We ask most people to pay something towards the cost of the ongoing Care and Support services they receive. We also offer support to Carers which is free of charge.

Can I get help from the local authority towards the cost of a care home?

North Somerset Council will help with the cost of your care if you are:

- assessed as having a care need AND

- you have less than £23,250 in savings / assets / Investments (not including your main or only home) OR you are accessing UP TO 42 days Reablement in a care home

- your weekly income is less than the weekly “basic rate” that the Local Authority will agree to fund up to – this excludes any additional care/third party payments or

- you have over £23,250 in capital but are currently unable to access the capital/savings due to capacity – we may defer the full cost pending access being granted

Otherwise, you will be expected to pay the full cost of the care yourself as a ‘self-funder’. Further information for self-funders can be found by calling our Care Connect Team on 01275 888801 and asking to speak to a Care Navigator

Everyone who needs a financial assessment will be assessed to work out how much they will have to pay towards their care. Even if you are on a low income you will most likely be asked to pay a contribution. We offer several services, some are free for up to 42 days, some have a FIXED rate for a length of time others have an INTERIM charge until we complete a full financial assessment. If you believe that you cannot afford the fixed rate charge you may request a financial assessment.

Interim or Fixed Rate Charge for Financial Year 2020-2021 (If you meet funding criteria) £19.80 per day for those over pensionable age. £12.05 per day for those aged between 25 and pensionable age. £9.85 per day for those aged between 18 and 24 years.
Short Term Stay (also known as Respite) – Charged per day at a fixed rate charge (see above) for up to 28 days each financial year. If you have more than 28 days, we will contact you to complete a financial assessment. The assessed charge will then apply from the 29th day. If you are over threshold you will be charged the full cost for all chargeable services received. If you leave the placement early you may still be charged for any notice period up to 28 days.

Residential Reablement – No charge for up to 42 days either in a care home, at home, or a mixture of both. If you have more than 42 days care or the service ends sooner we will contact you to complete a financial assessment, the assessed charge will then apply from the end of the reablement service or from the 43rd day, whichever is the sooner. If it is found that you are over the funding threshold you will be charged the full cost for all chargeable services received from the end of the Reablement service.

Ongoing Care in a Care Home (Also known as Permanent) – You will pay an INTERIM charge, based on your age. We will contact you to complete a financial assessment. The assessed charge will be backdated to the start of the permanent stay.

How much will North Somerset pay?

The cost of the care and accommodation is negotiated every year and there is a maximum rate that North Somerset Council is prepared to pay for the assessed care need. Some care homes charge more than the North Somerset Rate and will incur a Third-Party Top-Up. To find out the current rates please contact Care Connect on 01934 888 801.

Third Party Top-Ups

A Third-Party top-up is a weekly sum paid by a person or an organisation towards the cost of keeping someone in a nursing home or a residential care home that charges more than the North Somerset Rate. We will not proceed with a placement until the top-up is agreed with the care home, The Local Authority and the resident.

Please note that, unless a Deferred Payment has been agreed, this is an ongoing commitment and you should ensure you are able to make these payments for the duration of the placement.
The resident **cannot** pay their own third party unless they have a property which meets the criteria for a deferred payment and there is sufficient equity to do so – Please contact the Financial Assessments & Benefits (FAB) Team for more information about Deferred Payments on 01275 888 777.

**When and why is third party contributions needed?**
A third-party contribution is only needed when the fees of the home are greater than the price the Local Authority is prepared to pay for the care.

The resident does not have to choose a home that is more expensive than the Local Authority is prepared to pay for, but if he or she does, he or she will have to find someone, such as a relative, charitable organisation etc. to make up the difference. The person / organisation who makes up the difference is called the “third party”.

**To whom is the third-party contribution paid?**
In most cases the residents pay their contribution direct to the home owner or manager. That means that, in most cases, the third party contribution will also be paid direct to the home owner or manager.

**How often is the third-party contribution reviewed?**
The amount paid by the third party will be reviewed at least annually – Usually in line with the State Pension increase date. Any increase in price may not be shared equally, we will write to you to advise of any changes.

**What happens if the third party stops paying his or her contributions?**
If the third party stops paying their contribution, the home will immediately notify the Local Authority. The Local Authority is not obliged to maintain the person in the more expensive home if the third-party contributions are not paid, and it will arrange to move the resident to a home whose fees are the same as that the department is prepared to pay.

