

Paying for your Care Home Fees

Information and Guidance about how to pay
your fees and apply for financial assistance



This booklet explains the funding options for residential care services and although we have tried to cover a lot of information, if you have any other queries, or want to discuss a specific matter concerning your personal circumstances, please speak us. All contact details are shown at the end of the booklet.

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Going into Residential Care

Residential care is living in a residential or nursing setting or 'care home' either on a temporary or permanent basis, as opposed to living in your own home. If you're unable to live independently even with extra support, you may need to consider residential care.

If you are thinking of moving into a care home, please talk it through with Adult Social Care first. They will discuss your options and may be

able to help you make that decision. You can ask for a care needs assessment as you may have eligible care and support needs.

Everybody who has residential or nursing care will be expected to pay all or part of the cost depending upon their individual financial circumstances. A financial assessment will determine if you would qualify for any financial assistance from the Council.

Paying for Residential or Nursing care is a complex area. You may wish to seek independent advice from another organization such as Age UK, Citizens Advice, a welfare rights agency or a solicitor.



Care Home Settings

Residential care can be provided in various types of care home settings such as:

- Residential care only
- Residential care specifically for the elderly and/or mentally impaired (EMI)
- Nursing care only
- Nursing care for the elderly and/or mentally impaired (EMI)

Some care homes advertise as: 'Care Homes with Nursing' meaning they will take both residential clients and nursing clients. There are many care homes to choose from. Care homes are run by:

- Private individuals
- Large organisations
- Voluntary groups



To find out more you can use the Councils [Live Well](#) website. If you don't have access to the internet, you can ask the Council to provide you with a list of care homes in the area. Alternatively, you can use the internet to search for care homes in your preferred area, or can use the Care Quality Commission's webpage:

If you are viewing this booklet electronically, please click on the following link:

[Find a care home - Care Quality Commission](#)

If you are viewing this on a printed version, please access this via the following web page:

<https://www.cqc.org.uk/care-services/find-care-home>

Care home fees cover all accommodation costs, utility costs, food, most social activities and care costs. They also cover staff wages and all the other associated business costs of running a care home.

How much will it cost to live in residential care?

The cost depends on:

- The care home you choose and how much the care home charges for their services
- Whether or not you qualify for any financial assistance from the Council



Top Tip:

Understand the type of care home that best suits your needs before making a decision – speak to Adult Social Care before choosing a care home

The Care Home You Choose

Private sector care providers can choose how much to charge you for a care home placement as a self-funder.

However, if you are relying on financial assistance to help you pay, the Council will take into account your care needs and negotiate with the care home to agree the overall cost of your placement.



Qualifying for financial assistance

In determining if you are eligible for financial assistance, we will also determine the amount you also have to pay for your care – we call this your assessed charge. You must pay the amount you have been assessed as being able to afford towards the overall fee negotiated.

Please see page 25 about extra charges (top-up payments) if you are thinking about choosing a placement which costs more than the overall fee the Council has agreed.

To work out whether you qualify for any financial assistance, you must have a financial assessment.



Financial Representation

If you have the capacity to deal with your own financial affairs, we will deal with you directly regarding your application for financial assistance.

I have financial capacity but I would prefer someone else to deal with my application for financial assistance.

If you wish to nominate someone else to deal with your application on your behalf, you must give your consent. We will need evidence of this consent. Your social care worker will ask you to give this consent and will note it on the form they send to the finance team.

Your social worker will provide the Financial Assessment Team with your contact details.

We will not be able to deal with anyone else (including your partner) unless you give your consent.

It is a good idea to set up a Lasting Power of Attorney whilst you still have the capacity to do so.

What if I have lost capacity to deal with my financial affairs?

If you are no longer able to deal with your own financial affairs we can deal with someone else on your behalf but only in certain circumstances. We cannot deal with anyone else unless they have the legal right to deal with your financial affairs.

Evidence of another person's legal right to act on your behalf must be provided before a financial assessment can be started. Your social worker will need confirmation that someone else is authorised to act on your behalf.



I have lost capacity. How does someone apply to become my legal representative and what evidence is required to verify who we can deal with on your behalf?

If you have lost capacity to deal with your financial affairs, there are different types of legal representation that are required depending on your circumstances. These all have different application processes depending on which type of legal representation is required, and we must verify one or more of the following original documents:

- Appointeeship by the Department for Work & Pensions (DWP) for the administration of state benefits only (DWP Appointeeship letter (BF57 form))
- An Official Deputyship Order for Property and Financial affair
- Lasting Power of Attorney for Property and Financial affairs (there is also Lasting Power of Attorney for Health and Welfare) but it is specifically the Property and Financial affairs required in this instance.

