Care definitions

Care at home – care delivered in your own home, also called domiciliary care. This used to be referred to as non-residential care.

Care in a care home – used to be referred to as residential care. Where stated, this can also include nursing care, i.e., care in a care home with nursing.

Contact
To contact Hampshire Adult Services department:

Telephone 0300 555 1386
Email adult.services@hants.gov.uk
Out of Hours 0300 555 1373

Equality
We will not treat you differently because of your gender, disability, age, ethnic or national origin, religious creed, marital status or sexual orientation.

Compliments and Complaints
If you have received a helpful service from us, or are not happy with any aspect of the service you have received from us, please let the person you have been dealing with know or ask to talk to their manager.
If things cannot be resolved this way, please ask the person you talk to for a copy of ‘Tell us what you think’ which also tells you what to do if you want to make a complaint. You can also call us on 0300 555 1386.

If you need a copy of this booklet in an alternative format, e.g large print, please call 0300 555 1386.
Care definitions

Care at home – care delivered in your own home, also called domiciliary care. This used to be referred to as non-residential care.

Care in a care home – used to be referred to as residential care. Where stated, this can also include nursing care, i.e., care in a care home with nursing.

Contact
To contact Hampshire Adult Services department:
Telephone 0300 555 1386
Email adult.services@hants.gov.uk
Out of Hours 0300 555 1373

Equality
We will not treat you differently because of your gender, disability, age, ethnic or national origin, religious creed, marital status or sexual orientation.

Compliments and Complaints
If you have received a helpful service from us, or are not happy with any aspect of the service you have received from us, please let the person you have been dealing with know or ask to talk to their manager. If things cannot be resolved this way, please ask the person you talk to for a copy of ‘Tell us what you think’ which also tells you what to do if you want to make a complaint. You can also call us on 0300 555 1386.

If you need a copy of this booklet in an alternative format, e.g large print, please call 0300 555 1386.
1. Introduction – What this booklet is about

Paying for care in a care home tells you...

- What information, advice and help Adult Services can give.
- What happens if you have to pay the full cost of care yourself.
- Where you can get independent advice (chapter 2).
- Who qualifies for financial help from Adult Services and what is taken into account in a financial assessment (chapter 4).
- How paying for care in a care home care works for a short stay (chapter 6).
- It also includes a section written specifically for the families and friends of people who are moving into a care home (chapter 8).

The amounts given in this booklet about capital limits and the personal expenses allowance relate to the financial year from April 2015.

Paying for care in a care home and the law

This booklet summarises the information available about paying for care in a care home and is not intended to be a full statement of the relevant law. If you are in any doubt about your position or what you should do for the best you should get independent financial advice (see chapter 9). If you need further information that is not covered in this booklet you can talk to your Adult Services care practitioner or contact the Financial Assessments & Benefits team on 01962 845556. If you need any help and/or support...
through the process and to help you understand the information, please raise this with your care practitioner.

**Paying for care in a care home: the basic facts**

Most people have to pay a contribution towards the cost of living in a care home, and the amount they pay depends on their financial circumstances. Even someone getting the maximum amount of financial help possible from Adult Services still has to contribute towards the cost of their care.

People who do not contribute to the cost of their care at all are those who have intermediate care for up to six weeks, those who are subject to an aftercare order under the Mental Health Act, or those who have continuing NHS health care.

**Intermediate care**, including reablement, must be provided free of charge for up to six weeks.

**Continuing NHS health care** is care in a nursing home arranged, provided and completely paid for by the NHS.

**Nursing home care paid for by the Health Service (‘continuing NHS health care’)**

If you are in hospital and your consultant decides that when you leave you will need continuing specialist medical and/or nursing care that cannot be provided at home, the Clinical Commissioning Group may pay for this in a nursing home. In these circumstances you may have a choice about which nursing home you move into, but the choice will be limited to homes that can provide the kind of care your consultant says you need.

**Financial help from Adult Services**

Adult Services can help some people with their care home fees, and to qualify someone must have less than the upper capital threshold in savings and/or capital, and/or a regular income that is less than the price Adult Services would pay for the care they need (see chapter 4). However, Adult Services can only contribute to someone’s fees for care if their Adult Services Care Practitioner assesses that they need care in a care home, rather than care to help them stay in their own home.

Anyone asking Adult Services for help with their fees must supply full details of their financial circumstances.

---

**Advice and help from Adult Services**

Moving into a care home permanently is a big step, and carries with it major financial implications. You do not need to come to Adult Services if you decide that you want to move into a care home, but you and your family might find it helpful to talk your situation through with a member of our staff.

You are entitled to an assessment of your needs, to help you decide what type of care home you need, or if you want to explore all the options for support.

Adult Services can help you decide whether care in a care home is the best option for you. There might be an alternative that would suit you better - for example, moving into sheltered housing, or having extra day-to-day help in your own home. For more information on the different options that may be available to you, see The Guide to Residential Care. For a free copy, phone 0300 555 1386.

If it is agreed that a care home or nursing home care is the best solution for you, the next step is to decide how you will pay the fees for your care. Adult Services can give some financial help to people whose income, capital and savings are below a certain level, but most other people have to meet the full cost of their care themselves. The rules for deciding who qualifies for financial help from Adult Services and how much they get are laid down by central government, and are the same all over the country.

If Adult Services pays towards the cost of your care, staff will also help you choose and move into a home, drawing up a contract with the home. However, Adult Services will only pay a contribution towards the cost of the care. You will be expected to pay an amount towards the care depending on your financial circumstances. If the financial assessment we undertake shows that you are not eligible for any funding help from Adult Services, or if you choose not to provide information about your financial circumstances, you will have to pay the full cost of the care yourself. If you are arranging your own care, Adult Services can give you information and advice about moving into a care home.
Help from charities

There are some charities that either provide subsidised care in a care home themselves, or can help with the fees for care. Often these groups are concerned with particular occupational groups (for example, nurses and ex-service men or women).
See chapter 9 for more information.

Moving into, or away from, Hampshire

People meeting the cost of their care themselves

If you are paying for your care yourself you can move into any care home that you choose/can afford either in Hampshire or anywhere else in the country (for example, you might want to move elsewhere to be nearer to members of your family).

People needing financial help from Adult Services

Only people who normally live in Hampshire can apply for financial help from Hampshire Adult Services. Anyone who wants to move into a care home in Hampshire from another part of the country and needs financial help with the fees from Adult Services should start by contacting the Adult Services Department where they normally live.

Anyone who wants to move from Hampshire to a home in another part of England and Wales and needs financial help with the fees from Adult Services should contact Adult Services on 0300 555 1386.

Doing it yourself

People do not have to contact Adult Services at all if they want to move into a care home or a care home with nursing care - anyone who can afford the full cost of care can make their own arrangements with the home they choose. But they can, if they wish, ask Adult Services for information and advice about care home and for help in arranging their care.

