

Care home contributions



**Charges for staying in a care home
or a care home with nursing
– your questions answered**



May 2010

Your questions answered

Do I have to pay towards the cost of my accommodation?

Yes, the law says you must. After we have carried out a financial assessment, we will ask you to pay your contribution to us, which we will backdate to the start of funding for the accommodation.

'Top-up' charges

If the weekly cost at the home you have chosen is more than we will pay, someone else must pay the difference, known as the 'top-up'.

This means that you can still move into the home you have chosen as long as someone agrees to pay the top-up for you. The Government charging rules do not let you pay your own top-up for more expensive accommodation.

Will anyone else pay towards the cost of the care home?

If you move into a home with nursing (apart from any other top-up arrangement as shown above), the local primary care trust (PCT) may contribute towards your fees.

Can I ask the council to pay my top-up?

We can pay the top-up on your behalf if you have a property that has been included in the assessment and you have chosen to delay payment of some of your charges until the property is sold. This is known as a deferred payment agreement. If this applies to you, you should contact your social worker or health worker for a copy of the 'Charges for Residential Accommodation for People with Property' fact sheet.

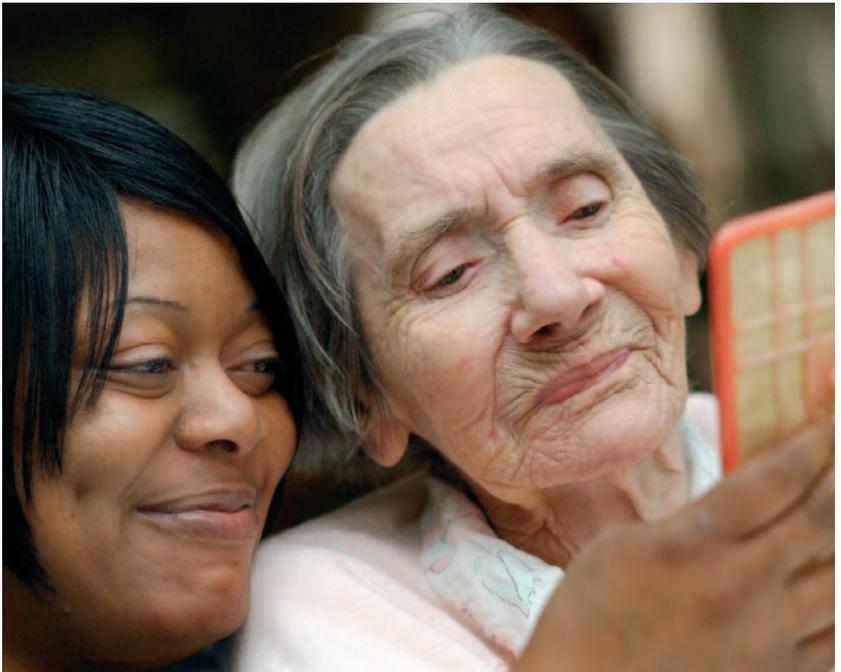


What information do you need to complete the financial assessment?

If you only need a respite stay (also known as a short stay) in a care home you will need to tell us how much you have in savings. We will need you to provide details of all your finances for any other type of stay.

What if I do not want to give you details of all my finances?

If you don't want to give us your details you should think about making your own arrangements with the home. However, we pay for your care-home accommodation and you do not tell us what money you have, you will have to pay the full weekly cost and the top-up rules will still apply.





When will I have to pay the full cost of my care home?

If you have assets worth more than £23,250 you will have to pay the full cost. Assets are capital or property that might include savings, investments, shares, premium bonds, your home or homes, land or your business. If you are unsure, contact Adult Social Care Contributions. If you are paying for the full cost of your care home you must let us know when your assets are nearly at £23,250 as we may be able to help with the cost of your care home.

Care home contributions

Will I have to give you all my money?

No. You can keep the first £14,250 of any savings and a weekly personal expenses allowance from your income, which is £22.30 a week (as at 12 April 2010).

What happens to my assets between £14,250 and £23,250?

Our assessment of your finances will treat you as having an extra 'tariff' income of £1 each week for every £250 above £14,250 (please note that there are different rules for people claiming Income Support and Pension Credit).