**Can I keep any money for myself?**

We disregard **£24.90** per week from your weekly income, this is called your personal expenses allowance. We also disregard the first £14,250 from your savings when we do a financial assessment. If you own a property or need to maintain a property in the community you may be able to keep back more than this, please see below.

If you are receiving any wages from work, a War Veterans Pension, Savings Credit, a War Widows, War Disability Allowance or certain other benefits, you may be entitled to keep an increased weekly personal expenses allowance.
Can I give any money away?

There is nothing to stop you giving money away, but if you do, we have to be sure that you have not done so to avoid paying your charges. The transfer of property, for instance your own home, to a friend or relative could also be treated as a way of avoiding charges. This is called “Deprivation of Assets” and means that we may charge you as if you still own the capital/asset. Alternatively, we may charge the person who has received the capital/asset.

If I own a house will I be expected to sell it?

If your stay is Ongoing (Permanent) the value of your main or only residence is disregarded for first 12 weeks of your stay from start of your permanent admission to the care home. If you are already in a care home as a self-funding resident it is unlikely you will receive the 12 weeks’ disregard. If the property is sold within the 12 weeks you will be full-cost from the day after completion of the property sale. The value of your main residence will not be included in the calculation of your accommodation charges if any of the following applies:-

- The house is the place where you normally live and you have only gone into a home on a temporary basis
- Your partner, former partner or civil partner continues to reside there (except where you are estranged or divorced from this partner)
- A relative of the yours, or a member of your family continues to reside there, who:
  - is aged 60 or over, or
  - is aged under 16 and is a child whom you are liable to maintain, or
  - is incapacitated

We may disregard the value of a property under certain other circumstances, for example if a long-term carer continues to live there. If there is a change you are required to notify us immediately as the property could then be taken into account for calculating your charges.

Under certain circumstances, if you do not wish to sell your property, we may allow you to defer part of the cost of your care for residential accommodation. This could also include any additional ‘top up’ costs, however the Local Authority must ensure that there is sufficient equity in your property to allow this. Please refer to our Deferred Payments factsheet for further details. Or call us on 01275 888 777.

We will require you to sign a legal document, which ensures that any outstanding accommodation charges are collected when your property is sold/your estate is settled.
Will my partner be affected financially if I go into a home without them?

Your charges are worked out based on your own income and savings and 50% of joint income or capital held in joint names will be considered. Generally, your spouse will not be required to make any contribution towards your charges.

We may disregard half of any occupational pension payable to a married person to support their partner remaining at home. You should discuss this further with the FAB Team as it may not always be beneficial i.e. by allowing your partner to receive part of your occupational pension may mean their eligibility to other benefits is affected.

As part of our financial assessment you may get a higher Personal Expenses Allowance disregard for expenses you have which are not met by benefits, by a partner remaining in the community or from any other source. These may include rent commitments, mortgage payments, council tax, and standard charges for gas and electricity, water rates, sewage, buildings insurance and landline.

If you become a permanent resident, this type of disregard will usually cease after 8 weeks, unless you have a property which is being included in your financial assessment. We can then arrange for the disregard period to be extended.

How will you calculate my weekly charge?

We will contact you, or your financial representative to complete a financial statement form. You will need to provide documentary evidence of your finances and may also be asked to complete some other benefit claim forms. We will inform you of the documents that will be required. Your charges will be reviewed on an annual basis and when your circumstances change.

If your financial circumstances change, you should notify us immediately. Your charge will be calculated based on the details you provided in the financial statement, which are as follows; personal details, financial representative/third party details, income details, your savings/assets, details of any land/property you own and details of any ongoing commitments you may have.

If you refuse a financial assessment you will be deemed to be responsible for the full cost of your care.
How is a financial assessment carried out?

We add up your weekly income, plus tariff income from your capital and then take off any allowable expenses and disregards to calculate your weekly charge.

We will send you a letter notifying you of the charge and a statement showing you how this amount has been calculated.

**Tariff Income** – This is an income we charge you based on your capital. If you have over £14,250 in capital, we will charge you £1.00 for every extra £250.00 held. For Example, if you have £14,499 you will have to pay £1.00 per week tariff income from your capital. If you had £20,499 you would need to pay £25.00 per week tariff income and so on.

