



## Charging for residential and nursing home care

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### **Assessment of your care needs and financial assessment**

If you are considering a move to a care home you will need to ask Adult Social Care for an assessment of your care needs. The assessment will be undertaken by a social care worker. If the social care worker confirms that residential or nursing care is the best way to meet your needs, you or your representative will be asked to meet with a Financial Assessment Officer. The assessment will determine whether you qualify for financial assistance from the Council.

If you refuse to have a financial assessment the Council will not be able to assist with funding your care.

### **How much the Council will pay**

If you are eligible for funding, the social care worker will assess the level of care you require and you will be offered homes that meet your needs and accept the rate the Council will pay for your level of care. You will be required to make a contribution towards the cost based on your capital and income and you will need to arrange to pay this contribution directly to the care home or their accounts department. You will keep a personal allowance each week to pay for incidental expenses such as toiletries, newspapers and hairdressing.

### **Third party payments**

If you choose a home that will not accept the rates which the Council will pay for your level of care, a third party can pay the difference (called a 'top-up') between the Council's maximum amount and the cost of the home. The third party can be your spouse, another member of your family, a friend or a charity. You cannot pay your own top-up from your savings, unless you are funded under the 12-Week Property Disregard.

### **State benefits**

You will not be entitled to receive Attendance Allowance, Disability Living Allowance (Care) or Personal Independence Payment (PIP) (Care component) if you go into a care home and are funded by the Council. You should contact the

Disability Benefits Centre to inform them that you are now in a care home. Payment of these benefits will be stopped after 28 days, or sooner if you have been in hospital. If you receive Pension Guarantee Credit this may be reduced or stopped and you should also contact the Pension Service to inform them of your change of address. The Financial Assessment Officer will be able to advise you of the benefit you will receive when you move to a care home. They will also be able to identify benefits you are entitled to but are not receiving. Any benefits to which you are entitled will continue to be paid to you, and you (or your representative) will be responsible for paying your assessed contribution to the home. Most homes will send you an account each month.

### **Independent financial advice**

This is available from Poole Citizens Advice on the Dorset Adviceline (03444 111 444), Age UK (0800 678 1174) and Help & Care (0300 111 3303). For the regulations that apply to residential and nursing care search for 'Care Act 2014' on the website [www.dh.gov.uk](http://www.dh.gov.uk).

### **Other factsheets that may be relevant**

- The Financial Assessment
- Third party payments for residential and nursing home care
- 12-Week Property Disregard

### **Contact details**

If you would like to find out more about this service please telephone the Financial Assessment Team on 01202 633535 or email [f.socialservices@bcpcouncil.gov.uk](mailto:f.socialservices@bcpcouncil.gov.uk). For more information about services please go to [www.mylifemycare.com](http://www.mylifemycare.com).

#### **To request or download a copy of this factsheet:**

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