable for the full cost of your accommodation, a debt will be building up. This debt will be the difference between what you are currently paying and the full charge. We will secure our interest in your house by registering a Charge at the Land Registry.
- In most cases, we can offer a **Deferred Payment Agreement** to register a Charge against your property, with your permission. This is a formal agreement with us that delays the recovery of the debt against your property until it is eventually sold.
- For more advice, please see our leaflet '**Paying for residential and nursing home care if you own property**' or get in touch with the Customer Finance section on 0161 474 4692.

**Q** What happens until my property is sold?

**A** You will pay a contribution based on your income and we will continue to pay a share of the cost of your stay. We will regularly tell you about the debt that is building up against your property.

**Q****Will I pay less if I am given financial help with nursing care?****A**

NHS Funded Nursing Care (also referred to as free nursing care) was introduced in October 2001 for residents in nursing homes who paid the full cost of their accommodation. From April 2003, it has been extended to all residents who are assessed by a NHS Primary Care Trust as needing nursing care.

If you are awarded free nursing care, the amount you will receive will depend on how much nursing care you need but will be one of the following amounts:

- The lowest band of £40 each week
- The middle band of £75 each week
- The highest band of £120 each week.

You will still have to pay a contribution for other accommodation charges. These will be worked out in the normal way. This will also reduce the cost that we pay for your accommodation.

In most cases, if you receive free nursing care, it will not affect how much you pay towards your care. However, if you are using your property to fund your care, it will lessen the debt that is building up against your property.

**Q****What happens if I am admitted to hospital?****A**

Normally, your benefits will continue for six weeks unchanged, and you will continue to pay your normal charge for this period or until your place at your home is given up by agreement. If your stay in hospital continues for more than six weeks and your place will be kept for you, please contact the Customer Finance section.

**Q****What should I do if I don't understand how you have decided my charges?****A**

If you need more information about the charges for residential or nursing home care, please contact the Customer Finance section on 0161 474 4692.

If you would like independent advice, contact Age Concern on 0161 474 0636 and ask for Factsheet No. 10 **'Getting and paying for care'**.

You can also get advice about any social security benefits you may be entitled to from the Welfare Rights Unit on 0161 474 3091, textphone 0161 474 3093.

**Q****What should I do if I disagree with how much you ask me to pay?****A**

Please get in touch with the Customer Finance section on 0161 474 4692 first.

If, after speaking to them, you are still not happy, you can also speak to the Customer Relations Manager, who deals with comments, suggestions and complaints, on 0161 474 4623, textphone 0161 474 4619.

**Q****Has this leaflet been helpful?****A**

Please let us know by phoning either the:

- Customer Finance section on 0161 474 4692, or
- Customer Relations Manager on 0161 474 4623, or
- Information & Publicity Office on 0161 474 4626.

The textphone number for all of the above is 0161 474 4619.

Why not visit our website?  
[www.stockport.gov.uk/socialservices](http://www.stockport.gov.uk/socialservices)



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