Paying for residential and nursing care

April 2018 to March 2019

This leaflet explains how Salford City Council may be able to help you with the cost of your residential or nursing care.
Moving into a care home is a big step. You may have to pay fees for many years. Some people will need help paying those fees. You should contact Adult Social Care before you move.

**What are the fees for and why do they seem so expensive?**

A care home’s fees cover two main areas:

- Daily living costs such as rent, food and heating, sometimes referred to as board and lodging costs.
- Care costs such as helping people wash, dress and go to the toilet, and basic health care costs.

We strongly recommend that you get independent financial advice if you are thinking of moving to a care home.

www.salford.gov.uk/financial-advice
What if I make my own arrangements?

If you decide to make your own arrangements without having a social care needs assessment, the council will not be able to help. You will have to pay all the care home fees. If you are moving to a nursing home and a health professional has agreed you need nursing care, the NHS should pay the cost for the nursing care but you will have to pay the remainder of the fees to cover your living and other care costs.

If you need help choosing a suitable care home you can contact Adult Social Care or check www.salford.gov.uk/residential-care

Adult Social Care services in Salford are provided by Salford Royal NHS Foundation Trust. If you are entitled to financial help with the cost of care and support, this will be provided by Salford City Council.
What can Adult Social Care help with?

We can advise you about other care and support that might help you stay living at home.

If your social worker *assesses* that you need residential or nursing care, the city council may be able to help pay some of the fees if your income and/or assets are below government set limits.

**Assess:** This is where a social worker will talk to you, and anyone who helps you, about what you can do for yourself, what you need support with and the sort of support you might need.

Who can get help with paying the fees?

If you have more than £23,250 in assets, you will need to pay all the residential or nursing home fees yourself (except the cost of any nursing care that you are assessed to need). Sometimes Adult Social Care can make the arrangement and pay the home for you but you will need to pay back the full amount until the value of your assets fall below £23,250.
If you have less than £23,250 in assets as well as a limited income Salford City Council will usually be able to help with the costs of the home.

**How much help can you get?**

When you move to a care home, you will usually use most of your income to pay the fees.

**Tarrif (or notional) income from assets.** This is a way of working out an amount we think it’s reasonable to expect you to use from your savings to pay towards your care. It is set nationally by the government.

- We ignore the first £14,250 of your assets.
- If you have more than £14,250 we assume £1 income per week for every £250 or part of £250 above this amount.

You will need to use most of your income including social security benefits and works or occupational pensions (including tarrif income) to pay towards the fees. If this is not enough to cover the full cost, we will pay the difference.

You will keep at least £24.90 each week to spend on things you need, for example toiletries or other personal items. This is called your **personal allowance.**
What happens if I own my home?

Deferred payment agreements

If you are a home owner but you have less than £23,250 in other assets, we can pay the care home fees until you can repay us. You can delay repaying Salford City Council until you choose to sell your home, or until after your death.

Read our Deferred payments agreement leaflet for more details.

If your spouse, partner or another relative who is over 60 or who is disabled remains living in your home when you go into residential care, we can ignore its value until it becomes available to be sold. You must tell us if anything changes about who is living in your home.

You may choose to pay the full or part cost of your care from your available income and savings, or a family member may choose to pay some or all of the fees for you.

There are different financial products such as equity release schemes and insurance policies that may
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You may choose to pay the full or part cost of your care from your available income and savings, or a family member may choose to pay some or all of the fees for you.

There are different financial products such as equity release schemes and insurance policies that may suit your personal circumstances. We strongly recommend that you get independent financial advice to help you look at options for paying for care.

Visit www.salford.gov.uk/financial-advice for more information and to search for financial advisers. You can also contact Salford CAB.

Financial assessment

Once Adult Social Care has assessed that you need residential or nursing care, we will send you a financial information form to complete. This will ask about your income and assets and from this information, we can work out how much you will need to pay and how much we can help you with the fees.
How will moving affect my welfare benefits?

Going into residential care, even if it is just for a short stay can affect your welfare benefits. You should contact the office that pays your benefits to let them know about your stay. Some benefits stop after four weeks in residential care e.g. Attendance Allowance or Disability Living Allowance.

As your benefits stop, this reduces your income and you may get more financial help from the council.

If you have a partner still living at home they may be able to claim other benefits. For expert advice on how your benefits will be affected you can contact Salford Citizens Advice Bureaux (details at the end of this leaflet).
What if the home asks for extra money?

The home should let you know its fees and what they cover when you first move. They should cover all the normal things you need.

The home should not ask you for any more money, except for extra things such as your own newspaper or having your hair done. You can use your personal allowance to pay for these things.

If the home asks you or your relative for more money you should let us know.
What happens if I choose a more expensive home?

Every year, Salford City Council sets maximum amounts we will pay towards the cost of residential or nursing home care. These depend on the type of home and the type of care you are assessed to need. If the council is helping to pay for your home and you choose a home that is more expensive than the maximum we have agreed, we will need to make sure there are arrangements in place for paying the extra costs. Salford Council for Voluntary Service (CVS) has a list of charities which may help with the extra fees or you may have a relative who can help. This is called a third party top up agreement and this agreement must be made before you move into the home.
How to pay the fees?