Anyone who needs help and support can ask for an assessment of their needs under the Care Act 2014, regardless of their financial circumstances. An assessment can help people to explore all the options available to support them, and may help some people to avoid moving into a care home when they could be supported to remain in their own home, or to move to more suitable accommodation where they can be supported.

For more information about who can get help from Adult Services, contact 0300 555 1386 or go to www.hants.gov.uk/adultsocialcare

Nursing care funded by the NHS

If you are assessed by your doctor or consultant as needing nursing care when you move into a care home, you will have to move into a care home with nursing (a nursing home). A nurse makes a further assessment to confirm that you have needs which must be met by a Qualified Nurse. This is called NHS funded Nursing Care and is paid at a single rate. The standard rate is currently £####

The local Clinical Commissioning Group (CCG) will pay this directly to the home, to cover the costs of the care you need to have provided or supervised by a Qualified Nurse.
2. Meeting the full cost of your care in a care home yourself

If you are meeting the full cost of care in a care home yourself we suggest that you take independent financial advice to help you decide what would be the best way for you to do this (see chapter 9).

If you don’t qualify for continuing NHS health care, or for financial help from a charity or from Adult Services (see chapter 1) you will have to meet the full cost of your care home fees yourself.

The information in this chapter is for people whose main capital asset is their home, and who need to release this money in some way in order to meet the cost of their care. It tells you:

- How the government’s ‘free nursing care’ works
- Who qualifies for the ‘12 week property disregard’
- Who can use the Deferred Payments Agreement
- What happens when you can no longer afford to pay for your care
- What you should bear in mind when you are arranging your care.

Nursing care funded by the NHS

If you are assessed by your doctor or consultant as needing nursing care when you move into a care home, you will have to move into a care home with nursing (a nursing home). A nurse makes a further assessment to confirm that you have needs which must be met by a Qualified Nurse. This is called NHS funded Nursing Care and is paid at a single rate. The standard rate is currently £112 a week.

The local Clinical Commissioning Group (CCG) will pay this directly to the home, to cover the costs of the care you need to have provided or supervised by a Qualified Nurse.
You still have to pay for the rest of your care home costs, which include your personal care, which is, for example, help with everyday activities such as washing and dressing, and your accommodation and food.

How much does care in a care home cost?
The cost of care varies greatly depending on what it is and/or the facilities that the home offers. Care homes with nursing usually cost more than those without, and in any home a single room with an en-suite bathroom will cost more than a twin room and a bathroom shared with other people.

The amount you pay should cover your accommodation, food and care from staff. You may, however, be asked to pay separately for such things as newspapers, outings, or for services such as hairdressing, chiropody or dry cleaning.

People who need the capital invested in their home to help pay for care

What this means for you
If you have
- income, savings and capital that amount to more than the upper capital threshold (see Chapter 4 for details) without taking into account the value of your home

or
- you have property other than the home you live in then you would be expected to pay for your care from these resources rather than using the money invested in your home.

However, if your income, savings and capital only amount to more than the upper capital threshold if the value of your home is taken into account, then you would be expected to consider a number of options, one of which could be selling your home to pay for your care. However, no-one can insist that you do so.

Don’t forget that there are some circumstances when the value of your home is not taken into account at all in assessing your finances – see Chapter 4 for details.

The ‘12 week property disregard’
If the value of your home is taken into account to fund your care you have some options open to you.

We will give you a breathing space of 12 weeks from the time you move permanently into a care home to decide what you are going to do. You will still have to pay towards your care during this period, but Adult Services may contribute towards the cost of your care during this period depending on what other capital, savings or income you have. After 12 weeks you will be expected to pay the full cost of your care as the value of your property will now be included in the financial assessment. However, if you sell your property during the 12 week period, the disregard will end at that point, and you will start paying the full cost of your care from the date the property is sold.

To qualify for the 12 week property disregard
- your capital and savings, apart from the value of the property, must be below the current upper capital limit (See chapter 4), and
- your regular income must also be less than the amount that Adult Services have agreed they would pay towards your care.

If you own or part own property that you are not living in prior to going into care then you are unlikely to qualify for the 12 week property disregard. If the property you own is not in Hampshire, you will not qualify for the 12 week property disregard from Hampshire County Council. If you are not eligible for this funding from Hampshire County Council you should contact the Local Authority where your property is to see if you would be eligible for any help from them.

For further information about the 12 week property disregard, talk to your Care Practitioner or contact the Financial Assessment and Benefits Technical Team on 01962 845556.
Meeting the cost of your care

Selling your home
You may decide that you will sell your home straight away to pay for your care. If you decide to do this, you should talk to your Care Practitioner about paying for your care while the sale of your house or flat is going through.

Deciding not to sell your home
You may decide to raise the money you need in other ways, such as renting out your house or flat to produce more income, taking out a loan, taking out an annuity, or asking members of your family if they could contribute to the cost of your care - or a combination of these.

Everyone’s circumstances are different, and we suggest that you and your family take independent financial advice to discuss the options that are open to you, and to help you decide which solution would be the most effective for you (see chapter 9).

The County Council’s Deferred Payments Scheme
A Deferred Payment Agreement is an agreement between you and the Council that is designed to help you if you have been assessed as having to pay the full cost of your care, you meet certain criteria and you are going to live in a care home but you cannot access your money because your capital is tied up in your home. You will usually be able to consider your options for paying for your care in a care home during the 12 week period when the value of your property is not taken into account. It is recommended that you seek independent financial and legal advice during this period to consider all options.

Effectively, the scheme means that Hampshire County Council offers people who are eligible a loan using their home as security. It doesn’t work in exactly the same way as a conventional loan; the Council doesn’t give you a fixed sum of money when you join the scheme, but pays an agreed part of your weekly care costs while the agreement is in place.

In addition, you pay a weekly contribution to the Council towards your care that you have been assessed as being able to pay from your income and savings.

The Council will charge you a fee to set up and administer the agreement (the administration charge) and interest on the amount of the loan.

You will only be eligible for the Deferred Payments Scheme if:
- your assessed eligible care needs will be met through the provision of a permanent care home placement
- you have been assessed as having less than (or equal to) £23,250 in assets excluding the value of your home (ie in savings and other non-housing assets)
- your home is not disregarded for the purposes of financial assessment (for example, it is not occupied by a spouse, civil partner or dependent relative as defined in Regulations on charging for care and support)
- the Council is able to place a first legal charge in the Land Register on the property that is/was your main or only home to secure the debt. To do this, your property must be registered at the Land Registry and there must not already be an existing charge on the property
- there are other people who own the property with you, they agree that the Council’s interest will rank above their interest in the property and will sign the relevant documents to say this
- you, and any co-owners, agree to the Terms and Conditions of the Agreement by signing both the Agreement and the Land Charge document
- you have mental capacity to enter into a Deferred Payment Agreement or have an Attorney or Deputy able to enter into the agreement on your behalf

If the Council cannot ensure adequate security is in place for the amount being deferred the application will be turned down. The Council needs to be confident that the amount deferred will be repaid in the future.

