Important guidance and information about your residential care charges

Please retain for future reference

Charges for Residential Care

The Council has a statutory obligation to charge for the residential care services provided. This is based on the guidelines given in the Care Act 2014.

Most care services are chargeable and the full standard cost charges are listed below.

Maximum Weekly Charge for 2025/26 *Excluding Funded Nursing Care	**Cost per week**
Residential Care including respite	**£661.55**
Residential Care – Dementia/EMI including respite	**£799.89**
Nursing Care	**£721.70 + FNC***
Nursing Care - Dementia/EMI	**£848.01 + FNC***
Specialist or Out of Borough	**Per Provider + FNC***

These amounts reflect standard cost placements and do not include the cost of any funded nursing care associated with your package of care, or any additional costs/ top up payments that may also be due as part of the placement.

How much will I have to pay for my care?

Most people have to pay something towards the cost of their residential care. The amount you pay depends on:

- **If you receive a chargeable service** – this will be confirmed by your social worker at the point your care is initially arranged. If your service is chargeable you will be asked if you wish to be financially assessed to determine how much you need to contribute towards the cost of your care.

  If you have more than £23,250 (the upper capital limit) in savings or if you do not wish to complete a financial assessment then you will pay the amount it costs the council to provide the service you receive.

- **Whether your stay in the care home is temporary or permanent**

- **The outcome of the financial assessment** -this is a means tested assessment which looks at the level of your income, capital and certain types of expenditure. Capital includes any savings, investments or property you own and the value of your share of any jointly held assets. Your contribution towards the cost of your care package is determined by the outcome of a financial assessment. If you choose not to have a financial assessment or you do not provide all the information that is required as part of the financial assessment, you will need to pay the full cost of your care home placement.

- **Property -** If you own or part own a property, there are rules around whether the value of the property is taken into account in the financial assessment. For example, if your spouse, a relative over the age of 60 or a disabled relative still lives in the property, the property is ignored for as long as they continue to live there. The property is also ignored during the first 12 weeks of the residential placement.

The Financial Assessment

If you cannot afford to pay the full cost of your care package we can carry out a financial assessment to work out how much you can contribute towards the cost. We only need to know about your finances but this does include any money, savings or property you may jointly hold with someone else.

You will need to complete a financial assessment form and provide evidence of your weekly income, savings and expenditure.

What evidence do I need to provide?

You will be asked to provide evidence of all of your income, savings and investments as well as any relevant expenses. Examples of acceptable evidence include:

- Benefits: Recent benefit award letters from the Department for Work & Pensions or copies of up-to-date bank statements showing these payments.
- Works pension or annuity: Letters from the provider or copies of bank statements showing these payments.
- Savings including shares, national savings or property: Copies of last 3 months bank or building society statements or pass books.

If you are having issues completing or returning the form or, unable to provide any of the necessary evidence then please contact the Income& Assessment team on 0151 511 7888 as soon as possible. In some circumstances, we may be able to carry out an interim assessment over the phone.

How is my contribution calculated?

Government currently allows those who cannot afford to pay the full cost of their care service to retain a weekly personal allowance of £30.65 from the income and benefits received.

Whoever is responsible for helping you with your finances should ensure that you get this amount each week. The amount of your personal allowance will be detailed on the breakdown of how your weekly contribution has been worked out.

Most of the remainder of your income has to be taken into account in the financial assessment but there are some types of income that are disregarded.

The amounts below are disregarded from your total weekly income and, after we have taken into account any allowable expenses, the remainder becomes your contribution towards the cost of your care. The Council make up any shortfall up to our funding limit.

Income we ignore

- £7.05 per week of any Pension Savings Credit (£10.60 if you have a partner)
- 50% of any occupational pension that you pay to your spouse or partner
- Disability Living Allowance/Personal Independence Payment (mobility element)
- Disability Living Allowance (care element), Personal Independence Payment (daily living element) or Attendance Allowance (if your stay is temporary)

Are there any of my outgoings that are taken into account?

If your stay in residential care is temporary we can take account of some home commitments you may still have such as council tax payments, rent/mortgage, water rates & building insurance.

