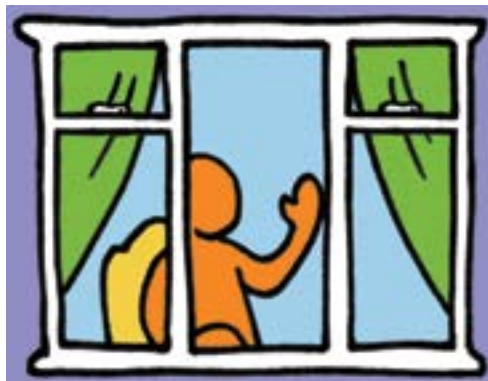


# Paying for staying in a care home



**How care home charges are worked out  
and how your finances might be affected**

**Westminster City Council**

[westminster.gov.uk](http://westminster.gov.uk)

Westminster City Hall  
64 Victoria Street  
London SW1E 6QP



City of Westminster

## **Wishing you could stay at home?**

When considering choosing to go into permanent residential care, could you continue to live at home with the right level of support?

We are keen to help you stay in your own home and for you to remain independent for as long as possible. If you feel you want more support to stay at home instead you can ask us to carry out an assessment of your needs.

Together we can work out what your needs are and help you explore the different ways of meeting your care needs. We will also be able to help you, by signposting you to the wide range of social and health care services available in the community, provided or supported by the Council, by voluntary groups and private agencies, including on those areas listed below.

- Non-residential and at home care services  
e.g. day care services, travel support, meals
- Equipment and adaptations, e.g. hand rails; stair lifts
- Telecare, e.g. personal alarms for emergency assistance
- Carer Support Services, e.g. Carer Outreach Workers; respite care
- Housing Services, e.g. Extra Care Housing, Supported Living, Sheltered Housing

- Welfare Benefits Advice
- Voluntary groups offering counselling, visiting and befriending services
- Health Services, e.g. District Nurses, Specialist Nurses including continence nurse, Parkinson's specialist nurse
- Reablement services (e.g. helping to prevent admission to hospital and to support you on being discharged from hospital).

We will also

- help you to remain living independently at home
- advise anyone thinking about moving into a residential or nursing home to contact us to see how we can help you
- show how the Council can help you to live in your own home
- show how the Council can support your carer (looking after someone with a long term condition or illness, without payment, is known as being a carer).
- offer you advice on what you can get if you decide to go into permanent residential care and what you might have to pay.

To arrange an assessment of your needs contact us (details on back page).

## **Introduction**

There may be a time when you will find it difficult to look after yourself at home and may need to consider moving into a care home on a permanent basis.

This booklet helps

- answer questions about your charges for living in a residential care or nursing care home
- explain the way the charge for your care is worked out
- show how your finances might be affected and offers
- advice on choosing a care home.

This booklet is to help you understand how you will be charged. It does not cover every eventuality. Figures are accurate as of April 2015.

## **Who do I contact about charges and finance?**

If you need help in completing the form or have any other questions on charges, finance, costs and funding or being in a care home contact the charging team whose details are on the last page.

## **Who do I contact about care ?**

If there are any questions on the care aspect of being in a care home, contact your social work care manager.

## How can I fund my stay in a care home?

There are various ways to fund your care. Below are some examples:

- If you own your own home, you may decide to raise the money you need by renting out your home. The rental income may allow you to fund your care without the need for a loan. Whether you can do this will depend on your income, how much the fees are and whether anyone else can help you. You will need to consider expenses such as the maintenance and insurance of the property. (See **Self-funders** on page 14)
- You may decide to apply for the Council's deferred payment scheme. (See **Deferred payments** on page 9)
- You may have family or friends who are willing to contribute towards the cost of your care. (See **Top ups** on page 24)
- You may decide to raise the money by taking out a loan, taking out an annuity, a home income plan or some other type of equity release scheme. (See **Where to get advice** on pages 35-40).

Before making a decision you should obtain advice about the effect on any benefits you may be claiming.

## Charges

Under the Care Act we have a duty to arrange care and support for those with eligible needs. However, care and support is not a free service like the NHS. Under the Care Act we have the power to charge, following a person's needs assessment. Whilst some types of care and support are provided free, most types of care will be subject to a charge.