Adequate security is usually when the Council secures a first legal mortgage charge against a property in the Land Register. This means that when the property is sold, the debt you owe the Council takes priority over any other charge on the property.
For further details see the ‘Deferred Payments Guidance’ at www.hants.gov.uk/adults-publications or speak to your care practitioner.

What happens if my resources run out?

Diminishing capital
If you are paying the full cost of your care and your capital falls below the upper capital threshold and your income is less than the price Adult Services would pay for the care you need, you should contact Adult Services.

We would need to assess what care you need as well as carrying out a financial assessment. If you had been paying more than the Adult Services rate for your room we would not be able to maintain this for you.

It is best to contact your nearest Adult Services office to discuss your financial situation as your resources approach the upper capital threshold, rather than wait until they fall below as it can take some time to sort out.

Making arrangements to move into a care or nursing home
Most people who are meeting the full cost of their care in a care home themselves, make their own arrangements for moving into a home, often with help from family and friends.

You will need to find a home that you like and that can provide the kind of care you need. You will also need to negotiate a price for your care and to agree what your fee covers, how you will pay it, and when prices will be reviewed/increased. You should also discuss and agree notice periods on both sides and what, for example, happens to your room if you have to go into hospital. All care homes should give you a contract that gives these details, and their terms and conditions (or house rules) covering such things as the best times for guests to visit, whether you can keep a pet, who holds the key to your room, what electrical appliances you can have etc.

Help and advice

The Guide to Residential Care, published annually by Hampshire Adult Services, gives a list of registered care homes in Hampshire, Portsmouth and Southampton. It also includes detailed information about choosing a home to suit you, and a comprehensive list of questions to ask when you are visiting a home.

The Guide is available free from your nearest Adult Services office or by phoning 0300 555 1386.

If you wish to have help from Adult Services to make arrangements for your care, this will involve having an assessment of your needs, as this is required by the Care Act 2014.

An assessment could be beneficial in ensuring that you have the opportunity to explore all the options for your care and that you are paying for services which are appropriate to your needs.

Also, if you choose to make arrangements to move into a care home without an assessment, should you require funding support in the future, it is possible that Adult Services would not be able to provide help with funding if the care you have arranged is not appropriate to meet your needs. For example, if you have chosen to move into a care home but do not need care provided in a care home and could be supported to stay in your own home, or you have chosen to move into a care home with nursing but do not need any help from a qualified nurse.
3. Care in a care home arranged by Adult Services

What this chapter is about
This chapter tells you when Adult Services can make arrangements to find a place in a care home for you, and describes the contract Adult Services agrees with a care home on your behalf. It also explains what happens if you want a room in a home that costs more than Adult Services can afford.

When can Adult Services arrange care for you?
If we are contributing to the cost of your care we help you find a place in a care home you choose and we agree terms with the home owner for you.

Normally we do not do this for people who are paying the full cost of their care in a care home themselves, but we can if you do not have close family or friends who could help you. However, if we arrange your care in a care home for you, we suggest that you take independent advice to make sure that what you do is in your best interest (see chapter 9).

Care arranged in homes run privately or by voluntary organisations when care is funded by Adult Services

Adult Services contract with independent homes
Most independently-run homes in Hampshire have a contract with Adult Services that includes the price they will be paid for a room in their home (see chapter 4), and other terms, such as an agreed notice period on both sides, and what happens when a resident has to go into hospital at any time.
These terms automatically apply to anyone whose care is arranged by Adult Services.

If you want to move into a home elsewhere in England or Wales, we can arrange this, if the home you choose agrees to accept the Hampshire Adult Services contract conditions for your care. We will pay the local rate if they insist on it, and we also will pay the local rate if it is lower.

Paying extra: top ups

The Council will ensure that your eligible care needs are met. If you choose a home that charges more than the rate Adult Services agrees to pay, it is possible to pay a top up to the home to cover the extra cost. There are government rules about who can pay this top up, and in most circumstances you are not allowed to pay it yourself.

- It can be paid on your behalf by your family or friends where they are willing to pay this and able to afford it. It is possible to have payments from several different people to make up the amount needed.
- It can be paid on your behalf by a charity (see chapter 9 for organisations that may be able to help).

If someone agrees to pay a top-up for your care, they must continue to pay this during the time you are in the care home. If you do agree to enter into a top up arrangement you will be asked to fill out a questionnaire to ensure you can afford this. You will also need to enter into a legal agreement with the Council. Your care practitioner will guide you through this. Adult Services cannot pay this amount for you and if it is not paid it may mean you will have to move to a home that does accept the Adult Services rate. However, under certain circumstances, you may pay it yourself.

You can pay it yourself

- during the period of your ‘12 week property disregard’ (for more information about the disregard see Chapter 2). Any top up must be paid from capital/income that we are not taking into account in your financial assessment - for more details, please contact the Financial Assessment and Benefits Technical Team on 01962 845556
- if you are using the County Council’s Deferred Payments Scheme and we have agreed to add the top-up to the deferred debt and where the Council is providing after care under S117 of the Mental Health Act (see Chapter 2 for information about the scheme: full details are given in the SAS13 application form).

A personal contract

When we arrange residential care for you we draw up a personal contract with the home you move into (often referred to as the ‘arrangement’ to distinguish it from the overall contract that it is part of). This personal contract includes details about

- you, the home you are moving to, and the date you move in
- the Adult Services office that is funding your care
- the amount we will pay for your room, and what it covers
- any top up payments

When the contract is agreed it is signed by everyone who is affected by it, including

- you or your legal representative
- the home owner or manager
- a member of staff representing Hampshire Adult Services
- anyone who acts on your behalf when dealing with any state benefits that you receive (your ‘appointee for benefits’ who ensures that any state benefits that contribute to the cost of your care are paid regularly to the home owner)
- anyone who has agreed to pay a top up for you

Everyone who is involved with the contract should have a copy of it so that they have time to read it thoroughly before they sign it.

A home’s terms and conditions

You should not sign any separate contract with the home without talking to your Care Practitioner.

However, you should be given a copy of the home’s terms and conditions, which may cover, for example, such things as the best times for guests to visit, whether you can keep a pet, who holds the key to your room, what electrical appliances you can have etc. This copy of the home’s terms and conditions is not your contract. Because Adult Services is contributing
to the cost of your care, the actual contract is between Hampshire County Council and the home you are moving into.

Your contribution
You should make sure that you are clear about the details of how your contribution to the cost of your care is being paid, and that everyone involved knows what is happening and has agreed how and when it will be done. For example, payment might be made on the first day of every month, by a standing order from your bank account. If necessary talk to your Care Practitioner about it, and make sure everything is written down.

Price rises
The rate Hampshire Adult Services agrees to pay and the rates of state benefits are normally reviewed annually and any changes are effective from April. You should let the Financial Assessments and Benefits Technical Officer dealing with your financial assessment know when your finances change. They will tell you if there is any change to the contribution you are asked to make to the cost of your accommodation. If someone is paying a top up for you, he or she should agree with the home owner when and how that payment will be reviewed. At the point of review the Care Practitioner will check to ensure Adult Services is still paying the amount required to meet your eligible needs. Anything over that amount will be your contribution and top up.