What is a Lasting Power of Attorney?

A Lasting Power of Attorney gives someone else, who is then known as your “attorney”, authority to act on your behalf and make decisions about your finances and / or your health. The Lasting Power of Attorney has to be registered with the Office of The Public Guardian to be valid if you lose mental capacity and are no longer able to make your own decisions.

We need a copy of your LPA documentation for our records.

Lasting Power of Attorney can be set up through a solicitor or the Government website (which is a fraction of the cost) unless capacity is questioned.

If you have an LPA, and would prefer us to deal with your LPA to discuss your financial assessment, even if you have not lost capacity, we can do this, providing we have a copy of the LPA documentation.

Who can be my Attorney?

Anybody who has mental capacity can be your attorney but you should choose someone you can trust. You should be aware that a Power of Attorney is a powerful document and could allow whoever you have chosen unrestricted access to your finances. In some instances, an attorney is able to make decision about your health and welfare if they possess Lasting Power of Attorney for this.

What happens if I cannot manage my affairs and I do not have a Lasting Power of Attorney/Enduring Power of Attorney?

If you have not appointed someone to act for you with a lasting power of attorney and you lose your mental capacity, an application has to be made to the Court of Protection for your representative to be appointed as a deputy.

Deputyship gives someone else, who is known as your “Deputy” similar responsibilities to an attorney. Deputyship can be applied for through the Court of Protection by someone else who wishes to act on your behalf.

If no arrangements are in place and you are unable to make financial decisions, the Court may need to appoint a Deputy to act for you. This process can take time and is more expensive. A Lasting Power of Attorney allows you to choose someone you trust ahead of time and can help avoid these delays and costs.

We strongly recommend that you arrange a Lasting Power of Attorney (LPA) to help prevent any potential complications in the future and to ensure that your wishes can be managed appropriately should you become unable to make decisions yourself.

We cannot complete a full financial assessment unless you have mental capacity, or you have a representative to do so with us.



Top Tip:

Don't delay in organising financial representation if you need it. The longer you wait to apply for legal representation, the longer the delay in considering an application for financial assistance.

Financial Assistance

How do I know if I am eligible for Financial Assistance?

Financial assistance from the Council is strictly means-tested and you have to undertake a financial assessment to determine if you are eligible.

When it has been agreed that you are going to receive some care services, your social worker will ask the Client Finance team to carry out a financial assessment to see if you qualify for any financial assistance.

If you are making an application for financial assistance to help reduce your care and support costs, the law requires you to declare your true financial circumstances. Failure to do so could render you or your representative liable to legal proceedings.

If we have been asked to undertake a financial assessment, we will contact you or your representative and you will be asked to provide financial evidence for your assessment.

Apart from some exceptions, in general, everyone in residential care is required to pay towards the cost of their care home fees unless:

- Your placement has been arranged and is provided under Section 117 of the Mental Health Act 1983.
- You are placed temporarily in a care home funded by the NHS.
- You qualify for full NHS Continuing Health Care Funding.



More information and instructions about the Online Financial Assessment tool and how to use it is held on our website. Please access the following link:

www.cheshirewestandchester.gov.uk/carecostcalculator

Alternatively scan this QR code using your phone camera to be directed to our webpage:



Top Tip:

You can use the online financial assessment calculator to submit your information to us to verify as part of your financial assessment, OR you can just use it as a calculator to estimate your charge.

NHS Continuing Health Care Funding

NHS Continuing Healthcare (CHC) refers to a package of ongoing care that is arranged and funded solely by the NHS where you will have been assessed and found to have a 'primary health need' as set out in the National Framework. This care can be provided in your own home or in a care home.

If your circumstances change, your eligibility for Continuing Health Care Funding can be ended. If this happens you will be required to pay your care home fees from the day after your funding came to an end.

If you live in a care home offering nursing care, you may be eligible for NHS Funded Nursing Care. This may follow a CHC assessment where you have been found not eligible for CHC. This type of funding is available for people who have registered nursing needs and are receiving care in a care home with nursing provision. This is separate from your assessed contribution, which goes towards the cost of the accommodation and care you receive that the Council pays.

