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Adults' Health and Care

Provider newsletter

24 May 2024

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Advice to give people who are paying for their own care in a care home but are at risk of running out of funds

People may ask you, and/or your organisation what they should do if they are running out of money to pay for their own residential or nursing care. Hampshire County Council want to ensure that you have the right information to share with people, individuals and their next of kin, so that they are given accurate advice at what is often a stressful time.

It is very important that anyone who is at risk of running out of funds knows when and how to get timely support from Hampshire County Council.

Who gets help with paying for a care home place from the County Council?

To qualify for any financial help from the County Council towards the cost of a care home place, individuals must have been assessed that they have eligible care and support needs that are best met within a residential or nursing care home along with assessable savings and/or capital below the current threshold of £23,250.

Assessable savings and/or capital includes bank, savings, bonds and investment accounts, stocks and shares, property or land owned and rental income from other properties (after tax). We need to know if these are owned by an individual or shared with someone else, as only the owned share is taken into account.

What happens if someone has less than £23,250 threshold?

When somebody has £23,250 or less, an assessment of the individual's care and support needs must be undertaken by Hampshire County Council. The County

Council will then carry out a financial assessment and the Council will source care for that person before the person's capital depletes.

When and how should people contact the County Council to flag that they, or someone they know who pays for their own care, is close to that threshold?

The County Council recommends that individuals get in touch with the Contact, Assessment and Resolution Centre (CART, on 0300 555 1386) when they have **£40,000** of assessable savings and/or capital remaining.

This is to allow enough time to assess their care and supports needs, undertake a financial assessment and source care before reaching the £23,250 limit.

Why do we need your support?

Whenever the opportunity arises, please make individuals and/ or their representative are aware of the need to contact the County Council when the money they have to pay for their own care reaches **£40,000**. This should provide enough time for all relevant assessments to be completed before their savings fall to £23,250.

Useful information:

- Information from Hampshire County Council about [paying for care in a care home](#) for professionals, individuals and their families
- [Independent Financial Advisers](#) who are Society of Later Life Advisers (SOLLA) registered
- Information about [long term care](#) from Money Helper
- You can find a [poster](#) which you can print out and display in your care home and [a leaflet](#) that explains to residents/or their families what to do if their funds run out in the resources section of our [provider website](#).
- There are also [general FAQs](#) for providers, and [FAQs about the Care Home Framework](#) available.

Fire Service issues warning during National Hoarding Awareness Week

There is often a strong link between hoarding and fire risks. As part of [National Hoarding Awareness Week](#) Hampshire and Isle of Wight Fire and Rescue Service (HIWFRS) want to help raise awareness of the additional fire risks caused by hoarding.

These include:

- Escape routes may become blocked
- Fire spread and intensity can be accelerated by hoarded materials
- Materials can increase smoke development
- Those with hoarding behaviours may not want people to access their space meaning essential repairs on property and utilities are not reported and fixed
- Hoarding creates additional risks for firefighters.

HIWFRS offers [free home fire safety visits](#) to support individuals affected by hoarding. A [Multi-Agency Fire Safety Framework](#) is also available to support frontline staff with effective management of fire risks (including hoarding) within the home or residential setting.

[More information about hoarding](#) can be found on Connect to Support Hampshire.

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