### **You are not required to pay a contribution to your care if:**

- you receive 'intermediate' or temporary care including reablement (community independence) services which are short-term services usually provided for a maximum of six weeks, for example, to help you recover when you are being discharged from hospital
- you receive mental health 'after care' services (under Section 117 of the Mental Health Act 1983) These services must be provided free of charge regardless of your ability to pay for them.
- you suffer from Creutzfeldt Jacob Disease (CJD)
- your services are provided as 'continuing healthcare' by the NHS.
- you receive equipment or have minor adaptations to your home to increase your independence.

## Financial assessment

To decide what you can afford to pay, we will carry out a financial assessment by taking in to account your income and assets. We will then calculate how much you can afford to pay towards your care and support costs. Sometimes you will be required to pay the full cost and sometimes the cost will be shared between the you and the Council.

If you are receiving care in a residential/nursing home, all your income and savings will be taken into account in your financial assessment, where we must leave you with a Personal Needs Allowance to spend on personal items such as clothes and other items.

If you own a property and it doesn't qualify for what we call a disregard (see page 17), the value of the property will be part of your financial assessment after 12 weeks of your permanent admission in to care. You will not be required to sell your property. Instead, you can enter in to a deferred payment agreement with your council.

The value of your home will not be taken into account while it remains the home of any of the following people listed below who will continue to live there after you have moved into a care home

- Your partner or spouse, that is to say husband, wife, civil partner
- A close relative aged over 60

- A relative aged under 60 who is incapacitated
- A divorced or estranged partner - if they are a lone parent
- A child under 16 dependent on and who is maintained by you

If any of the above people move into the property with the intention of gaining the disregard for you, we will include its value.



# Deferred payment agreements

## What is the deferred payment scheme?

The deferred payment scheme ensures that if you are going into a care home and have been assessed to pay the full cost of your care home fees you will not be required to sell your property in your lifetime

If you take up a Deferred Payment Agreement, the Council will place a charge on your property to secure the debt accumulated. Interest is payable on debt and the full amount will be paid back to the Council when your home is sold or after your death. The scheme offers a low interest loan from the Council, using your home as security. In the meantime, you will have to pay towards the cost, based upon your income and other capital.

After assessing your finances, the Council will pay the difference between your contribution and the actual cost of the home. The part that the Council pays on your behalf is the 'deferred payment'.

The deferred payments build up as a debt to the Council, which is cleared upon the eventual sale of your home.

## For more information

View 'Deferred payment scheme of the Council' or download the leaflet from the Leaflets Library to be found at the top of the People First website

**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

## **Can I have a deferred payment on a second property?**

No - Government rules do not allow this. A deferred payment can only be agreed on your principal home you own and had occupied before you moved into a care home. In no circumstances can you have a deferred payment in respect of a second home.

## **Residential and nursing care**

Most people can be supported in the community, but if this is no longer the case, a decision to recommend you to a residential or nursing home will only be made after a needs assessment.

If nursing home care is recommended, the Council will also be involved and may be able to fund some of the cost of staying in a nursing home. If you would like to be assessed for this service or ask for more information, please contact the access and information team. (Details on last page)

There are no care homes run, owned or managed by the Council.

### **Who are residential and nursing homes for?**

Residential and nursing homes are suitable for a very small number of adults. You have to be over the age of 18 and have very complex and challenging needs. You must also be unable to continue live independently in your own home, usually because of the severity of your poor health, disability or incapacity.

### **Types of care homes**

There are two main categories of support available in care homes:

## **Residential care home**

A residential care home provides accommodation, meals and personal care for adults who are unable to continue living safely and independently at home.

Residential care homes will not have qualified nursing staff on site, but maintain close links with primary care services.

Typically, care is available 24 hours a day to assist with:

- Personal care such as washing, dressing, going to the toilet
- Getting in and out of bed
- Eating and drinking.

Some residential care homes provide highly specialised care, for example in dementia or care for those with a learning disability.

## **Care homes with nursing care**

Nursing care provides accommodation, meals, assistance with personal care and access to qualified nursing staff on site.

Care homes with nursing generally care for people with ongoing nursing as well as personal care needs.

# Choosing and finding a care home

## Can I choose my own care home?

You may prefer to arrange your own care home because this gives you more choice and flexibility. If you are able to pay for yourself, you can approach private/voluntary residential or nursing homes directly to apply for a place. They will provide you with details of charges and conditions

Choosing a care home is a very personal decision because what is adequate for one person may not be for another. When choosing a home, it is important to make sure that you choose one that will be right for you both now and in the future.

You can consider homes in any other local authority area if you feel your needs will be better met there.