What will happen to my house when I move into the care home?

If you own your house and you are moving into a care home for a long time, we will normally take the value of your home into account when we work out your weekly charge.

What if I only own a share of my house?

If you are moving into a care home for a long time, we will take the value of your share of your home into account when we carry out your financial assessment.

What if someone else is still living in my house?

If the person still living in your house is your husband, wife, civil partner, an elderly or dependent relative or a long-term carer or companion (this could be a family member), we will not include them when we do your financial assessment.

Do I have to sell my house?

We don't include the value of your house in our assessment for the first 12 weeks of your stay. After that, if we include its value in your financial assessment and you cannot find another way of paying the charge, you may have to sell your house. We will offer you an arrangement where you do not need to pay part of your care costs until your house is sold. If you sell your home within 12 weeks of your stay in a care home, you must start paying from the date of the sale.

Can I rent out my house?

Yes, but you will have to use any rent you receive to pay towards your care fees.

Is the cost of care free for the first 12 weeks?

Although we don't take your property into account for the first 12 weeks of your stay, you will still have to pay towards your care during this period. This contribution will be based on your benefits, savings and other money you may get.

What will happen until I sell my house?

If you cannot make the payment in full when we ask for it, we will place a legal charge on your property. This means that the debt that becomes due to the city is secured against your property and will be repaid to us by your solicitor when your property is sold.

Do I have to pay anything until I sell my house?

Yes. We will tell you how much of the weekly charge we expect you to pay and how much we will allow you to owe to us.

What happens when I sell my house?

You must pay all your outstanding charges. We will also arrange a financial-assessment review to confirm whether or not your weekly charge is going to change.

Can I give away my savings or house?

If you do, we may think that you have done it to avoid paying your proper contribution. If that's what we decide, we can still use the amount you have given away when we work out your charge.

Some examples of giving away your assets include the following.

- If you make a payment to someone else (for example as a gift or to repay a debt).
- If you give the title deeds of a property to someone else.
- If you put money into another form which would affect how we treat it when we work out your charge. Some examples of this include setting up a trust fund that cannot be cancelled or buying an investment bond with life assurance.
- If you spend a lot of money on an expensive holiday, or if you have an expensive lifestyle.

Can I give any money to my husband, wife or civil partner?

If you are moving into a home for a short stay, we will leave you with enough money so that you can help your husband, wife or civil partner keep your house. If you are moving into the home for a long time, you can give half of what you receive from a work or personal pension, or superannuation (retirement annuity contract) to your husband, wife or civil partner. We can't make any more allowances.

How do I know how much money I will have to pay?

We will write to tell you how much you will have to pay each week and we will give you a copy of your financial assessment. We will also confirm the way you are going to pay.

How do I pay for my stay at the care home?

If you are moving into a home for a temporary stay we will charge you for the time you stayed when you leave. If you don't know how long your stay will be, we will give you a choice of ways to pay. You will need to let us know which option you prefer so that we can arrange this.

What if I can't afford to pay towards my stay at the care home?

We won't ask you to pay any more than you can afford to.

We will carry out a financial assessment to work out how much we expect you to pay.

Who will pay for my stay at the home?

We will normally pay for your stay in the care home, but we will set a limit on how much we will pay each week. We will also pay your nursing costs if the primary care trust wants us to.

What if I can't pay you at the right time?

If you have difficulty making payments you must contact the Adult Social Care Contributions office at Waterlinks House to talk about the problem. Their phone number is **0121 303 2976**.

If you do not pay your charge and do not let us know, we may have to pass your details onto a debt collection agency or our Legal Services Department.

Can the amount I pay each week change?

Your payment will normally increase each year in April when the Government increases pensions. Your payment could be affected by a change in your financial situation or if you have spent some time away from your care home.

If you pay for the full cost of your care home, the price will increase in line with the amount that the city will pay for your care.

What happens if spend some time away from the care home?

You still have to pay for your room, though we will reduce your payment by a fixed daily amount.

How do I get my State Pension or benefits while I'm in the home?

You should ask your local Department for Work and Pensions office for advice. However, the way you receive your benefits does not have to change.

Can I still claim Attendance Allowance or Disability Living Allowance?

