

care home



Charges for care homes



If you need to move into a care home, you will likely need to pay for part or all of the costs.



How much you pay depends on how much money you have and if you own any property. We follow the law and our policy to make sure decisions on this are fair.



This booklet explains how we calculate how much you might pay and how the process works.



We will carry out a financial assessment with you to calculate what you might pay.



We will ask to see information about your finances during the assessment, such as bank statements. We will not share the information with anyone.



Even if you pay the full cost of your care, you will be left with some money for yourself. We will explain this when carrying out your financial assessment.



How we calculate how much to pay



We will look at the money you have coming in (also called your income).



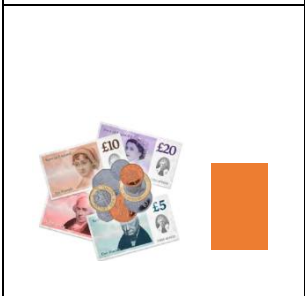
This includes any pension or benefits you get. Some of this will be put towards the cost of the care home.



We look at the savings you have and the value of what you own (also called your capital and assets)



If you have savings over £23,250 you will have to pay the full cost of your stay in the care home.



If you have savings between £14,250 and £23,250, you will have to pay something, and the Council will pay the rest. You will also need to pay part of any income or benefits you get each week to the care home.



If you have savings below £14,250, you will need to pay part of any income or benefits you get each week to the care home. The Council will pay the rest.



Your home



We will calculate the value of your home if you own it.



We will include the value of your home in your financial assessment after you have been in a care home for 12 weeks.



The value of your home will not be included if certain family members are still living there. We will explain this to you during your financial assessment.



If the value of your home is included in your financial assessment and you don't want to sell it, you can talk to staff at the Council about delaying this to a later time. This is called a 'deferred payment'.



Choosing a care home

The council will give you a choice over which care home you move into whenever this is possible.

If you want to live in a different care home that costs more than the Council is able to pay, someone else can pay the difference if they agree.

This person can be a family member, friend or it can be a charity. The money they pay is called a 'top-up'.

The family or friends must be able to afford to pay the 'top-up' for as long as you are living in the care home.



Other important information



You do not have to have a financial assessment. However, if you choose not to, we will ask you to pay the full cost of your care home fees.



If you give away money or other things so that you do not have to pay care home fees, we will still include this in your financial assessment.



4 weeks

Invoices from the council are normally sent every 4 weeks and need to be paid within 4 weeks. Contact us if you have any problems with this.



You can pay by phone, online or at a bank: More information will be on the invoice.



The amount you pay is checked every April, or sooner if you have a change that effects how much you might need to pay.



If there have been any changes, the amount may go up or down. We will explain this to you.



Please contact us at any time if things change in your life in a way that might change how much you pay.



If you think your financial assessment is incorrect, please contact the Financial Assessment team on 020 8227 2390.



1 month

They will look again at the calculation and let you know within 1 month.



Independent advice

It can be helpful to get independent financial advice. Useful contact details are on our website at

www.lbbd.gov.uk

www.societyoflaterlifeadvisers.co.uk



Contact us

Please contact us if you have any questions or need more information.



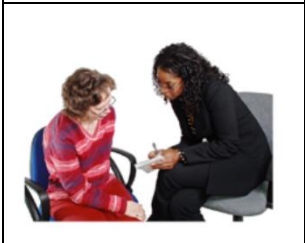
The financial assessment team can help with questions about payments and calculations.



The financial assessment team phone number is 020 8227 2390



The financial assessment team email address is financial.assessments@lbbd.gov.uk



The adult intake team can help with questions about your care.



The adult intake team phone number is 020 8227 2915



The adult intake team email address is intaketeam@lbbd.gov.uk