Paying for your care
Whenever possible you should pay your contribution to the cost of your care directly to the owner or manager of the home you have moved into where everyone involved agrees to this. However, in some cases payments can be made directly to the County Council (by standing order, fixed direct debit or payment of a four weekly invoice). If you want more information you should speak to your Care Practitioner. If you fail to make your agreed payments for your care then legal action may be taken to reclaim the money owing.

There are many different ways you can make your payment direct to the County Council including by Direct Debit, Debit or Credit Card. If you are paying by post please send your cheque made paying to ‘Hampshire County Council’ to the address on the invoice and quote your invoice number on the reverse of your cheque. You can also pay by Direct Debit, by Debit or Credit Card. You can also “Pay as you go”. To pay by this method you need to request a Payment Card which enables you to make payments in cash up to a value of £500 at any Post Office. You can also pay cash up to £200 at any outlet displaying a PayPoint logo. The invoice you receive will give you more details on this.

There may be a delay in sending your first invoice for your care charges. This is while we sort out what you have to pay for your care. Remember not to spend your money (except your personal expense allowance - see page 16) until you have received notification of your charge from the Financial Assessments and Benefits Technical Team. We may ask you to pay a standard amount for your care until we have been able to work out your actual charge but an adjusted invoice will be sent once you have received notification of your charge.

Care arranged in homes run by the County Council when care is funded by Adult Services
If we arrange care for you in a home that is run by the County Council we ask you to sign an agreement that sets out the terms and conditions that apply to your stay in the home. This agreement includes details about:
- when your stay will start
- what your fee covers
- what happens if you need more care than the home can offer
- what happens if you need to go into hospital

Your Care Practitioner will discuss your stay in detail with you.

Care arranged when there is no funding from Adult Services
If we arrange care for you because there is no one else who can help you, although we are not contributing to the cost of your care, we will base your contract with the home on the contract described on page 9.
4. Financial help from Adult Services

This chapter tells you
- who qualifies for financial help from Adult Services
- what is taken into account in the Adult Services financial assessment
- what the Adult Services contribution to the cost of care is based on, and how a resident’s contribution is worked out

Qualifying for financial help from Adult Services

The rules for deciding who qualifies for financial help towards care home fees from Adult Services, and how much they get, are set out in the Care Act 2014 Regulations on Charging and Assessment of Resources. To qualify for any help towards the cost of your care, including the Deferred Payments Scheme, you must have assessable savings and/or capital below the current threshold of £23,250 and/or your income must be less than the amount Adult Services agree to pay for your care.

Some types of capital or savings are not included when we work out how much someone has to pay for care. If you are not sure if this applies to you, talk to your Care Practitioner to ask for a financial assessment.

There are three other factors that affect whether you qualify for financial help from us
- You must normally live in Hampshire
- We must agree that you need residential care rather than care to help you go on living in your own home
- You must give us full details of your finances.

Examples of income that we take into account include
- any state pensions or benefits that you are entitled to, any occupational pension or any other pension or benefit
- any earnings (after income tax, national insurance contributions, and half of any sum paid into a pension scheme have been deducted)
- any money from an insurance policy or income bond
- any interest earnings from bank or building society accounts
- any dividends from shares
- any money from a tenant or landlord who you own or part-own

Examples of property that is included in the financial assessment include
- your own home
- property in which you part-own
- any property that you own or part-own

Examples of income that we do not take into account include
- national savings certificates and bonds
- stocks and shares
- cash over £250
- cash in your hand
- cash over £250
- savings in your bank or building society
- savings in your own name, or on behalf of someone under 16
- savings in other names (your own name, or on behalf of someone over 16)
- savings in someone else’s name
- National Savings certificates and bonds
- stocks and shares
- cash over £250
- savings in your bank or building society
- capital that you have over the lower threshold. The current lower threshold is £14,250.

Examples of property that is not included when we work out how much someone has to pay for care include
- capital in your bank or building society
- capital in someone else’s name
- capital held jointly
- savings and/or capital that you have over the lower threshold
Your contribution towards your care and Adult Services’ contribution

Your contribution

Your contribution towards the cost of your care includes any state pensions or benefits that you are entitled to, any occupational pension or any other income that you receive, and an amount based on any savings and/or capital that you have over the lower threshold. The current lower threshold is £14,250.

All pensions and benefits will still be paid directly to you after you have moved into a care or nursing home, and you will have to make arrangements for the money to be paid regularly to the owner of the home you move into, or to Hampshire County Council. See chapter 3.

The financial assessment

We ask you to fill in a form (the SAS4) giving us details of your financial circumstances, which includes your income, savings and capital, and any property that you own or part-own. The form is straightforward, and has notes that explain exactly what is needed.

What usually happens is that your Care Practitioner asks someone from our specialist Financial Assessments and Benefits team (the FAB team) to visit you and fill in the form with you. They can answer your questions, and can also help with any benefits you or anyone else in your household may be eligible for. You can ask a member of your family or a friend to be there when the FAB officer visits.

However, if you prefer, you can complete the form yourself, or ask a member of your family or a friend to help you, and send it to us. If you do fill in the form and send it to us, you must send in copies of all documents confirming the details given on the form.

It is important that the information you give us is true and accurate to the best of your knowledge. It is an offence to give information which you know to be false in order to avoid liability for the cost of your care.

When we have received all the information we need about your finances and the care you need, we will send you a letter within ten working days telling you how much you will have to contribute weekly to the cost of your care.

If there is a delay in you providing us with all the information we need - for example, if you are waiting to hear from the Department for Work and Pensions - we will give you an estimate of your charge and will tell you what the actual charge is when you supply us with the final details.

The details of the financial assessment for temporary stays in a care home are slightly different – see chapter 6.

Examples of income that we take into account

- Occupational or private pensions
- Regular income from annuities or certain trust funds
- Any earnings (after income tax, national insurance contributions, and half of any sum paid into a pension scheme have been deducted)
- Certain types of regular income, such as income from an insurance policy or from an income bond

We expect you to claim any state benefits that you are entitled to, so that they can be paid to the home as part of your fees.

Examples of savings and capital that we take into account include

- Money in bank, building society or national savings accounts
- Cash over £250
- Stocks and shares
- Premium bonds
- National savings certificates and bonds
- TESSAs, ISAs etc
- Certain types of other capital, such as capital held abroad

The value of anything that is jointly held (for example, bank or building society accounts) will be split equally between you and the other holder(s).
Property that is taken into account

What is counted as 'property?'

'Property' means any building, accommodation or land that you own or part-own. For most people this is their home, but it also includes, for example, houses or commercial property that are rented out, mobile homes or houseboats, houses that are lived in by someone else, and land that is held separately.