This funding is separate from local authority funding. The care home receives a payment directly from Health towards the placement cost, and this contribution does not form part of your financial assessment



Top Tip:

We strongly advise you to take independent advice about your finances, and details about this can be found on our website under the managing your money pages.

Financial Assessment

The Client Finance Financial Assessment Team will contact you once they have received your referral from your social worker. We will explain everything you need to provide for your application to be considered.

The financial assessment is a means test – therefore we will need to ask you about your income and any capital that you have. This information will be treated confidentially. We will then work out if you are eligible for some financial assistance towards the cost of your care from the Council. We will work this out according to the government rules contained in the Care Act 2014.

What legislation does the Council use to work out whether I qualify for financial assistance?

When undertaking financial assessments, the Council must act in accordance with:

- Care Act 2014
- Care and Support (Charging and Assessment of Resources) Regulations 2014
- Care & Support Statutory (CASS) Guidance

You can view all this information online by visiting: www.legislation.gov.uk

How do I complete a financial assessment?

We will contact you and also provide you with a link to our online financial assessment tool – which you, or your representative can complete and then submit to us for review. If you would prefer us to carry out a financial assessment over the phone, email or send you a form to complete, or visit you we will arrange that with you.

Further information about the financial assessment, how it works and how to submit

your information to us online can be found on our website on the financial assessment calculator page.

What information will I need to provide for my financial assessment?

We will need financial evidence – examples include:

- **Occupational / Private Pensions** – letters from works pensions or annuity providers including any draw-down arrangements you might have made to access pension funds early.
- **Bank Statements** – Transactional bank statements or pass books for all accounts held covering the period of at least 3-months prior to the date you began to receive services to the present day.
- **Investments** – Details of any shares, national savings products, bonds etc.
- **Trust Funds** – Copy of the Trust document and details of any income or capital received
- **Property and Land** – Details of any property or land owned or previously owned, including your main or only home and any other income and investments.
- **Other income** – any other income from sources not covered above.

Welfare Benefits – we have permission to access the Department for Work and Pensions (DWP) central database, and will undertake a Customer Identification System (CIS) check on your behalf. This will provide us with information about your current benefit status and what



benefits you are receiving (such as your state retirement pension). In some instances, if we require any further information or clarification, we will contact you to ask for this.

How quickly do I need to provide the financial information needed?

As quickly as possible. You will be asked to provide all your information within a few weeks. If you do not provide the information required, we cannot complete a full financial assessment.

What happens if I do not provide the information required, or don't want to take part in a financial assessment?

If we are unable to complete a financial assessment because the required information is not provided, or you choose not to take part, we may not be able to consider you for financial support. You may therefore need to arrange and pay for your own care as a self-funder.

If the Council is arranging your care and support then you will be charged the full cost for your care. This may be significantly higher than what you would be assessed to pay following a full assessment.

If the Council is not arranging your care and support and you have contracted directly with a care home, you must pay your care home

directly for any ongoing care fees. We will tell you more about this when we contact you.

You will be asked to pay the full cost of the services you receive if one of the following applies to you:

- your capital is over £23,250
- you decide not to tell us about your financial circumstances
- you refuse to provide financial information in order for an assessment to take and/or refuse to take part in the assessment process.

The financial assessment outcome

Once you have submitted your financial assessment form and the required evidence this will be reviewed and verified by the Financial Assessment Officers. This may require further and additional information to be provided.

You are then charged the lower of either your assessed weekly charge or the actual cost of the care. There is no set maximum weekly charge, and you won't be asked to pay more than you can afford.

Once we have completed the financial assessment we will contact you and send an outcome letter. The letter tells you about any financial assistance you will receive, your assessed charge if you have to pay one, and also summarises everything you will have told us about your finances, including details of your capital and savings, your expenditure in relation to household expenses and your property if this is included.

Once your financial assessment has been completed, you will receive an invoice for your assessed charges. This will cover the period from the start date of your care services. Please be aware that charges may be backdated if there has been a delay in completing your financial assessment.

Capital, Savings and Income

In this next section we will provide you with some more detail about aspects of your financial assessment.

When looking at your capital and/or savings, we must apply the limits set by the Government. The upper capital limit is currently set at £23,250 and the lower capital limit at £14,250.

What counts as capital?

Capital is any savings you may have in building societies, bank accounts, cash or trust funds. Capital can also be any property or land that you own or have a share in, or any national savings certificates, premium bonds or stocks and shares. Please note this list is not exhaustive.