Do my savings impact the amount I need to pay?

All savings and capital are considered as part of the financial assessment. Examples include:

- savings held in building society or bank accounts
- National Savings Certificates or Premium Bonds
- buildings or land
- stocks and shares
- capital held by the Court of Protection
- unit or trust funds

The amount of capital considered as part of the financial assessment is set out in the Care and Support (Charging and Assessment of Resources) Regulations 2014. The current thresholds are set out below:

Your capital	**What you will have to pay**
Over £23,250	You must pay full cost for your care package
Between £14,250 and £23,250	Will be treated as generating income of £1 per week for every £250 or part of £250 This amount is based on the Care Act guidelines, not on the amount of interest you actually receive from your savings
Less than £14,250	This will be ignored and won't be included in the means test

Will I have to sell my home to pay for my care?

If other people live in your home such as a partner or dependent child then we may be able to disregard the value of your home when your charges for care are worked out.

If your stay in residential care is only temporary then the value of your home will not be taken into account.

The value of your home will also not be taken into account for the first 12 weeks if your stay is permanent. However, after 12 weeks we have to include the value when assessing your charge

We understand that you may not be in a position to pay the full amount for your care unless the property is sold but in certain circumstances we can arrange for you to defer part of your charge until such time as the property is sold or residential care is no longer needed. This is called a **Deferred Payment Agreement**. In these instances we will charge interest on the deferred amount and an administration fee.

If you would like more information about the deferral process then please contact the Income & Assessment Team on 0151 511 7888.

What if I own other property or land?

If you own or part own any property (including caravans, boats etc.) or land then we will need to take into account the market value of that asset. If the value is more than £23,250, you will be asked to pay the full cost for your care service**.**

What happens if I don't want to share my financial information with you?

If you do not wish to tell us about your financial details, or if you know you will not qualify for help, you will be required to pay the maximum charge for your care.

What if I don't agree with the amount I have to contribute?

You have the right to have a review of your financial assessment if you believe that it has not been calculated correctly or if the charge causes you unfair hardship. Please contact the Income & Assessment Team on 0151 511 7888 as soon as possible.

Whilst your review is underway we will need to continue invoicing you for the service you have received. If your contribution is subsequently changed we will refund you any amount you have overpaid**.**

How do I pay?

When we have worked out your charge we will notify you in writing. This is normally within 28 days of your application and will explain how your charge has been calculated. It is important that you check the details on this notification and let us know if any of the details are incorrect.

If you have been assessed to make a payment towards your care we will send you an invoice reflecting your assessed contribution and instructions of when and how to make the payment to the Council.

Invoices are posted to you every 4 weeks and will reflect the service you received during the previous 4 week period. If you prefer to receive your invoices by email please contact us on 0151 511 8811 or by email at Incomerecovery@halton.gov.uk

It is very important you pay for your care by the due date given on your invoices. If you experience issues paying please contact the Income Recovery Team on 0151 511 8811 as soon as possible.

Failure to make payment could result in the debt being passed to a debt recovery agency or, the debt being pursued through County Court which will incur costs added to the amount owed.

We highly recommend that you pay your invoices by direct debit**.** If you want to set up a direct debit, please ring us on 0151 511 8811.

If you choose not to pay by Direct Debit you can make your payment by:

- telephone using a credit or debit card or,
- online payment portal on the council's website www.halton.gov.uk

Can I appoint someone to deal with the finances on my behalf?

Many people appoint representatives to act on their behalf in financial matters. Your representative will be asked to sign an agreement once your placement is confirmed. This is to ensure that anything they do on your behalf is legally binding. We can hold them responsible for any weekly contributions that are unpaid.