To search for a registered care home and to check their ratings, visit the **Care Quality Commission** website. You may wish to ask a relative, friend or an advocate to help when making decisions that affect your future care needs and finances. For more information about Advocates and Client affairs, search for **Speaking up for you** on [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk) or ask for the leaflet which can be downloaded from the Leaflets Library on [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)

If we make arrangements for you to move into a home, on the basis of your care needs assessment, we will suggest a home or offer a choice of homes.

## **Self-funding**

### **Making your own arrangements for moving to a care home**

You may prefer to make your own arrangements for moving to a care home, particularly if you already know that your financial circumstances mean that you will not be eligible for any financial support from the Council.

If you are planning to pay the full cost of your care home fees, you will be classed as a 'self-funder' - a term that crops up when reading about care homes. The advantage of this is that you have more choice and flexibility, and can decide for yourself which care home you would like to move into.

If you make arrangements for your own care, you will usually have to pay the full costs. These costs are likely to be higher than for care arrangements made by the Council, as councils can usually negotiate to pay lower rates to care providers.

If you will not be receiving support from your local council towards the costs of your care home then check if you would be entitled to continue to claim Attendance Allowance or the care element

of Disability Living Allowance as this can be used towards the costs of the care.

### **What do I do if I pay the charges out of my own funds (i.e. am 'self-funding'), but running out of money?**

You will pay the full cost for residential or nursing home care if your savings and capital are more than £23,250. Once your capital falls below this figure, you may become eligible for financial assistance. It is important to note that the Council will not pay more than it would usually expect to pay for the level of care you need. If the home is too expensive you may have to find someone to pay the difference between what the Council usually expects to pay and the actual cost. This is called a top up. You can also top up from the value of your property which can be deferred.

For more information about staying in a more expensive home, look for 'top-ups' on page 24. Alternatively, you may have to move to a cheaper home.

If you believe your capital is likely to fall below £23,250, you should contact us to arrange a full financial assessment. Contact details are on the last page.

## **The first twelve weeks - time to consider**

**If your care is organised and paid for by us and you own your home, we will disregard the value of your property for the first 12 weeks from the start of your permanent admission into a care home.**

This, we call the '12 week property disregard' and it is designed to give you time to decide what you are going to do. In this period you will have to contribute towards your care costs from income and other capital.

You will be allowed to keep a personal needs allowance - currently £24.90 per week.

You will also have to continue to maintain your property and meet any ongoing costs that arise. If you have more than £23,250, excluding the value of your (former) home, you will have to pay the full cost from the date of admission.

If you sell your home within the 12 weeks of moving to a care home, the proceeds will be counted as capital from the date of the sale.

If you are unable to pay the full cost of care, your contribution towards accommodation charges is determined by the financial assessment conducted in accordance with the National Guidelines, as explained further down.



## After the first 12 weeks property disregard

If you own or part own a property and stay in care over 12 weeks you will be assessed to pay the full cost of your care from 13th week, and this may mean selling the property to pay the charges. The exception is when the property is occupied by your partner, certain relatives aged 60 or over, or who are incapacitated.

If you are permanently in care for over 12 weeks and do not wish to sell your home, you may apply to the Council to enter into an agreement to **defer** your charges during the agreement period. For more information go to the Deferred Payments Scheme section.

After the '12 week property disregard', we will recalculate your charge to take the value of your home into account. You will then be charged the full cost. You will need to have decided on all your options before the disregard period has expired. You will need to take advice at the earliest opportunity to decide how you are going to pay for your care.

## About care standards

The costs of residential or nursing homes depend on the type of facilities provided and the type of care you need. If you are funding your own care, you will have the flexibility to choose from any home as long as you can afford it.

If your care is being funded by adult social care, you need to think about the following before a placement can be agreed:

- is a place available in the home you prefer?
- does the care home meet your care needs?
- is the standard of the care home good enough for the Council to agree a contract with the care home owner to ensure that you are properly cared for?

Once your care home placement has been agreed, you may be expected to contribute towards the cost of your stay. To determine how much you will need to contribute, we will always carry out a financial assessment.

### How we work out how much you will pay

The amount you will be expected to contribute will be worked out according to a national set of guidelines, in accordance with the Care Act.

This involves carrying out a financial assessment or 'means test' and looks at how much income and capital (savings, assets and property) you have.