What if I have capital and/or savings above £23,250?

If you have capital and/or savings above £23,250, it is unlikely that you will qualify for financial assistance towards the cost of your care from us and you will be expected to make your own arrangements directly with any care provider. We call this self-funding.

However, you can still ask the council for a care assessment as we may still be able to help you in some capacity, for example with information and advice. If you are unable to manage your own affairs and there is nobody else who can manage them for you, we will discuss the options available to support you.

When your capital or savings have nearly reduced to £23,250, you should contact the Council, Adult Social Care (ASC) to request a care assessment to assess your requirements. If you are assessed as having care eligible needs, ASC will contact us to undertake a financial assessment means test to see if you will be eligible for funding assistance.

Do not delay in contacting us, as any financial assistance you qualify for will only be backdated to the date you got in touch. You should get in touch 3 months before your savings and investments fall below £23,250. We call this a funding pick up request. We will need 12-months bank statements to undertake a financial assessment for a funding pick up.

You must continue to pay all your care fees yourself until a full financial assessment is completed and the Council have agreed to provide financial assistance to you. If you qualify for funding then the council will backdate this from either the date your capital or savings fell below the upper capital threshold, or the date you contacted us, whichever is the later of the dates. It is therefore important you ask for funding assistance as soon as you know your capital is going to fall below the upper capital threshold.

What if I have savings and/or capital between £14,250 and £23,250?

If you have capital or savings between £14,250 and £23,250, you may still qualify for some financial assistance towards the cost of your care from us, and you may need to pay some yourself from your own money.

From your capital or savings, you will need to pay a tariff income amount of £1 for every £250 you have above £14,250.

For example, if you have £15,750 in a savings account, we will ignore the first £14,250 and assume an income of £6 per week on the remaining £1,500 ($£1,500 \div £250 = £6$). The assumed income of £6 per week will be included in the calculation of your weekly assessed charge, alongside any income you receive.

What if I have savings and/or capital under £14,250?

If you have capital or savings under £14,250 you will qualify for Council financial assistance. Depending on your income, and after allowing your Personal Expenditure Allowance there may still be a charge.

Your capital	Do you have to pay?
Below £14,250	You may pay from income only
£14,250 – £23,250	You pay a means tested amount (income + tariff)
Over £23,250	You pay the full cost

How is my capital calculated if I have a joint account with somebody else?

If you hold capital in a joint account with another person (for example, a spouse or partner), we will normally assume that the capital is owned in equal shares.

In some cases, family members, such as sons or daughters may also be named on an account purely to help manage bill payments. If the funds solely belong to you (for example, only your income is paid into it), we will treat the capital as yours for the purpose of the financial assessment

What is included as Income?

Most forms of income are included when we undertake a financial assessment:

- **Pensions**
 - State Pension
 - Workplace or private pensions
- **Benefits**
 - Pension Credit
 - Universal Credit
 - Other disability benefits (except mobility elements)
- **Annuities or other regular income stream**

What is excluded as Income:

- DLA Mobility component
- PIP Mobility component
- Earnings from employment – if you are still working, your wages are excluded



Gifts or Transfer of Assets and Capital

Financial assistance is strictly means-tested so, if we believe you have given away your assets, money or property for the avoidance of paying your care and support costs, we will decide that you have deprived yourself of your own assets to take advantage of state financial assistance and this may mean that you will not qualify for financial assistance.

We will use our powers to investigate thoroughly all applications for financial assistance in accordance with the Care Act 2014 statutory guidance.

When you undertake a financial assessment means test, we will require evidence of your financial circumstances past and present.

If, as a result of reviewing your financial information and evidence, we believe that you and/or your financial representative have deliberately deprived you of any asset and/or income with the intention of avoiding paying for care and support, we will assume that this capital or other asset is still available and will charge you accordingly.

The law states that you must not give away money or property or sell it below market value in order to secure more financial assistance from the state. If you have done this, you will be treated as if you still own it. The money or property will be treated as 'notional capital' and it will affect the amount of assistance you can get. The people you have given the asset to might also become liable to pay your care and support costs.

What happens if I have gifted or transferred capital to somebody else?

There is an expectation that your assets should be kept to pay for your care services. If you are considering gifting money as birthday or Christmas presents to family or close friends whilst you are receiving care services, you should seek advice from us first.

The circumstances in each case are looked at individually and there is no time limit beyond which the disposal of the asset can be considered as an act of deprivation to avoid charges. It is therefore important that you advise us of any subsequent change in your financial circumstances which may occur after the initial financial assessment was completed.