Appointeeship

An appointee is responsible for managing a person's benefits and paying their bills. Appointeeship may be the best course of action if the person has a low level of financial assets, is in receipt of benefits and doesn't have any other sources of income. Applications are made to the Department of Work and Pensions (DWP). For more information please visit the website. https://www.gov.uk/become-appointee-for-someone-claiming-benefits

Deputyship

If the person's financial affairs are more complicated (for example if they have additional sources of income, investments, or significant savings), then an application for Deputyship is the best option. A deputy undertakes responsibility for the management of all of a person's financial affairs if they become incapable of doing so themselves, including savings, pensions, all sources of income, and assets such as property and valuables. Applications for Deputyship are made to the Court of Protection. There may be fees to pay to make the application. For more information please visit the website. https://www.gov.uk/courts-tribunals/court-of-protection

What happens if there is nobody to become an appointee or deputy?

If there is nobody available or eligible to become an appointee or deputy for a person who has lost capacity, it is possible for the Council to take on this role. Referrals to this service are normally made by your social worker or care coordinator**.**

Where can I get more information about managing someone else's finances?

The Money Advice Service provides advice. Please see their website

https://www.moneyadviceservice.org.uk/en/articles/help-manage-the-money-of-someone-youre-caring-for

What if I choose a residential home that costs more than the Council would normally pay?

You may choose to live in a home that costs more than we would normally pay for the type of care you need, provided it is suitable to your needs.

This is called a **Top Up Arrangement** and usually means a third party takes on responsibility for the extra costs. The third party can be a relative, friend or a charitable organisation. They must confirm to the council that they can meet the top up cost from their own funds and understand the consequence of taking on the responsibility.

It is important to note that the regulations stipulate that in most cases it is not possible for you to meet the top up payment yourself by using your personal allowance or savings.

The council has to follow rules set by the Government in relation to third party contributions. You should be aware that these include provision that:

- the weekly costs may increase
- if the third party fails to pay the top up legal action will be taken against them to recover the amount outstanding
- Failure to pay the top up may result in you being moved to another home which is within the council's agreed limits.

It is important that you speak to your social worker if you are considering a care home that is above the Council’s standard rates**.**

What if I go into a residential care home for a short break?

Short breaks are sometimes called respite care and you may need to take several in the course of your care. You may also go into care temporarily, for assessment of your needs.

You will be expected to pay a contribution towards the cost of the stay but we may be able to take more of your expenditure into account. Please contact the Income & Assessment Team on 0151 511 7888.

What if I am away from the care home?

If you have to go into hospital or are temporarily away from the home for any reason, you and any third party will still be expected to make normal contributions during that time.

Who do I need to inform if my stay in residential care is permanent?

<u>Department for Work & Pensions</u>

When you go into residential or nursing home care your entitlement to some benefits may be affected. This is because some things you might pay for at home will be provided by the care home and will be covered by the fees charged.

<u>Council Tax & Housing Benefit Departments</u>

Inform these departments if your stay is permanent so that they can ensure that your Council Tax account and Housing Benefit payments reflects your circumstances.

<u>You should notify the appropriate departments promptly to avoid any potential under or over charging.</u>

If you are assessed to pay the full cost for your care you may be entitled to retain some benefits such as Attendance Allowance. Contact the Attendance Allowance Unit for more information.

What if I am not sure I am getting all the benefits I am entitled to?

As part of our financial assessment process you will be offered a full benefits check. You can contact us at any time for advice and support on how to apply for any appropriate benefits.

<u>Important things to note</u>

<u>Non Payment of invoices</u>

If you, or the person appointed to manage your finances, fails to pay the invoices we issue for your care then the Council will take legal action to recover the monies that you owe. This could ultimately result in the debt being passed to a debt recovery agency or, the debt being pursued through County Court which will incur costs added to the amount owed.

It is important that you contact the Income Recovery Team on 0151 511 8811 as soon as possible if you experience problems in making the payments.

