

# Paying *Care* for Care

**This leaflet includes some information to help you consider how you will pay for your care services. In addition to reviewing this document, we strongly advise people planning to live with us to take independent advice on their options. To help with this, we have provided a list of organisations that offer financial advice at the end of this document.**

## **Will I pay for my own care?**

Whether you will need to pay for your own care will depend on your individual financial circumstances.

Generally, if your combined savings and assets amount to over £23,250, or if you have a regular income which covers the cost of the services, you would be expected to pay for your own care by the local authority.

If your combined savings and assets amount to less than £23,250 and your income is less than the cost of the care services, you may be entitled to some help from your local authority to fund your care.

## **Will I have to sell my home?**

A question often asked by people planning to live with us is whether you will have to sell your house to pay for your care.

During a financial assessment, the local authority will review the value of all of your assets. If the combined value of your assets and cash savings are above £23,250, the local authority will determine that you are eligible to pay for your own care fees.

There are some cases where a local authority will exclude the value of your property from the calculation of your assets. This is a complicated area where there is a strong case for taking independent financial advice.



If your property is included in the financial assessment, it is not necessarily the case that you will have to sell your home to pay for your care. Some of the common alternative options include:

- **A Deferred Payment:** This scheme is offered by local authorities. It is designed to help if you have been assessed to pay for your care, but have most of your capital tied up in your home. During a deferred payment, the local authority pays your selected care provider until you choose to clear the debt to the local authority. One option to clear this debt would be by selling the property at the end of your stay.
- **Property Rental:** You may choose to rent out your property, which could give you enough income to cover the full cost of your care. If you do this, you will not run up a debt, be liable for interest and administrative charges and your property will be occupied. Your tenant will be paying utilities and council tax, which will reduce your outgoings.

## What are third party contributions or top ups?

If you are eligible for local authority funding, it is often the case that the amount that the local authority pays does not cover the full costs in your preferred care home. This does not necessarily mean that you have to choose somewhere else. A third party, for example a family member or friend, can 'top-up' the difference, enabling you to live in the care home of your choice.

## What happens when my capital and income reduces?

If your capital is likely to reduce below £23,250 as a result of paying for care, you must tell your local authority well in advance of the date that you think this might happen. We also advise that you inform your Care Home Manager

as soon as you can, so that we can support you and your family through this process. Once informed, the local authority will carry out a financial assessment to confirm the date from which your funds fell below £23,250.

Following the financial assessment, the local authority will confirm the amount they, and you, will pay towards your care. If your care home fees are more than the local authority usually pays for your care, and there is no other way to meet the extra costs, there is a possibility that the local authority will seek to provide you with other suitable care accommodation.

## More help

**The Financial Assessment Team at Norfolk County Council** can provide detailed support. They can be contacted on:

Telephone: **0344 800 8020** (local rate). Post: **Financial Assessment Team, Norfolk County Council, County Hall, Martineau Lane, Norwich NR1 2UE.**

**Age UK** also offer information and advice. They can be contacted as follows:

Telephone: **0800 169 6565.**  
Website: **[www.ageuk.org.uk](http://www.ageuk.org.uk)**

**Care Aware** are a non-profit making organisation, available 24 hours a day, 365 days a year. They can be contacted as follows:

Telephone: **0161 707 1107**  
Email: **[enquiries@careaware.co.uk](mailto:enquiries@careaware.co.uk)**  
Post: **Care Aware, PO Box 8, Manchester M30 9NY**

If you have any questions about the information in this leaflet, please speak to your Care Home Manager in the first instance. We always advise our residents and their families and friends to take independent financial and legal advice to help them to decide what will be financially suitable to them.