What about placing assets in Trusts?

Trusts are legal devices designed to hold assets on behalf of named beneficiaries. With a trust owning the assets, you might have been advised that those assets will no longer be counted in your application for financial assistance. However, the law states that you must not place your assets in trust in order to secure more financial assistance.

If you do this, you may not qualify for financial assistance, and you will have to pay all your care and support costs yourself.

If you have been advised to place your assets in trust to protect your investments from being used to pay your care and support costs, you have been given the wrong advice. The law states that you must not transfer the ownership of assets like a property or savings into a trust to avoid or reduce your care and support costs.

How do we consider if Deprivation of Assets has occurred?

As part of the financial assessment, we will ask for your financial details, including details of any property / assets you currently own or have previously owned. We review each case separately looking at specific circumstances, level of assets involved and the history and timing of any transfers, disposals and/or gifting of assets to individuals or into Trusts. We will review each case according to the following criteria as set out in the Care Act 2014:

- we will consider the timing of the transfer/ disposal/gifting of an asset
- we will consider if the user of services must have known that they needed care and support.

- we will consider if the person must have had a 'reasonable expectation' that they may need to pay towards care and support at the time of deprivation

If one or more of these criteria are met, and after reviewing other relevant circumstances of case it is determined that deliberate deprivation has occurred, the case is sent to a panel of senior officers and relevant Directors. The cases are then independently reviewed. If a case has been deemed to be deliberate deprivation by panel, you will be informed of this in writing in an outcome letter.

You will need to fund your own care and repay the Council for any costs it has paid on your behalf whilst the financial assessment has been concluded.



Expenses

As part of the financial assessment, we will ask for your financial details, including details of your expenditure and outgoings. Allowances will be made for essential household expenses, as detailed below. It would be helpful if you could have the following information ready, or a bank statement will be sufficient if you pay these by direct debit:

- rent/mortgage,
- water charges,
- electricity and gas standing charges,
- service charges, ground rent and building insurance
- Council Tax.

What would I be left with for myself?

You will never be charged more than you can reasonably afford to pay and will always be left with an amount of money every week to cover your personal expenses. This is known as your Personal Expenditure Allowance (PEA) and is an amount determined by the Government each year.

What does my Personal Expenditure Allowance cover?

When you move into a care home, your PEA is money for your personal use and should not be used for care fees. You must be left with the full value of your personal expenditure allowance and it is up to you to determine how you spend it. Some examples might include toiletries, haircuts, newspapers, hobbies etc.



Property

Generally, if you move into a care home permanently, the value of all your property is counted in a financial assessment. However, the value of the property you physically lived in as your main and only home immediately prior to going into a care home might not be counted for up to 12 weeks from the date of your admission. This is called the 12-week property disregard.

If you own other properties the value of these are included in your financial assessment and the 12-week disregard does not apply to them.

If you have previously been self-funding your care for more than 12 weeks, the 12 week property disregard does not apply.

If you are temporarily in a care home, the value of your main home is ignored in the financial assessment.

What is the 12 Weeks Property Disregard period and what happens after 12 weeks?

If you own the property where you physically lived immediately prior to going into a care home, and you have less than £23,250 in capital and savings, you are likely to qualify for financial assistance but only for the first 12 weeks of your permanent placement.

During your first 12 weeks in permanent care, you must decide how you intend to fund the cost of your care from week 13 onwards. For example, if you intend to sell your property, perhaps consider a Deferred Payment Agreement (see below), or any other options.

After 12-weeks, the value of your main home will be counted in your financial assessment. If you have been assessed to pay a charge for your care, this will affect and in most cases, increase the charges you will need to pay.

What happens if there are other occupants who still live in the property?

If you are permanently in a care home, depending on who still resides in the property, your share of the value of the property may not be included in the financial assessment (i.e. it is disregarded beyond the first 12-weeks).

This disregard can be applied if any of the following reside in the property:

- your spouse / partner,
- a relative who is aged over 60 or incapacitated
- or a child under 18 for whom you are responsible.

There could be other circumstances where the value of your property may be disregarded and the Financial Assessment Officer (FAO) will be able to explain this.



What happens if circumstances relating to the property change?

If a disregard is allowed – we will explain this to you so you understand the basis for the disregard. It is important to note that if your financial circumstances change, or if those relating to the property or the basis of the disregard change, you need to let us know as soon as possible. For example, if your spouse who was living in the property ceases to live there this will affect the basis of the disregard and we need to be informed of this.