If you own property other than the home you live in, you are extremely unlikely to be eligible for financial help from Adult Services.

Your share in property

If you own property jointly with someone else, we only take into account the value of your share.

Maintaining your home while you are in residential care

If you have to pay bills to maintain your home while you are in residential care this may make a difference to what you pay for your care.

When the value of your home is not taken into account

There are two situations when the value of your home isn’t taken into account in our calculations:

- When a relative continues to live in your home
- If you qualify for the '12 week property disregard'

If you own any other property, however; the value of this will be taken into account in all cases from the outset.

The circumstances when the value of your home is not taken into account are explained in the following paragraphs.

When a relative continues to live in your home

If your home is the only property you own (or part-own) and it is the permanent home of a relative who comes into one of the categories given below, its value will not be taken into account.

However, its value will only be ignored for as long as your relative continues to live there.

The relative living in your home must be

- your husband, wife or partner; or
- over 60, or
- under 18 and directly dependent on you, or
- claiming or able to claim any disability benefits.

We may also ignore the value of your home while someone who has been looking after you for a long time continues to live there, even if they don’t fit the categories given above (see also chapter 8). If you think this may apply to you, talk to the person who is carrying out your financial assessment.

The ‘12 week property disregard’

See Chapter 2 for details on the 12 week property disregard.
Examples of financial assessment for residential care charges

Example 1 – permanent or temporary stay

<table>
<thead>
<tr>
<th>Weekly Income</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension</td>
<td>89.75</td>
</tr>
<tr>
<td>Occupational Pension</td>
<td>38.33</td>
</tr>
<tr>
<td><strong>Total weekly income</strong></td>
<td><strong>128.08</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account</td>
<td>862.50</td>
</tr>
<tr>
<td>Building Society</td>
<td>25629.33</td>
</tr>
<tr>
<td>Shares</td>
<td>6292.78</td>
</tr>
<tr>
<td><strong>Total Capital</strong></td>
<td><strong>32784.61</strong></td>
</tr>
</tbody>
</table>

Client is assessed to pay the full cost charge because they have capital over the current capital limit of £23,250.

Example 2 – temporary care

<table>
<thead>
<tr>
<th>Weekly Income</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incapacity Benefit</td>
<td>106.40</td>
</tr>
<tr>
<td>Disability Living Allowance Care*</td>
<td>82.30</td>
</tr>
<tr>
<td>Disability Living Allowance Mobility*</td>
<td>57.45</td>
</tr>
<tr>
<td><strong>Total weekly income</strong></td>
<td><strong>246.15</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account</td>
<td>5362.80</td>
</tr>
<tr>
<td>Building Society</td>
<td>10000.00</td>
</tr>
<tr>
<td><strong>Total Capital</strong></td>
<td><strong>15362.80</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Less</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Expense Allowance</td>
<td>24.90</td>
</tr>
<tr>
<td><strong>Total weekly charge</strong></td>
<td><strong>86.50</strong></td>
</tr>
</tbody>
</table>

Example 3 – permanent care

<table>
<thead>
<tr>
<th>Weekly Income</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Retirement Pension</td>
<td>95.90</td>
</tr>
<tr>
<td>Occupational Pension</td>
<td>23.09</td>
</tr>
<tr>
<td>Guarantee Credit</td>
<td>13.61</td>
</tr>
<tr>
<td>Savings Credit</td>
<td>12.36</td>
</tr>
<tr>
<td><strong>Total weekly income</strong></td>
<td><strong>144.96</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account</td>
<td>689.55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Less</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Expense Allowance</td>
<td>24.90</td>
</tr>
<tr>
<td>Savings Credit Disregard</td>
<td>5.75</td>
</tr>
<tr>
<td><strong>Total weekly charge</strong></td>
<td><strong>114.31</strong></td>
</tr>
</tbody>
</table>

Please note: the examples above are intended as examples only, and do not represent an exhaustive list of income, capital or allowances.

* Disability Living Allowance is being gradually replaced by Personal Independence Payment.
Money for your day-to-day expenses after moving into a care home

When we work out what your contribution to the cost of your care will be, we automatically ensure that you keep a small sum each week for your day to-day expenses (your ‘personal expenses allowance’). This amount is decided annually by the government and is currently £24.90 a week.

In some circumstances we can allow you extra money (e.g. because you get certain benefits). Sometimes we may be able to vary your personal expense allowance for other reasons, such as you are passing half of your occupational pension, private pension or retirement annuity to your spouse. It may be that you are considered “less dependent” and need more money to live independently. If you feel this may apply to you speak to your Adult Services Care Practitioner.

As we do not take into account any savings or capital you have up to the lower capital threshold you can keep anything you have up to that amount.

Re-assessments

You will have an annual financial re-assessment. We look at all aspects of your finances, and will want to know of any changes in your financial circumstances, so that we can make adjustments to the amount that you pay.

As state benefits normally change in April any changes in your contribution will be effective from April each year.

Changes in your financial circumstances

You should let the County Council know every year if there are any changes in your financial circumstances after your assessment has been carried out. If we have not taken the value of your home into account for any reason, you must let us know if circumstances change (for example, if the person continuing to live in your home dies or moves into residential care).

To let us know about any changes please contact the Financial Assessments and Benefits Technical Team, Adults’ Health and Care department,

The Castle, Winchester
SO23 8UQ
Tel: 01962 845556

The Adult Services contribution

We can only pay a part of your fees, which means that you are expected to pay a certain amount from your income and/or savings. For people with little income or savings the amount that they pay will be relatively small. The costs of different kinds of care vary and we will assess your care needs to determine the amount that Adult Services will agree to pay.

The amount we pay towards your fees is the difference between your contribution (as worked out from your financial assessment) and the amount Adult Services agree to pay for the care you need.

As with hotels, the cost of the rooms themselves in homes can vary – for example, a room with an ensuite bathroom will be more expensive than one without. Because we help a large number of people with the cost of their care, our rate cannot cover the cost of the more expensive rooms in homes.

However, it is possible to pay extra to the home you choose if the cost of the room you want is more than Adult Services will agree to pay. There are government rules about who can pay this top up – please see Chapter 3 for details. It is important to be clear when choosing a home if the rate they are charging for the room you want is more than Adult Services will agree to pay and, if so, how much the additional top up will be and who can pay this. Your Adult Services Care Practitioner will be able to help with this.

Frequently asked questions

What happens if my husband or wife depends on my income?

We must take most of your income into account when we work out your weekly charge, but we can make sure that a husband or wife who is staying at home has enough money to meet reasonable living expenses.

If you are married and have an occupational or private pension we can ignore half of it if you are giving it to your husband or wife. However, your husband or wife may not want to have money from your pension if this affects their claim for Income Support/Pension Credit.
If your husband or wife has financial difficulties it is possible in special circumstances to make a reduction in the charge for your care home. Speak to your Adult Services Care Practitioner for more information.

Do other members of my family have to contribute to the cost of my care?