If you are not paying for the full cost of your care, you will need to pay your Attendance Allowance or the care part of your Disability Living Allowance to us as we are looking after you.

We will not take Mobility Allowance into consideration when we decide what we will charge you.

Will my Attendance Allowance or the care part of Disability Living Allowance stop once I go into a care home?

Your Attendance Allowance or care part of Disability Living Allowance will not be paid after you have been away from your home address for four weeks. You can reapply for either allowance if you are paying for the full cost of your care. This also applies if you have a payment agreement with us to repay the full cost of care if you sell your property.

You can contact The Attendance Allowance or Disability Living Allowance unit on **08457 123 456** for more information.

What is the personal expenses allowance?

The personal expenses allowance is the amount that the Government says you can keep from your normal benefits.

How will I receive my personal expenses allowance?

If you deal with your own benefits you will be told how much you can keep each week for your personal expenses allowance.

If someone else deals with your benefits you will need to make arrangements with them.

How much will I pay for respite (short stay) accommodation?

You do not need to have a financial assessment to determine how much you will pay for your respite accommodation.

- If you have more than £23,250 in savings, you will pay for the full cost of the stay.
- If you are aged 60 or over, you will pay £88.02 per week.
- If you are aged under 60, you will pay £75.35 per week.

What if I do not agree with the amount I am asked to pay?

If you think we have got your charge wrong, please write to us to tell us why you disagree. Send your letter to:

**The Head of Adult Social Care Contributions
Ground Floor, Waterlinks House
Richard Street
Birmingham
B7 4AA**

They will check the way that we have worked out your charge and tell you what they think.

What if I do not agree with them?

If you are not satisfied with the outcome of the check, you can appeal in writing to:

**The Head of City Finance
Birmingham Adults and Communities
Level 4, Louisa Ryland House
44 Newhall Street
Birmingham
B3 3PL**

They will tell you how to appeal.

You can make a complaint using our 'comments, compliments and complaints' procedure.

Where can I get more information?

You should contact your local 'Adults and communities' office for more information. You can also get information from the following organisations.

Older Adults Access Service
Phone: 0121 303 1234
Fax: 0121 303 6245
Minicom: 0121 303 6230
Email: OlderPeopleAccessService@birmingham.gov.uk

Age Concern
www.ageconcern.co.uk
Phone: 0121 236 2197

Alzheimer's Society
www.alzheimers.org.uk
Phone: 0845 300 0336

Bettercaring
www.bettercaring.co.uk
(internet service only)

CareAware
www.careaware.co.uk
Phone: 0870 513 4925

Citizens Advice Bureau
www.citizensadvice.org.uk
Phone: 0121 643 3456

Counsel and Care
www.counselandcare.org.uk
Phone: 0845 300 7585

Department for Work and Pensions
www.dwp.gov.uk
Phone: 0800 882 200

Elderly Accommodation Counsel
www.housingcare.org
Phone: 0207 820 1343

Help the Aged
www.helptheaged.org.uk
Phone: 0808 800 6565

Mencap
www.mencap.org.uk
Phone: 0808 808 1111
Minicom: 0808 808 8181

Office of the Public Guardian and the Court of Protection
www.publicguardian.gov.uk
Phone: 0845 330 2900

Relatives and Residents Association
www.relres.org.uk
Phone: 0207 359 8136

The Pension Service
www.thepensionservice.gov.uk/
pensioncredit
Phone: 0800 991 234

More information

**Adults and Communities
Adult Social Care Contributions
Ground Floor, Waterlinks House
Richard Street
Birmingham
B7 4AA**

Phone: 0121 303 2976

Email: accommodation.charges.ssf@birmingham.gov.uk

Your right to be heard

If you have any comments, compliments or complaints, please contact:

**Birmingham City Council Adults and Communities
Customer Care and Citizen Involvement Team
Milton Grange
16 Handsworth Wood Road
Birmingham
B20 2DR**

Phone: 0121 303 5161

Fax: 0121 303 7208

Email: customercareteam@birmingham.gov.uk



Corporate member of
Plain English Campaign
Committed to clearer communication.

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If you would like a copy of this leaflet in another language, in large print, in Braille or on audio tape or CD, please phone the Communications and Information Team on **0121 464 3123**
www.birmingham.gov.uk/adults