Income that is counted towards my assessment:

- your income including benefits you receive, such as state retirement pension, Income Support/ Pension Credits where the Attendance Allowance (AA) and Disability Living Allowance (DLA) care component are taken into account for the first four weeks only.
- any occupational or private pension

Income not counted towards my assessment

- charitable or voluntary payments
- civilian war injury pension
- service attributable disablement pensions and widows pensions
- war widows or widowers pension
- war disablement pensions and war widows and orphans pensions
- the mobility element of disability living allowance

## **What is Capital?**

Bonds, cash, money held in banks and building societies, savings in the bank/building society, stocks and shares, premium bonds, value of property you own by yourself and with someone else.

The first **£14,250.00** of capital is disregarded from the financial assessment. That means you will always be left with at least £14,250.00. If the value of your capital is **in excess of £14,250.00** it will be charged at the rate of £1.00 per week, for every **£250**, up to a maximum of **£23,250.00**.

If you have more than £23,250.00 in capital, you will be required to pay the full fee, until your capital falls below £23,250.00, When your capital falls below £23,250.00 and your income is not sufficient to meet the home fees in full, you may be eligible for financial support from the local authority.

## Example of how a financial assessment is calculated

Here is an example of how the charge would be assessed: or example of how much will I pay. This is worked out from your weekly income and your capital as described.

### Income

State retirement pension.....	£120.50
Occupational pension .....	£15.50
Guaranteed credit.....	£6.70
Savings credit .....	£9.00
<b>Total income .....</b>	<b>£151.70</b>

### Capital

Savings in Bank	£16,750
<i>Less Disregard</i>	<i>£14,250</i>

Balance - £2,500.00  
@£1.00 per week for every £250.00

Tariff Charge on Capital .....	£10.00
Total Chargeable income and Capital .....	£161.70
Personal allowances .....	-£24.90
Savings credit disregard.....	-£5.75
<b>Total weekly contribution .....</b>	<b>£131.05</b>

## What happens when you do not declare your financial resources

If you forget to mention an item on the form, or get an important figure wrong, we will review your assessment to take this into account and a backdated charge will be made.

From six months prior to admission to residential care, any gift of any money or property you give to another would still be assessed in your charge, and the recipient can be liable for the charges. Also assets disposed of at less than their real value would be treated in the same way. It is illegal to transfer assets to avoid charges.

## How much money can I have left after I have paid all my charges?

**£24.90** a week. Although all of your income is required to pay for your accommodation, you are entitled to minimum income guarantee at the same rate as if they were living in your own home. This personal allowance of £24.90 is for your own personal expenses for things that are not part of your care. It cannot be used by the home for any other purpose. The Department of Health decides the level Personal Needs Allowance applicable in a particular year.

In addition, your personal allowance will increase by up to £10.00 per week if you receive any of the following:

- charitable or voluntary payments
- civilian War Injury pension
- service attributable disablement pensions and widows pensions
- war widows or widowers pension
- war disablement pensions and war widows and orphans pensions

This list is not exhaustive. Please ask if you need more information.

## **Third party contributions - 'top-ups'**

### **Can I go into a home that charges more than the Council will pay?**

If you choose a home that charges more than the Council usually expects to pay you will have to make arrangements to pay a 'third party top-up'. A top-up is the difference between what the Council will pay and the cost of the home you choose. You could ask relatives or friends to pay it on your behalf or, if you can afford to, you can pay it yourself.

Relatives are under no obligation to do this, and it does not affect whether or not the Council will agree to pay towards a care home placement for you. However you arrange to pay the difference, you will be required to enter a third party agreement with the home directly

During the '12 week property disregard' period you can pay the top-up from capital (excluding the disregarded property) or income that we do not take into account in the assessment. The top-up will be in addition to what you have already been assessed to pay, based upon your income and capital.

If you enter into a deferred payment agreement you can add the top up to your deferred payment.

If you add the top-up to your deferred payment, this will be repaid to us upon the eventual sale of the property. Before agreeing to this, the Council



must be satisfied that you are able to afford a more expensive home for the duration of the deferred payment agreement.

## Free nursing care

**The NHS is responsible for all registered nurse costs and continence supplies in nursing homes.**

**If you are in a nursing home you are entitled to get the cost of the nursing element of your care fee for free. This is regardless of whether you are paying the full cost of you care or get help from the Council.**

Nursing care is care provided by a registered nurse and is different to personal care. The NHS will pay the assessed amount direct to the home or the Council. If your overall care needs are mainly health related, you may be able to get all your care costs paid in full by the NHS. This is known as NHS 'continuing healthcare'

The district nurse assesses your nursing and other health needs to determine the level of nursing support to be provided. This is known as The Registered Nurse Care Contribution (RNCC).