How do I pay my charges?

Usually you pay directly to the care home provider. In some circumstances we may invoice you directly.

Third party payers will be told separately about their contributions and how to pay. As a general rule, they will be expected to pay in the same way.

Will I have to pay if I go into hospital or go on holiday?

You must pay for all days you are resident in the home.

If you go into hospital you will continue to pay your current weekly charge for the first 52 weeks of any hospital stay as benefits continue to be paid during this time. No charge will be made to you after 52 weeks in hospital.

What happens if I want to move to another home?

If you are unhappy in a home and are thinking about moving, you should discuss this with your Care Manager as soon as possible. Please call Care Connect on 01934 888 801.

We are required to give up to 28 days’ notice to the Care Home, unless this is within a trial period when a weeks’ notice is required – you may be charged for this notice period.
You may be asked by your Care Home to sign a Contract or Terms and Conditions document. This is usual practice. However, some Care Homes use the same document for Private and Local Authority funded residents which means that some clauses in the documents will contain information that is not relevant to you.

For information, the following areas are covered in North Somerset Council’s Contract and this will take precedent over any clauses in the Care Home’s Contract or Terms and Conditions.

1. The cost and payment of your placement. Your Care Home will be advised by North Somerset Council of the amount of Service User Contribution to collect directly from you. The amount should be stated separately from the weekly fee for your room.

2. Notice periods or termination. Your Care Home or yourself cannot give any notice to terminate your placement outside of the notice periods in North Somerset Council’s Contract. You may be responsible for the Service User contribution payable during the notice period.

3. Third Party Payments. Third Party Payments must be declared by your Care Home and agreed between your Third Party representative and North Somerset Council before North Somerset Council agree your placement. Third Party Payments cover more expensive accommodation or facilities over and above those which would normally be provided. If your Care Home has not declared that a Third Party Payment is applicable, they cannot charge you directly for anything that falls into the above, for example as a “Lifestyle Supplement” or something similar.

4. Allocation of room. Room changes cannot be made without prior agreement from North Somerset Council.

5. Depreciation of your room. Your Care Home cannot charge you for room depreciation/dilapidation costs. They may charge you for any damage caused by you.
Who can help if I can’t manage my own financial affairs?

If you are unable to manage due to physical difficulties and/or wish someone else to act on your behalf, you can appoint someone by signing a Lasting Power of Attorney.

If you are unable to manage due to mental incapacity you can be assisted by a Benefits Agency appointee for your state benefits and, also, by the Court of Protection if you have other financial resources.

These are complex matters and it is not possible to provide all the details here. For further information on how assistance can be provided, contact your Care Manager for more information or call Care Connect on 01934 888 801

When to contact North Somerset Council for help with care fees

It is very important that, if you require care and your savings/assets are below threshold or nearing the threshold, you contact us as soon as possible on 01934 888 801. You may be able to get some help with care fees at this time.

Independent Financial Advice

All residents are advised to take independent financial advice, as there may be several different ways of funding care available. Examples of independent advisors:

Age UK
0845 643 4621 www.ageuksomerset.org.uk

Citizens Advice Bureau
0844 826 9692 www.northsomersetcab.org

For more information about this, or other help that is available contact North Somerset Care Connect 01934 888 801. Telephone lines are open 8am to 6pm Monday to Friday.

All our factsheets are available from our website www.n-somerset.gov.uk/socialcareleaflets you can also request them from libraries and council reception areas or by calling Care Connect on 01275 888 801.
Contact details

When you need to request help and to contact Care Managers please telephone

**North Somerset Care Connect**

Telephone: 01934 888 801  
Minicom: 01275 888 805

Telephone lines are open 8am to 6pm Monday to Friday

For information about charges please telephone  
01275 888 777

**Other Useful numbers**

Citizens Advice Bureau 0345 404 0506  
Age UK Somerset 0182 334 5613  
Carers Support Alliance 0300 012 0120 (option 3)  
Alzheimer’s Society 0300 222 11 22

This publication is available in large print, Braille or audio formats on request. Help is also available for people who require council information in languages other than English. Please contact the FAB Team on 01275 888777.

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