Your charge will be based on your financial resources only and we will not include the resources of anyone else in the household or other members of your family. Members of your family may wish to pay a ‘top up’ to the Adult Services rate. If they do so, they must keep to their agreement as Adult Services cannot pay this amount for you. For more information about top ups see chapter 3.

What happens if I give away money or property before or after I am financially assessed?

If you give away property or money to someone else or spend money on expensive possessions, holidays or gifts before we start helping with the cost of your care we can still take account of this property or money when we calculate your charge if we think that you were trying to avoid contributing to the cost of your care.

In certain circumstances, anyone you give property or money to may be liable themselves for some or all of your care home costs, depending on the value of the asset you gave them. This would happen if you transferred an asset in order to avoid charges for your care and/or you gave away or sold an asset for less than its true value.

Once we have financially assessed your contribution towards your care, if you give away any money that should be used to pay for your care, we can still include this money in your financial assessment if we felt it was done in order to reduce the cost of the care.

Managing finances and mental capacity

The Mental Capacity Act 2005 came fully into force in 2007. The Act sets out to

- ensure that people who are able to make decisions for themselves are supported to do so and
- provide a legal framework for acting and making decisions on behalf of individuals who lack the mental capacity to make particular decisions for themselves.

The MCA gives us 5 Statutory Principles to follow when supporting individuals to make decisions:

- Every adult has the right to make his or her own decisions and must be assumed to have capacity to make them unless it is proved otherwise;
- A person must be given all practicable help before anyone treats them as not being able to make their own decisions;
- Just because an individual makes what might be seen as an unwise decision, they should not be treated as lacking capacity to make that decision;
- Anything done or any decision made on behalf of a person who lacks capacity must be done in their best interests;
- Anything done for or on behalf of a person who lacks capacity should be the least restrictive of their basic rights and freedoms.

It provides a standard way to assess a person’s capacity to make a specific decision and it gives us guidance on how to make a Best Interest Decision on behalf of people who are unable to decide something for themselves.

Details of all of this can be found in the MCA Code of Practice at www.gov.uk

Managing finances for someone who lacks capacity

If someone has been assessed as lacking capacity to manage their own finances or make decisions about their money, the MCA 2005 says:

Best Interest Decisions can only be used to ‘purchase necessary goods and services’ on behalf of someone who lacks capacity. This means that a relative or carer can legally make a best interest decision to buy items or pay for services needed to maintain the person’s quality of life, such as buying clothes and groceries or paying for chiropodists or hairdressers.

The MCA does not give relatives or carers access to a person’s income or assets.

Managing an individual’s financial and property affairs, including accessing money in a person’s bank or...
POA – Power Of Attorney. If you want to give someone full access to make decisions and take action concerning your finances while you still have mental capacity, you can set up an ordinary power of attorney. This is a legal document giving someone else authority to act on your behalf. It is only valid while you still have mental capacity to make your own decisions about your finances, so that you can keep an eye on what the person making decisions for you (your attorney) is doing. You can limit the power you give to your attorney so that they can only deal with certain assets, for example, your bank account but not your home.

Anyone who is seeking to manage the affairs of someone who lacks capacity to manage for themselves should have the proper formal authority to do so – LPA / EPA / Court Appointed Deputy / Appointee – to ensure that decisions they make or actions they carry out are legally protected from liability.

The Council cannot deal with relatives or others acting on behalf of a person who lacks capacity, without formal authority.

For information about how to apply for and register powers of attorney or to apply to become a Court Appointed Deputy or an Appointee for someone claiming benefits visit www.gov.uk

Managing finances for someone who has capacity

An unregistered Enduring Power of Attorney may be used to give authority to manage the financial affairs of someone who still has capacity. If the donor loses capacity, then the EPA should be registered with the Office of the Public Guardian.

A Lasting Power of Attorney, which has been registered with the Office of the Public Guardian can be used to give authority to manage the financial affairs of someone who still has capacity and the donor can state when it should become effective.

Where a person has the mental capacity to manage their own financial affairs, they can choose to be supported with this. Unless they have a Power of Attorney in force they will remain responsible for making financial decisions and should still sign any agreements or contracts that are entered into on their behalf.

A person with authority under an Enduring or Lasting Power of Attorney may sign agreements or contracts on behalf of the donor.
5. Example of funding for care in a care home

Based on a private home with nursing care

Please note that the amounts used below are examples only and may not reflect actual amounts in your case.

<table>
<thead>
<tr>
<th>Amount per week</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client contribution</td>
<td>£120</td>
</tr>
<tr>
<td>Adult Services contribution</td>
<td>£330</td>
</tr>
<tr>
<td>Adult Services funding level</td>
<td>£450</td>
</tr>
<tr>
<td>Nursing fee</td>
<td>£100</td>
</tr>
<tr>
<td>Top-up</td>
<td>£25</td>
</tr>
<tr>
<td><strong>Total weekly cost</strong></td>
<td><strong>£575</strong></td>
</tr>
</tbody>
</table>

Notes

1. The client contribution is the amount you are assessed to pay towards your care each week. See Chapter 4 for examples of how this is calculated. The amount you have to pay will depend on your financial circumstances. It is calculated on income and capital and allows a weekly personal allowance set by the government each year. There may also be additional amounts we can allow you to keep each week which, again, will depend on your circumstances.

We will write to you once we have received all relevant information to be able to confirm your charge. You will usually be asked to pay this amount direct to the home. However, in some circumstances payments can be made directly to the County Council (e.g., by Direct Debit).
2. This is the amount Adult Services have agreed should be paid to meet your care needs. Adult Services will pay the difference between this and your assessed contribution. The home will usually collect the client contribution from you and invoice Adult Services for the difference each month.

3. This amount is only paid for clients who have been assessed as needing nursing care. It is paid direct to the home by the NHS. If you are not assessed as needing nursing care this will not apply to you.

4. The top up is the additional amount the home may charge because you have chosen a home that charges more than Adult Services would usually pay for your care needs or because you want a room that is more expensive.

There are government rules about who can pay this top up. You cannot pay this yourself unless you are on the 12 week property disregard or the Deferred Payments Scheme and we have agreed this. The top up can be paid on your behalf by your family or friend or it can be paid directly by a charity. See Chapter 3 for more information on top-ups.
2. This is the amount Adult Services have agreed should be paid to meet your care needs. Adult Services will pay the difference between this and your assessed contribution. The home will usually collect the client contribution from you and invoice Adult Services for the difference each month.

3. This amount is only paid for clients who have been assessed as needing nursing care. It is paid direct to the home by the NHS. If you are not assessed as needing nursing care this will not apply to you.

4. The top up is the additional amount the home may charge because you have chosen a home that charges more than Adult Services would usually pay for your care needs or because you want a room that is more expensive. There are government rules about who can pay this top up. You cannot pay this yourself unless you are on the 12 week property disregard or the Deferred Payments Scheme and we have agreed this. The top up can be paid on your behalf by your family or friend or it can be paid directly by a charity. See Chapter 3 for more information on top-ups.