We will need to undertake a new financial assessment, which may well affect the level of any assessed charge you need to pay. This will be backdated to the date of that change in circumstances, and you may therefore receive a back-dated invoice for any differences in charges. If you have any questions about this please speak to the FAO.

My spouse lives in the property, can they sell the house and move?

If the property is sold and you have a share in the value of the property, the value of your share will be counted as belonging to you. Your spouse can use your share of the proceeds to purchase another property. However, the property should remain in joint names. If there is any leftover money from your share after buying the new home, that extra amount will be treated as your capital and may affect how much you pay toward your care.

Do I have to sell my home to pay for my care?

Not always. If you do not want to sell your home you may be eligible to apply for an interest-bearing loan from us to help you pay your care home fees. The loan is called a Deferred Payment Agreement.



Deferred Payment Agreements

How does a Deferred Payment Agreement work?

A Deferred Payment Agreement is a way of deferring some of your care home costs which you then have to repay at a later date.

It is designed to help you if you have been assessed as having to pay the full cost of your residential care, but cannot afford to pay the full weekly charge because most of your capital is tied up in your home.

What if I own my property with other people?

If you own your property with other people and your share in the property is taken into consideration, all of the owners would need to agree to the deferred payment agreement arrangement.

How does the Council loan me the money?

You must use your home as security. A loan can only be offered if your property is registered with HM Land Registry. You must ensure your property is registered before applying for a loan.

We will loan you an agreed amount of your weekly care and support fees whilst you have sufficient equity in the value of your home to cover your debt and any related charges.

There are two types of loans available:

Option 1: Traditional Type

The Council pays the care provider directly less the weekly amount you have been assessed to contribute from your income and savings. The difference between what the

Council pays and your weekly contribution is known as the deferred payment amount.

Option 2: Loan Type

You pay the care provider directly for the cost of your placement. The Council will loan you the money less any contribution you have been assessed to pay from your income and savings. Payments are made from the Council in instalments on a four weekly basis.

How do I pay my Deferred debt?

A Deferred Payment Agreement allows some of your care costs to be deferred and recorded as a debt secured against your property. This debt builds up over time and will be cleared when the money tied up in your property is released. For most people, this will be when their former home or other qualifying property is sold, either immediately or at a later date. You may also choose to repay the deferred debt at any time from another source, if you wish.

The Deferred Payment Agreement will come to an end when one of the following occurs: you have reached the maximum amount the Council is able to lend under the agreement, your property is sold, or you pass away. Where the property is sold, the deferred debt becomes due for repayment immediately upon completion of the sale. In the event of death, the deferred debt becomes due 90 days after the date of death.

Interest is charged on all amounts deferred under the agreement and will continue to apply up to the date the full outstanding balance is repaid. For many people this will be by selling their home or any other property, either immediately or later on. You can also pay the debt back from another source if you want to.

You do not have to sell your home if you don't want to, you may, for example, decide to keep your home for the rest of your life and repay out of your estate, or you may want to rent it out to generate income. If you do this, you will be asked to use the rental income to increase the amount you pay each week, which will reduce the weekly deferred amount.

Will I need to pay anything up front whilst I have a Deferred Payment Agreement?

While we are setting up your Deferred Payment Agreement, you will be charged the full cost of your care. Once the DPA is in place, the costs covered by the agreement will be transferred to your DPA account.

You will pay a weekly amount that you have been assessed as being able to afford from your income and other savings. We will pay the part of your weekly charge that you can't afford until the value of your home is realised. The part the Council pays is your Deferred Payment. The Financial Assessment Officer will explain how much this will be and talk you through the process.

Will you check the ownership of my property?

Yes, we will check the details with the Land Registry. If you have owned your property for some time and it is not registered with the Land Registry, then we will need you to do this, at your own expense, before we can agree to a deferred payment agreement.

Will you charge me interest?

Yes. The loan will have interest charged and is linked to the cost of Government borrowing and will be reviewed on 1st January and 1st July every year.

The interest will be compounded daily and will be added to the balance on a weekly basis. The interest will apply from the day you enter into the Deferred Payment Agreement. You will receive regular statements advising you how your charge is being calculated and what the outstanding balance is on your account. Please contact the Client Finance Team for the current rate of interest.

Is there an Administration Fee?

