

Care Home Fees - Information Leaflet

How does the Local Authority work out who has to pay for your Care Home Fees?

If the Local Authority is advising / arranging for you to live in a Care Home they will do a 'care needs assessment' (DST) and a 'means test' (financial assessment) to decide what care you need and how much you should pay towards the cost of your care. The Local Authority will not pay for any additional room fees (Some of our bedrooms have a slightly higher charge as they are larger and / or have wet rooms. Please feel free to ask us for this information).

A **means test** will look at your **capital** and **income**, such as your **savings, property, investments, pensions and any benefits** you're eligible for (even if you are not claiming them). Certain types of benefits, such as the mobility component of Disability Living Allowance or Personal Independence Payment, may not be counted. If your capital and income is above £23,250 you are likely to have to pay for your care fees. If your capital and income is under £23,250 you might get some help from the Local Authority, but you may still need to pay some fees.

Your property will usually be included in the means test at its present market value (less any mortgage or loan you may have on it and less 10% of its value where there would be expenses to sell it). In some situations, your home won't be taken into account in the means test e.g. If you only need temporary or short-term care or if it is still occupied by:

- your partner or former partner (unless they are estranged from you)
- your estranged or divorced partner IF they are also a lone parent
- a relative who is aged 60 or over
- a child of yours aged under 18
- a relative who is disabled.

N.B In the means test the Local Authority must take into account joint owners who own different amounts of the property. They should not assume that joint owners have equal shares, although you may have to provide evidence to prove this. If your partner is going to continue to live in the property it may not be counted at all in the means test.

Giving your Home / Assets away

Some people consider giving their property to someone else, such as a child or relative, so that it won't be counted in the means test. This may count as deliberate deprivation of assets, meaning you'd still have to pay the same level of care fees as if you still owned your home.

Deferred payments

There is a system where people don't have to sell their homes immediately to pay for their care. This is called the deferred payment system. This is where you can delay paying the costs of your care until a later date. This could last until you die, after which the costs will be paid from your estate, or could be a temporary arrangement to give you time to sell your home when you choose to do so. Your Local Authority must offer you this option if you are eligible however they may charge you an additional fee for doing so – feel free to check if you are being charged more by asking us what our Private Rates are.

PRIVATELY FUNDED CLIENTS: Please contact Social Care Direct to request a financial assessment when your capital and income drops to £30,000: Tel **03000 26 79 79**. This will give them time to arrange a means test and prevent you from paying for care that the Local Authority may have supported.