6. Temporary stays in residential care

What is a temporary stay?
A temporary stay can be for a variety of reasons. The way we charge will be different depending on what type of temporary stay we agree you need and what other services we may be providing for you at home.

Care home respite
You may be having a respite stay in a care home to give you a break from your home circumstances or to give your carer a break. A respite stay is for up to 8 weeks and has a clear start and end date.

Trial Period
You may not be sure if moving to permanent care is right for you so you want to have a trial period before deciding if you want to stay in a care home.

Other temporary stays
You may also be having a temporary stay in care which is going to be longer than 8 weeks so is not considered to be respite care.
**How the cost of temporary stays is worked out**

**Residential respite stay where you have other chargeable services provided by Adult Services**

If you have residential respite and you have other chargeable services for care outside of a care home setting that are provided by Adult Services, the cost of your respite care will be added to the chargeable elements of your Personal Budget. The amount you are asked to contribute towards the cost of the chargeable care you receive is based on your financial assessment for services outside of a care home setting. For further details see the booklet *Paying for care at home*.

**Residential respite stay where you are not having other chargeable services provided by Adult Services and any other type of temporary stay**

If you have residential respite and you are not having any other chargeable services provided by Adult Services, or you are having any other type of temporary stay, the amount you are assessed to pay is based on the information contained in this booklet.

There may be additional allowances we can make if you live alone and have ongoing household expenses to pay such as rent or service charges.

We will also disregard the value of the property you live in if you own this. You will receive an invoice from Hampshire County Council at the end of your stay instead of paying this charge to the home.

---

**State benefits and residential care**

**Department for Work & Pensions (DWP)**

You can get detailed information about benefits from your local Jobcentre Plus.

Addresses of local branches are given in your Phone Book. You can also get information from the Government website [www.gov.uk](http://www.gov.uk).

**Attendance Allowance (AA)** or **Disability Living Allowance (DLA)**

Please note - Some benefits began changing from April 2013. Disability Living Allowance is being gradually replaced by Personal Independence Payment (PIP).

1. If you are getting financial help from Adult Services, your entitlement to Attendance Allowance (AA) or the care component of Disability Living Allowance (DLA) normally stops 28 days after you move into residential care.

   The 28 days includes any time spent in hospital before you move into residential care. Any mobility component of DLA will continue to be paid. You must tell the Department for Work & Pensions that you have moved into residential care. Call the appropriate telephone number shown on page 25.

2. If you are paying the full cost of your residential care, you will be able to continue to receive AA or DLA.

3. If you are using the Deferred Payments Scheme (see page 7 for more information) you will be able to claim AA or the care component of DLA.
22

How the cost of temporary stays is worked out

Residential respite stay where you have other chargeable services provided by Adult Services

If you have residential respite and you have other chargeable services for care outside of a care home setting that are provided by Adult Services, the cost of your respite care will be added to the chargeable elements of your Personal Budget. The amount you are asked to contribute towards the cost of the chargeable care you receive is based on your financial assessment for services outside of a care home setting. For further details see the booklet Paying for care at home.

Residential respite stay where you are not having other chargeable services provided by Adult Services and any other type of temporary stay

If you have residential respite and you are not having any other chargeable services provided by Adult Services, or you are having any other type of temporary stay, the amount you are assessed to pay is based on the information contained in this booklet. There may be additional allowances we can make if you live alone and have ongoing household expenses to pay such as rent or service charges.

We will also disregard the value of the property you live in if you own this. You will receive an invoice from Hampshire County Council at the end of your stay instead of paying this charge to the home.

7. State benefits and residential care

Department for Work & Pensions (DWP)

You can get detailed information about benefits from your local Jobcentre Plus. Addresses of local branches are given in your Phone Book. You can also get information from the Government website www.gov.uk

Attendance Allowance (AA) or Disability Living Allowance (DLA)

Please note - Some benefits began changing from April 2013. Disability Living Allowance is being gradually replaced by Personal Independence Payment (PIP).

1 If you are getting financial help from Adult Services, your entitlement to Attendance Allowance (AA) or the care component of Disability Living Allowance (DLA) normally stops 28 days after you move into residential care.

The 28 days includes any time spent in hospital before you move into residential care. Any mobility component of DLA will continue to be paid. You must tell the Department for Work & Pensions that you have moved into residential care. Call the appropriate telephone number shown on page 25.

2 If you are paying the full cost of your residential care, you will be able to continue to receive AA or DLA.

3 If you are using the Deferred Payments Scheme (see page 7 for more information) you will be able to claim AA or the care component of DLA.
Income Support/Pension Credit

Please note - Some benefits began changing from April 2013. Contact your local Jobcentre Plus for more information on how this may affect you.

You should claim Income Support/Pension Credit if you are entitled to it, so that it can be used to pay towards the cost of your care. The benefit will be paid to you, and you must arrange for the money to be paid to the owner of the home you are living in.

People already getting Income Support/Pension Credit

If you are going into a care home for a short stay, or moving permanently into a care home, you need to call the appropriate telephone number for your benefit (see opposite) to inform the Department for Work and Pensions about your change of circumstances.

People who do not currently get Income Support/Pension Credit

- If you are going into a care home for a short stay you are unlikely to be eligible for Income Support/Pension Credit - check with the Department for Work & Pensions.
- If you are moving permanently into a care home you may find that you or your wife, husband or partner may now be eligible for benefit. You can either contact the Department for Work & Pensions, or ask Adult Services for more information during your financial assessment.

People selling their home to pay for their care

- You may be able to claim Income Support/Pension Credit while you are selling your home, to help you pay your care home fees until you have sold your home.

Helpline numbers

- Attendance Allowance helpline
  Telephone: 0345 605 6055
- Disability Living Allowance (DLA)
  If you were born on or before 8 April 1948
  Telephone: 0345 605 6055
  If you were born after 8 April 1948
  Telephone: 0345 712 3456
- Personal Independence Payment (PIP)
  Telephone: 0345 850 3322
- Jobcentre Plus (Income Support - existing claims)
  Telephone: 0345 608 8545
- Pension Service helpline
  Telephone: 0345 606 0265

You will need to give your National Insurance number and date of birth.
8. Information for families and friends

Throughout this booklet we have addressed the information to the person who is going into residential care, but we appreciate that in many cases it will be a carer who will be making the arrangements and providing information about finances.

What this chapter is about

Many people look after a member of their family or a friend on a regular basis and give them a great deal of care. But there may come a point when a carer realises that they can no longer manage to go on caring at home, and that the person they look after may need to go into a care home. This chapter answers some of the questions that carers may have, particularly about the funding of residential care and how it may affect them.

What happens when I can no longer look after my relative or friend at home?

It may be very difficult for you to come to the decision that you can no longer continue to care for your relative or friend at home and you may wonder whether permanent residential care is the only answer. You can contact Adult Services to ask for an assessment of what care is needed and to discuss how best it can be provided.