Yes. The Council applies an administrative fee for arranging the Deferred Payment to cover the costs of providing the deferred scheme including finance and legal costs, and His Majesty's Land Registry (HMLR) fees for registering a charge. The amount will be notified to you and included within the Agreement.

You can choose to pay the administration fee upfront or add this to the Deferred Payment Arrangement. Please note, if you choose to defer the fee, interest will accrue on this amount.

Please also note that this fee is non-refundable once you have advised the Council of your intention to proceed with the Deferred Payment Agreement.

Do I need a Property Valuation?

Yes. We need an accurate and up to date valuation of your property as this is what we will be basing the Deferred Payment amount on. Because the Deferred Payment Agreement is a loan secured against your property, we have a legal duty to make sure the value we use is accurate, independent and fair to you. A Royal Institution of Chartered Surveys (RICS) Red Book valuation is the national standard for property valuations as it follows strict rules so it protects both you and the Council.

You can arrange for this RICS Red Book valuation yourself, or you can ask the Council to obtain this on your behalf. You will be notified of the fee for this.

If you ask the council to arrange the valuation, the fee can be paid upfront, or the amount can be deferred, in which case it will not be subject to interest.

If you obtain this yourself, you will incur the fee upfront and must provide the valuation to the Council within 21 days.

The valuation fee is non-refundable and remains payable even if you later withdraw your application.

Will I have a formal Agreement?

If you decide to use the Deferred Payment scheme, you enter into a legal agreement with the Council by signing an agreement document. We will then place what is called a 'Legal Charge' on your property to secure the loan. You will be charged for the cost of doing this. This fee is nonrefundable even if you later change your mind and want to withdraw the request

The agreement covers both the responsibilities of the Council and your responsibilities, one of which is to make sure that your home is insured and maintained. If you incur expenses in maintaining your home while you are in residential or nursing care, these will be allowed for in the amount that you are assessed as contributing each week from your capital and income. This is known as your Disposable Income Allowance. The Disposable Income Allowance is a fixed amount of up to £144.00 per week and must be offered by the Council if a first charge can be secured on the property. This allowance is optional and will not be given automatically, you will need to notify the assessment officer should you wish to apply for this.

You can end the agreement at any time (for example if you sell your home) and the loan then becomes payable immediately. Otherwise, the agreement ends on your death and the loan becomes payable 90 days later.

The council can cancel your agreement if you fail to adhere to its terms and you will be asked to make a private agreement directly with the care home.

Do I have to pay any weekly costs if I opt for a Deferred Payment Agreement?

Yes. We will complete a financial assessment to work out how much you must pay each week towards your care home fees from your available weekly income.

Can I rent out my house to help with my care costs?

Yes. You may decide to rent out your home and use the rental income to pay towards the cost of your care home fees. We will loan you the difference between the full cost of your care and the amount you are assessed to pay each week. You should seek independent advice about the additional responsibilities of becoming a landlord and you must set up an Assured Periodic Tenancy Agreement. If you decide to rent the property out, after you have signed the Deferred Property Agreement, you will need to ask for consent first.

How do I keep track of the amount I have borrowed?

You will receive a statement twice a year advising you how your loan is being calculated and what the outstanding sum on your Deferred Payment Agreement is. Interest will be applied to your outstanding debt on a daily basis and fees apply.

How do I apply for a Deferred Payment?

We will consider applications for a Deferred Payment if:

- you have been professionally assessed as needing care in a residential or nursing care home.
- you own or have a part legal ownership of a property, which is not benefitting from a property disregard (this is where we ignore the value of your property for a special reason when we are doing our financial assessment – normally this will be because your partner still lives there)
- the total value of your other savings and capital are under the upper capital threshold.

- you have the mental capacity to understand and enter into the arrangement, or have a legally appointed person who is able to do this on your behalf. This would be a person with either a registered Lasting Power of Attorney or an Enduring Power of Attorney for property and financial affairs. They could also be a Deputy appointed by the Court of Protection.

Your application will be considered and we will take into account things like the weekly amount of your deferred payment and the value of your home. We will also check to see if there are any other legal charges already on your property.

We aim to let you know the outcome of your application within 12 weeks of the date of receipt. This process should be quicker if you supply valuations of the market value of your property and all other documents required in a timely manner.



Welfare Benefits

If you qualify for extra benefits but you choose not to claim them, we must still include the money you could have claimed in your financial assessment. It is therefore in your own interests to claim your full entitlement to welfare benefits.