Deprivation of Assets

If you deliberately deprive yourself of an asset in order to reduce the amount you pay towards your care package this will be seen as deliberate act of deprivation of an asset. Examples of actions which may be seen a deprivation include:

- a lump-sum payment to someone else, for example as a gift
- substantial expenditure out of character with previous spending
- the title deeds of a property have been transferred to someone else
- assets have been put in to a trust that cannot be revoked
- assets have been converted into another form that would be subject to a disregard under the financial assessment, for example personal possessions
- assets have been used to purchase an investment bond with life insurance
- selling an asset for less than its true value
- income that would be available on application but not been applied for

In these circumstances the Council has the right to charge you as if you still possessed the asset. We have the right to seek recovery of the lost income from you or the person who received the asset. This includes legal recovery action if necessary**.**

Changes in Circumstances

You must tell us as soon as you have a change in your financial or household circumstances which may affect the amount you are asked to contribute towards your care. This includes all increases or decreases in your income or savings. To report a change in circumstances contact the Income & Assessment Team on 0151 511 7888**.**

Useful contacts

Team	For help with	Phone	Email Address
Appointee & Receivership	Council appointeeship	0151 511 6900	Appointee&Receivership@halton.gov.uk
Continuing Healthcare	CHC applications or appeals	0151 511 8330	Handw.chcadmin@cheshireandmerseyside.nhs.uk
Complex Care Runcorn	If your care package is based in Runcorn	0151 511 6655	ComplexCare.Run@halton.gov.uk
Complex Care Widnes	If your care package is based in Widnes	0151 511 6650	ComplexCare.Widnes@halton.gov.uk
Council Tax	To report changes that impact your council tax account	0151 511 7771	Council.Tax@halton.gov.uk
Customer Care	Complaints relating to your care package or financial assessment if not resolved by the team	0151 511 6941	ssd.complaints@halton.gov.uk

Income Recovery	For payments and queries including methods of payment or problems paying	0151 511 8811	Incomerecovery@halton.gov.uk
Direct Payments	If you receive a direct payment to pay for your care package	0151 511 7575	H&C-DirectPayments@halton.gov.uk
Housing Benefits	To report changes in circumstances if you receive help towards your rent or council tax	0151 511 7772	Benefits@halton.gov.uk
Income& Assessment	**To query your financial assessment, report a change in finances or request a welfare rights check.**	0151 511 7888	fairercharging@halton.gov.uk
Attendance Allowance Unit	To report if you are in permanent residential care or to apply for Attendance Allowance if you have been assessed to pay full cost	0800 731 0122	
Department for Works and Pensions	To report permanent residential care stays or for information about becoming an appointee.	0800 731 0469	

Independent financial advice and information

We cannot as a council recommend any particular adviser or financial advice service. If you need financial advice it's important you find out if an adviser is qualified to give advice. Below are list of organisations that may be able to help you find a suitable independent financial organisation:

MoneyHelper: https://www.moneyhelper.org.uk/en

Set up by the Government and offers impartial and unbiased money advice and information to help you make the most of your money, whatever your circumstances. They offer information on paying for care or the option to speak to an online adviser. Telephone: 0800 138 7777

Society of Later Life Advisers: http://societyoflaterlifeadvisers.co.uk

SOLLA helps people to find independent advisers who specialise in the financial needs of older people. All advisers must meet appropriate criteria and have the right qualifications before they are accredited by SOLLA.

Paying for care: http://www.payingforcare.org/

Paying for Care is a website that offers advice on care costs and planning for care. They also help you to search for local care fees advisers.

My Care, My Home: http://www.mycaremyhome.co.uk/

My Care, My Home provides support and guidance to people who fund their own care. The initial assessment, information and advice is free. They can offer telephone advice or do home visits.

Citizens Advice Bureau: https://www.citizensadvice.org.uk/

They provide free, confidential and impartial advice on issues affecting people's lives.
Telephone: 03444 111 444

Other sources of good information and advice:

- NHS Choices: Includes a comprehensive guide to choosing and arranging care and support.
- Which? Elderly Care: Provides information on the funding options you can explore for care homes and home care.
- Court of Protection: Offers advice on people who have capacity issues.
- Department for Work and Pensions: Provides advice on Appointeeship (the authority needed to manage the benefits of someone who is mentally incapable of doing so themselves).

If you have any questions about any information contained on this information sheet please contact the Income& Assessment Team

Email: fairercharging@halton.gov.uk **Telephone**: 0151 511 7888

Post: Income & Assessment Team, PO Box 10892, Halton Borough Council, Unit 1 26 Charles Way, Nottingham, NG6 6EL