There are two rates of RNCC payable, namely the standard rate and the higher rate. The rates of RNCC payable towards the cost of your care from 1st April 2015 are:

- the standard rate at £112.08 per week, and
- the higher rate at £154.14 per week

## Who can get NHS-funded nursing care?

You can receive NHS-funded nursing care if:

- you live in a care home registered to provide nursing care, and
- you don't qualify for NHS continuing healthcare but have been assessed as needing care from a registered nurse

## **Although most of the information here appears in the pages before, below are the most commonly asked questions you have asked us about paying for your accommodation in care homes**

### **My home is my property - what else counts as property?**

Property means any building, accommodation or land that you own or jointly own. For most, this is your home but it can also include, for example, dwellings (jointly) owned by you and lived in by someone else, holiday homes or commercial property.

### **Are second homes taken into account?**

If you own a second home, other than your principal home, we will take its value into account from the date you enter a care home. If the value of this property is more than £23,250 you will have to pay the full cost of your fees. In some circumstances we do not take the value of your former home into account.

See **‘When will you not take the value of my home into account’** below

## **What happens if I give my property away?**

If you give away property or sell it for less than its true value to try to avoid paying the full cost of your fees, we will calculate your charge as if you still own the property. There are special rules the Council can apply if we think you have deliberately deprived yourself.

## **When will you not take the value of my home into account when working out what to charge for me for care home costs?**

The value of your home will not be taken into account while it remains the home of any, for example, of the following people listed below who will continue to live there after you have moved into a care home:

- Your partner or spouse, that is to say husband, wife, civil partner
- A close relative aged over 60
- A relative aged under 60 who is incapacitated
- A divorced or estranged partner - if they are a lone parent
- A child under 16 dependent on and who is maintained by you

However, we will include its value if any of the above people move into the property with the intention of gaining the disregard for you.

## **What if I want to sell my home but cannot afford the fees until it is sold?**

If the property takes longer to sell than expected, or you cannot afford to pay the full fees until it is sold, you can apply for the Council's deferred payment scheme.

## **How will my decision affect my entitlement to benefits?**

### **Attendance Allowance (AA) or the care component of Disability Living Allowance (DLA):**

If you pay the full cost of your care, you will continue to receive disability related benefits (AA/DLA) . If you receive help from the Council, your entitlement to AA or DLA care stops 28 days after you move to a care home. The 28 days includes any time spent in hospital immediately before your move to the home. You must tell the Disability Benefits Centre (DBC) that you have moved into a care home and that you receive help from us.

After the '12 week property disregard' period you will be assessed to pay the full cost. If you are paying the full amount of your care fees you are entitled to receive AA or DLA care. You must tell the DBC that you are now paying the full fees yourself.

## **Income Support or Guarantee Credit:**

If you decide to sell your home and the property is on the market, you may be entitled to claim either Income Support or Pension Credit. You should contact the DWP who will help you make a claim.

## **What if I do not want a financial assessment?**

It is your right to refuse a financial assessment. If you do not want to tell us about your financial details you do not have to. You will have to pay the full cost of the care fees and we will ask you to sign a form agreeing to this.

## **What information will you need?**

We need to know about all capital that you have. This includes money in the bank, building society accounts, stocks, shares, bonds, national savings, property and land.

We will also need to know about all income you have. This includes pensions and benefits, rental income, earnings, annuities, trust income and any other money you receive. Not all types of income are taken into account and some are partly disregarded, but we do need to know about all of your income.

## **If my savings are approaching the capital threshold ( £23, 250), when can I ask for help?**

If you tell us how much capital you have, what your income is and how much your care fees are, we can tell you approximately when you would be eligible for help. We should also be able to tell you how much you would have to pay.

## **What happens if you take my home into account, but I do not have enough money to pay my care fees?**

If the value of your home is taken into account you may be offered a deferred payment agreement. This means you could defer part of the full cost against the value of your property. You would pay the amount that we assess you can afford. You would then pay the balance back whenever your property is eventually sold.

## **How much income do I keep?**

If you are a permanent resident in a care home and your care is paid for by the Council, you will be allowed to keep a minimum of £24.90 each week. Some may keep more than this if, for example, you receive a War Pension, DLA mobility, Savings Credit or a charitable payment.



## **Will I be entitled to any welfare benefits?**

We will advise you of any benefits you may be entitled to claim. It is important that you claim any benefits to which you are entitled as we include them in the charge we ask you to pay. We will offer to help you make a claim if you need us to.