If it is agreed that the person you are looking after should go into residential care you will undoubtedly have questions about how it will be paid for and what this will mean for you. Most of your questions should be answered in this booklet, but you can also
contact Adult Services or one of the independent organisations given in chapter 9 for more detailed information.

Who pays for the care home?

Details of who qualifies for financial help from Adult Services with care home fees, and the financial assessment that is carried out are given in chapter 3 & 4.

When we carry out a financial assessment we only take into account the income, savings and/or capital of the person going into residential care. Your income and any savings or capital that you hold in your own name are not taken into account. If you have any accounts that you hold jointly with the person you look after, we do not count your share. For example, if you have a joint building society account we ignore half of the savings in it.

Sometimes family and friends decide to pay towards the care so that the client can live in more expensive accommodation than Adult Services would usually pay for the care. This is known as a top-up. See Chapter 3 for more details about who can pay a top-up.

If you depend on the income of the person going into residential care, this may be taken into account in the financial assessment (see details in chapter 4).

Will I have to sell our home to pay for care?

The answer is no if

- you own or jointly own the house or flat that you and the person you look after live in

or

- the person who is going into residential care owns the house or flat you both live in and you are going to continue to live in it, and you are their husband, wife or partner or a relative who is
  - over 60
  - under 18 and directly dependent on them, or
  - claiming or able to claim any disability benefits.

However, if the person who is going into residential care owns (or you jointly own) property other than the home you live in, it would be expected that you would sell as much as was necessary to cover the costs of care. Further details are given in chapter 4. Please also see the Deferred Payment Agreement Guidance.

Other circumstances

We may also ignore the value of the house you both live in if you have been living in the same house for a long time in order to look after your relative or friend. This might apply if, for example, you have stayed on in the family home to look after a parent, or you have given up your own home in order to look after a friend or relative.

For information about organisations that can offer advice about your situation and circumstances see chapter 9.

Did you know that...

If you provide a great deal of care for a member of your family or a friend, you are entitled to ask Adult Services for a carer’s assessment of the help you need to be able to go on caring for the person you look after. If you meet the eligibility criteria after your assessment Adult Services will arrange services to support you in your caring role. For more details contact Adult Services.

You may not have to sell your home or use up all of your financial assets to fund your care.

The funding of long-term care is likely to be one of the biggest financial decisions of your life. A lack of planning could result in depletion of your assets and loss of inheritance for your loved ones.

If you are already in care, it is not too late. There may be options for you to explore to protect your capital and income.

To explore the options and discuss which one is best for your individual circumstances, speak to an independent financial adviser, preferably one with specialist qualifications on advising on the funding of long-term care. They will be able to explain all the costs and risks involved, and should be able to help with other things, like setting up a Power of Attorney.

The Society of Later Life Advisers (SOLLA), a not-for-profit consumer organisation regarded as...
9. Further information and useful contacts

Independent financial advice

The importance of getting independent financial advice

Moving into a care home is a big step, and carries with it major financial implications. Adult Services staff can give you general information about paying for care, but, particularly if you are paying the full cost of care yourself, you might like to take independent advice about what would be best in your situation.

Advice for self funders of care

Paying for care can be an expensive and open-ended commitment if you have assets and/or savings above the current financial threshold of £23,250.

If you are responsible for paying the full cost of your care, we strongly recommend that you seek specialist information and advice and explore all the care funding options available to you before entering into any arrangements.

You may not have to sell your home or use up all of your financial assets to fund your care.

The funding of long-term care is likely to be one of the biggest financial decisions of your life. A lack of planning could result in depletion of your assets and loss of inheritance for your loved ones.

If you are already in care, it is not too late. There may be options for you to explore to protect your capital and income.

To explore the options and discuss which one is best for your individual circumstances, speak to an independent financial adviser; preferably one with specialist qualifications on advising on the funding of long-term care. They will be able to explain all the costs and risks involved, and should be able to help with other things, like setting up a Power of Attorney.

The Society of Later Life Advisers (SOLLA), a not-for-profit consumer organisation regarded as
the ‘benchmark’ for advice, can provide a list of specialist care-fee advisers in your area. Visit **www.societyoflaterlifeadvisers.org.uk** or telephone 0845 303 2909

The Money Advice Service website also has information on self-funding your long-term care options. **www.moneyadviseservice.org.uk**

Please note that if the value of the measurable capital / savings you own falls below £23,250 you should contact Hampshire County Council to see what support can be offered.

**Financial Conduct Authority (FCA)**

The FCA regulates financial services in the UK and protects your rights. It cannot give a list of advisers, but can tell you whether any particular firm is regulated. Their consumer helpline offers impartial information and general advice.

FCA consumer helpline: 0300 500 8082

website: **www.fca.org.uk**

You can obtain a list of Independent Financial Advisers local to you by contacting IFA Promotions (IFAP) **www.unbiased.co.uk**

---

**General information and advice**

### Adult Services Department publications

*The Guide to Better Care and Support* contains information about organisations and services that can provide help/care for people living at home, including a detailed list of local care at home providers.

*The Guide to Residential Care* contains a detailed list of residential and nursing care homes in Hampshire, Portsmouth and Southampton and information and advice about choosing a care home, including a checklist of questions and things to look out for when visiting a care home.

Both publications are available to view and download from our website **www.hants.gov.uk/adults-publications** or by phoning 0300 555 1386.

### Age UK

Age UK provide a wealth of information and advice on subjects such as your money, health and care, including a range of factsheets and books. Visit their website for more details: **www.ageuk.org.uk** or contact: 0800 169 6565

### Age Concern Hampshire

18 St George's Street, Winchester SO23 8BG
Tel 01962 868545
Helpline 0800 328 7154 Mon-Fri 10am-3pm
**www.ageconcernhampshire.org.uk**

### Independent Age

Tel 0207 605 4200 Mon-Fri 9am-5pm
Helpline 0800 319 6789 Mon - Fri, 10am-4pm
They also produce factsheets on care homes and fees, More information is available at: **www.independentage.org**

### CARERS UK

20 Great Dover Street
London SE1 4LX
Advice line: 0808 808 7777
info@carersuk.org
**www.carersuk.org**
Relatives & Residents Association
The Relatives & Residents Association can advise and support people who are helping someone move into residential care. You can order leaflets and books on the subject from them.
Helpline: 020 7359 8136
Email: info@relres.org
www.relres.org

Citizens Advice Bureaux
For your local branch see in the Phone Book under Citizens Advice Bureaux or see
www.citizensadvice.org.uk Staff can give general and individual advice, including advice about benefits.

Financial help from charities
You may be able to get information about organisations that might be able to help from
- your local Citizens Advice Bureau
- Independent Age
- Turn2us

Turn2us is a free service that helps people in financial need to access welfare benefits, charitable grants and other financial help. Their website can help you find financial support, quickly and easily, based on your circumstances. It features a free and easy to use Benefits Calculator, Grants Search and other information and resources.
www.turn2us.org.uk