Salford City Council will ask you to pay the amount that you have been assessed as being able to afford. You will get a bill each year telling you how much you owe, which you can pay by monthly instalments. If another person or organisation is also helping to pay the fees e.g. if you have chosen a more expensive home, they will receive a separate bill for their contribution (their third party top-up).

What if I only go for a short stay or to give my carer a break?

There is a standard weekly charge for short stays that vary depending on your age and circumstances. For example:

- If you are aged between 18 and 24 years old, the charge is £66.55 per week
- If you are aged between 25 and pension credit age, the charge is £81.75 per week
- If you are over pension credit age, the charge is £139.45 per week
Rehabilitation after a hospital stay

If you are staying for rehabilitation you will not have to pay for up to six weeks.

If you need to stay in longer than six weeks you will have to pay the standard weekly charge for each additional week/part week. For people over pension credit age, that is £139.45 per week.
Some useful addresses

Adult Social Care

📞 0161 631 4777
text (Deaf) 07970 134894
desk: 0161 233 6789
email social.services@srft.nhs.uk
www.salford.gov.uk/residential-care

Salford Citizens Advice Bureau telephone advice line

📞 0300 330 9074
www.salfordcab.org.uk

Welfare Rights Line

Freepost, Manchester, M27 1BX
📞 0800 345 7375
(10.00am–12.00pm, Monday to Friday)
www.salford.gov.uk/welfarerights

Pensions Service

📞 0345 606 0265
www.dwp.gov.uk

Continued overleaf
Jobcentre Plus

0800 055 6688
www.gov.uk/contact-jobcentre-plus

Benefits Enquiry Line (for people with a disability)
www.gov.uk/disability-benefits-helpline

Age UK Salford

0161 788 7300
www.ageuk.org.uk/salford

Salford Carers Centre (for carers)

0161 212 5451
email salford.carers@gaddum.co.uk
This document can be provided in other formats such as large print, audio, electronic and Braille formats. Please telephone 0161 631 4777 text (deaf) 07970134894 or social.services@salford.gov.uk.

If you need this document translated, please contact us on the number below.

Czech
Pokud potřebujete přeložit tenhle dokument do vašeho jazyka, kontaktujte nás na uvedeném čísle.

French
Si vous avez besoin d’une traduction de ce document, veuillez nous contacter sur le numéro mentionné ci-dessous.

Polish
Jeśli potrzebujesz Państwa kopii tego dokumentu przetłumaczoną na Państwa język, prosimy o kontakt na numer podany poniżej.

Somali
Haddii aad u baahan tahay dukumiintigan oo luuqaddaada ka turjuman, fadlan naga la soo xiriir nambarka hoos ku qoran.

Russian
Если Вам нужен перевод данного документа на русский язык, пожалуйста, свяжитесь с нами по ниже указанному номеру.

Chinese
如果您需要此文件翻译成中文，请用以下电话号码与我们联络。

Hindi
यदि आपको इस दस्तावेज का अनुवाद आपकी भाषा में चाहिये, तो कृपया नीचे दिये नंबर पर हेतु संपर्क करें।

Punjabi
ਦੀ ਆਪਕੋ ਇਸ ਦਸਤਾਵੇਜ ਦਾ ਅਨੁਵਾਦ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੁੰਦਾ ਹੈ ਤਾਂ ਕੁਰੀਲ ਨੇੜੀ ਪਰ ਹੋ ਸੰਪਰਕ ਕਰਨਾ ਚਾਹੁੰਦਾ ਹੈ।

Tigrinya
ਸਲੀ ਆਪਕੋ ਇਸ ਦਸਤਾਵੇਜ ਦਾ ਅਨੂਵਾਦ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੁੰਦਾ ਹੈ ਤਾਂ ਕੁਰੀਲ ਨੇੜੀ ਪਰ ਹੋ ਸੰਪਰਕ ਕਰਨਾ ਚਾਹੁੰਦਾ ਹੈ।

Arabic
إذا احتاجت لان تترجم هذه الوثيقة إلى لغتك، فالرجاء الاتصال بنا على الرقم المبين أسفله.

Farsi
اگر شما ترجمه این مطلب را به زبان خود نیاز دارید، لطفا از طریق شماره تلفن زیر با ما تماس بگیرید.

Kurdish Serani
ئەگەر ەمۆخوازیت نەم دوکوبوئینە (بەلەوە نامیە) و دەبکیە درێت بۆ زەمانی خوێنە، نەم دەکایە.

Pashto
کچیرئ دئی سنده ترجمه پەخێڵە زەه ەوەی، لەڵەفە پە لەوەئ شیمهێرە مووەر سەرە اریکە وینیسی.

Urdu
اگر آپ اس دستاویز کا اپنی زبان میں ترجمہ چاہتے ہیں تو ورائیٹ مہربانی نچھ دئیں گئی نمبر پر رابطہ کیجئے.