## **How will I know how you calculate the charge?**

We will confirm in writing the charge you will be asked to pay. A breakdown showing how the charge was calculated will be included. Your charges are reviewed when you notify us of a change of financial circumstances and every April, the amount we require you to pay will be reviewed in line with any changes to your income. You will be notified in writing if the amount we require you to pay changes.

## **What if I disagree with the amount you ask me to pay?**

If you believe a mistake has been made or the charge is more than you can afford, you ask us to review it. If a mistake has been made or something has been overlooked we will correct it. The outcome of the review will be explained in writing to you.

If you still feel the charge is more than you can afford, you may want to seek independent advice from a voluntary organisation.

## **What if the home I choose costs more than the Council will pay?**

If you choose a home that charges more than the Council usually expects to pay, you will have to find somebody to pay a top-up. A top-up is the difference between what the Council would usually expect to pay and the cost of the home you choose. The council must be satisfied that the person paying the top up can afford to continue payments throughout the duration of your stay. See page 24 Top ups).

## **Do I have to pay a contribution if admitted to a hospital from a home?**

If you are admitted from a home to a hospital, with a view to going back to the home after your treatment, your bed will be kept open and the Council will continue to pay for it until you are discharged permanently. In this instance you will be required to continue to pay your assessed contribution for up to 52 weeks.

## **How do I pay?**

We will send you or your representative a bill each month showing the amount you must pay. The easiest way to pay is by direct debit and we will send you a form to complete to set this up. Direct debit is the most cost effective and efficient way to pay; for both you and the Council. Details of other ways you can pay are on the back of the invoice.

## **I am moving into this borough and need funding for my care, who do I contact?**

If you are moving into this borough and are already in receipt of care services, you will need to contact the Council you had previously lived in to discuss the funding of your care once you move here.

# Speaking up for you: client affairs and advocacy

## Looking after your finances

You may find that you are struggling to safely look after your finances without help from others.

If you think you need information on looking after money matters then you can find out more about your options on our website People First. Search for both 'Looking after someone's affairs' and the leaflet on the Leaflet Library on People First's homepage page ([www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)) and 'Safe ways in which you can allow others to pay things on your behalf'.

If you are unable to look after your financial affairs, or do not have someone willing to do so, you can get help from the your care manager or social worker who will assess your situation and refer you to the Client Affairs Team

## Advocacy - finding someone to speak up for you

**The Care Act puts into law for the first time a duty on your Council to ensure that you have the support of an advocate when talking to us.**

An advocate is someone who can speak on your behalf, if you are not able to do so yourself. They can help you get your views or wishes across about issues important to you, such as the care or medical treatment which you receive or the management of your finances.

If you do not have anyone able or appropriate to support you, the Council must appoint an independent advocate to ensure that there is someone to support you to express your views and wishes if you would otherwise have ‘substantial difficulty’ in doing so yourself.

For more information on who can and cannot act as your advocate , when you are entitled to have an independent advocate appointed for you and to view a list of organisations that offer independent advice on advocacy in your borough and much more search for **‘advocacy’** or **‘speaking up for you’** on the People First website at [www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk) or download our leaflet **‘Speaking up for you’** on People First’s Leaflets Library.

## Other information and advice

The rules for charging for residential care are complicated and in paying for residential or nursing home care you must follow strict and complex regulations set by the government.

We can help you understand how we work out what you will pay, however it is important that you take independent advice to find out all options available and what is best for you

### Web based publications

**Age UK** ([www.ageuk.org.uk](http://www.ageuk.org.uk)) has factsheets and information on meeting the costs of a care home, and what to expect when you move there. The financial information in these factsheets applies regardless of your age.

**Care Quality Commission** ([www.cqc.org.uk](http://www.cqc.org.uk)) publishes free independent reports on the quality of your local homes and care services to help you make an informed choice:

The **Independent Age** ([www.independentage.org.uk](http://www.independentage.org.uk)) website produces two guides:

- Care home fees: Paying them in England (guide 16)
- Care home fees: Third party top-ups (guide 17)

To find out more about the care home charging policy, visit Department of Health website: 'CRAG'

### The **Money Advice Service**

([www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)) offers advice on all aspects of paying for care and support.

### The **Society of Later Life Advisers (SOLLA)**

([www.societyalterlifeadvisers/co.uk](http://www.societyalterlifeadvisers/co.uk)) provide a database of financial advisors who specialise in giving advice on finances in later life, enabling you to plan ahead or to make the most of your money once you reach retirement and older age. All advisors on the database have to prove that they meet appropriate criteria and have the right qualifications before they are accredited by SOLLA.

## **Where can I get free independent advice?**

Local voluntary organisations can offer independent and free advice. These organisations include agencies such as:

- Age UK
- Citizen's Advice (CAB)
- Independent Age
- Mencap

If you search for these on the internet, their links will take you to organisation websites where you can find their contact information. Your local telephone directory will include contact information for these and other organisations that can help.

## **More on getting personal advice on care funding**

The cost of care and support is likely to be a long-term commitment and may be substantial, particularly if you choose to go into a care home, or if you have care needs at an early age. If you or a member of the family need to pay for care at home or in a care home, it's important to understand the alternatives. This makes advice tailored to your individual needs vital. You can get advice from:

- your local authority - through an assessment of your care and support needs, as well as advice on which services are available locally
- financial advice from a qualified, independent source - there are independent financial advisers who specialise in care funding advice; they are regulated by the Financial Conduct Authority and must stick to a code of conduct and ethics, and take shared responsibility for the suitability of any product they recommend



## Financial advisers

Financial advisers are listed in your local area telephone directory. Alternatively, to find an adviser, the FSA suggest the following website [www.unbiased.co.uk](http://www.unbiased.co.uk).

After identifying an adviser, you should make sure that your adviser is registered and authorised with the FSA.

Check that your financial adviser is registered with the Financial Services Authority (FSA) at

- [www.fsa.gov.uk](http://www.fsa.gov.uk) or by contacting the
- Consumer Helpline on 0845 606 1234 or writing to
- FSA, 25 The North Colonnade, Canary Wharf, London E14 5HS

## **Finding out more**

**There are a number of ways (see below) in which you can find out more about recent changes under the Care Act, about how to access care and support, and about the care and support options which are available to you.**

### **Online help and leaflets**

The Government has produced a series of factsheets which explain the aims of the Care Act and how the changes may affect you. Visit **www.gov.uk** and search 'care act'.

They have also produced a series of leaflets in formats for people with learning disabilities. Search for 'care act easy read' on **www.gov.uk**

To find out more about the changes to care and support, visit **www.gov.uk/careandsupport**

## The People First website

The People First website is an easy-to-use online resource that puts you in touch with a wealth of information and local services that can help you live the life you want, be independent, and find the help you feel you might need. The website is provided by the Adult Social Care service of Hammersmith & Fulham Council, the Royal Borough of Kensington and Chelsea and Westminster City Council.

## Contact your council

To ask for more information about the Care Act or other care and support issues, or to request an assessment of your support needs contact your council direct:

Telephone: **020 7641 2500**

Email: **adultsocialcare@westminster.gov.uk**

You can also ask questions specifically about the Care Act by emailing **careact@lbhf.gov.uk**

## Leaflets

There are a range of leaflets from your council on issues covered by the Care Act, and on other issues which may be of interest to you. To access leaflets telephone your council using the details above, or go to the Leaflets Library at the top of the home page at **www.peoplefirstinfo.org.uk**

## Independent information and advice

The following organisations offer specialist advice on a wide range of issues including health and disability, care and support options, money, benefits and accommodation. *Those marked with an asterisk offer some level of information and advice about the Care Act.*

### **Action on Disability\***

*A user-led organisation managed and controlled by disabled people, campaigning for the rights of disabled people, delivering accessible activities, information, advice and advocacy services.*

Action on Disability  
The Greswell Centre,  
Greswell Street,  
London SW6 6PX  
Telephone: 020 7471 8510  
[www.actionondisability.org.uk](http://www.actionondisability.org.uk)

### **Age UK\***

*The country's largest charity dedicated to helping everyone make the most of later life through providing services and support to inspire, enable and support older people.*

Age UK Westminster  
25 Nutford Place,  
London W1H 5YQ  
Telephone: 020 3004 5610  
[www.ageuk.org.uk/westminster](http://www.ageuk.org.uk/westminster)

### **Carers Network\***

*Carers Network is the first point of contact for unpaid adult carers living in Westminster who need information, advice or support about being a carer.*

Office 8, Beethoven Centre,  
Third Avenue,  
London W10 4JL  
Telephone: 020 8960 3033  
[www.carers-network.co.uk](http://www.carers-network.co.uk)

### **Citizens Advice Bureau\***

*Helps people resolve their legal, money and other problems by providing free, independent and confidential advice, and by influencing policymakers.*

Westminster

Citizens Advice Bureau

21a Conduit Place,

London W2 1HS

Telephone: 0844 477 1611

(calls may be charged)

[www.westminstercab.org.uk](http://www.westminstercab.org.uk)

### **Migrant Resource Centre\***

*Offers advice and information on benefits, debt, housing, employment or immigration.*

24 Churton Street,

London SW1V 2LP

Telephone: 020 7834 2505

[www.migrantsresourcecentre.org.uk](http://www.migrantsresourcecentre.org.uk)

### **Mind**

*Mind provides advice and support to people with mental health needs and their carers.*

Wandsworth & Westminster  
Mind

3rd Floor, Radstock House,

5 Eccleston Street,

London SW1 9LX

Telephone: 020 7259 8100

[www.wmind.org.uk](http://www.wmind.org.uk)

### **Westminster Advice Services Partnership (WASP)\***

*WASP offers advice and information for people living in Westminster about benefits, debt, housing, employment or immigration in different languages.*

21a Conduit Place,

Paddington,

London W2 1HS

Telephone: 08444 771 611

[www.westminsteradvice.org.uk](http://www.westminsteradvice.org.uk)

### **Advice Westminster**

*Online-only advice service.*

[www.westminsteradvice.org.uk](http://www.westminsteradvice.org.uk)

# Leaflets you may find useful

## Deferred payments

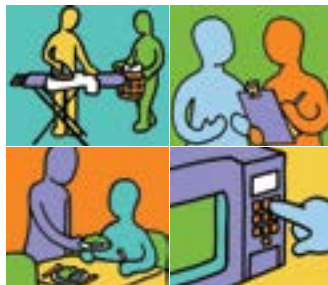


Paying for your care home costs

Westminster City Council  
westminster.gov.uk  
Westminster City Hall  
66 Victoria Street  
London SW1E 6QP



## Home Care Services



Supporting you to continue living at home

Westminster City Council  
westminster.gov.uk  
Westminster City Hall  
66 Victoria Street  
London SW1E 6QP



## Carers and the Care Act



Westminster City Council  
westminster.gov.uk  
Westminster City Hall  
66 Victoria Street  
London SW1E 6QP



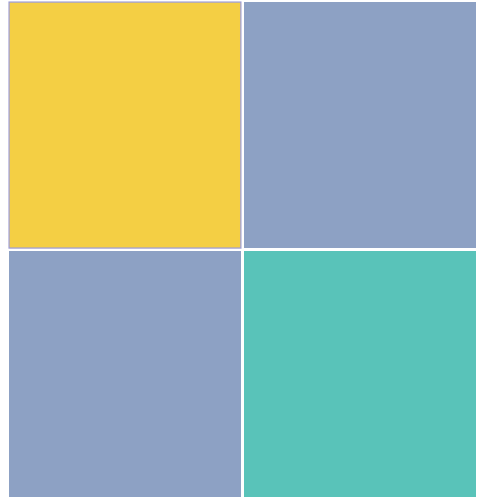
## Speaking up for you



Information about advocates and advocacy services

Westminster City Council  
westminster.gov.uk  
Westminster City Hall  
66 Victoria Street  
London SW1E 6QP





# **Paying for staying in a care home**

How care home charges are worked out and how your finances might be affected



**City of Westminster**

Tick below if you would like a copy of this leaflet in:

Large print

Braille

Name:

Address:

Postcode:

Telephone:

**Please return this section to:**  
**Westminster City Council Communications**

Floor 18,  
Westminster City Hall,  
64 Victoria Street,  
London SW1 6QP

**Email:**

communications@westminster.gov.uk

**Telephone:**

020 7641 1886

Paying for home care July 2016.

## How you can help us

We welcome feedback on how we might improve our services. If you would like to make a comment, compliment or complaint, please contact:

### Customer Feedback Team

Adult Social Care, Floor 4,  
Hammersmith  
Town Hall Extension,  
King Street, Hammersmith,  
London W6 9JU

Telephone: 0800 587 0072

Email: [ascustomerfeedback@westminster.gov.uk](mailto:ascustomerfeedback@westminster.gov.uk)

**For further information, or to apply for an assessment, please contact:**  
**Westminster adult social care**

T: 020 7641 1444

020 7641 1175

E: [adultsocialcare@westminster.gov.uk](mailto:adultsocialcare@westminster.gov.uk)

For more information about our services and publications view them on

**[www.westminster.gov.uk](http://www.westminster.gov.uk)** or  
**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**



**[www.peoplefirstinfo.org.uk](http://www.peoplefirstinfo.org.uk)**

for a wide range of information about what's available locally to help you stay independent.