Some of your benefits may be affected by your stay in residential or nursing care. The Financial Assessment Officer will explain how your benefits could be affected and will offer you a welfare benefits check to ensure you and your partner, if you have one, are claiming all the benefits that you may be entitled to.

If you move into residential or nursing care which is partially funded by us and you are in receipt of either Attendance Allowance (AA), Disability Living Allowance (DLA) or Personal Independence Payment (PIP) you should inform the Department for Work and Pensions of your change in circumstances as your benefits may be affected.

If you own a property or land that is taken into account for charging purposes, you can also claim these benefits if you enter into a Deferred Payment Agreement with us. If you are entitled to a 12-week property disregard, you should not claim these benefits for this period, you should only claim from the date your deferred payment is due to start. The Financial Assessment Officer will be able to advise you of this date.

How will moving affect my welfare benefits?

If you are paying the full cost of your care home fees you may still get some benefits such as: Disability Living Allowance (care) Personal Independence Payment (daily living) or Attendance Allowance. If you are relying on financial assistance, then these benefits will normally be stopped once you have moved. You may still be eligible

to receive the Mobility element of these benefits if they were awarded prior to your move. You should talk to the DWP about this.

Even if you have a partner, once you have moved into a care home permanently, you will be treated as a single person for means tested welfare benefits. You should contact the DWP to tell them you have moved because your full entitlement to benefits will be used to work out how much financial assistance you qualify for, whether you claim your benefits or not.

How will moving into permanent residential care affect my spouse's benefits?

For welfare benefit purposes, the law treats you and your partner as single people after you have moved into a care home permanently. Your partner may therefore qualify for means-tested benefits after you have moved. Your partner should let the DWP know when you have moved and they will tell them what they need to do.



Pension Credit

Once you have moved into residential or nursing care, you need to inform the DWP Pension Service of your change in circumstances as you may be entitled to claim Pension Credit or there may be a change to your existing claim. This will depend on your own financial circumstances, and they will be able to advise you if you qualify for this benefit. If you have a spouse, they will also need to inform the DWP pension service of their change in circumstances as they may also qualify for additional benefits.

If you have been awarded Pension Credit following your spouse moving into residential or nursing care, and you live in social housing or privately rented accommodation, please contact our Housing Benefit and Council Tax Reduction team as you may qualify for additional benefits. If you are under pension age you may still be eligible for Council Tax Reduction or to make an application for Universal Credit housing costs.

If you own your own home and your spouse has moved into residential or nursing care and you have been awarded Pension Credit following your change in circumstances, you will need to contact our Council Tax team to inform them as you may be entitled to Council Tax Reduction.



Top Tip:

It would be helpful to have your National Insurance number ready when you contact The Department for Work and Pensions

Housing Benefit and Council Tax Reduction

If you are in receipt of Housing Benefit and or Council Tax Reduction, the Financial Assessment officer will notify the benefits department in the Council that a financial assessment has been completed for residential or nursing care. They will contact you for further information to enable them to make a decision about your claim. If you are in receipt of Universal Credit Housing Costs, you should complete a change of circumstance form.

Universal Credit

If you are in receipt of Universal Credit Housing Costs, you should complete a change of circumstance form which can be found in your Universal Credit Journal.

Top Ups

What is a third party Top-Up Payment?

If you have been assessed as needing care in a residential or nursing home, and require funding assistance from the council, we will find a care home that will be able to meet those needs in line with our contracted rates for those services, which is what we pay to the care home.

However, you might wish to choose different accommodation to the one identified by the Council that is able to meet your needs. If you do, and your chosen care home is more expensive than the one we have identified as suitable to meet your care needs, an additional payment will need to be made to pay the difference between the two amounts. This type of additional payment is called a top-up payment, and it must be paid by a third party.

This top-up payment is in addition to both any financial assistance from the Council (if you are eligible) and any assessed charge you will have to pay.

A top up payment may also be required where you have been paying privately to live in a care home which is more expensive than our normal rate and you wish to remain there when you become eligible for help from us with your fees.

What if I have chosen a care home which costs more than the Council's negotiated rate?

If you are not relying on financial assistance to help you pay your care home fees, it is entirely your choice to pay whatever you agree for your care costs. However, if you are relying on financial assistance you will only receive assistance up to a maximum of our negotiated rate.

If you are relying on financial assistance but decide you want to choose a more expensive care home or choose more expensive accommodation within a particular care home, the extra charges must be met by a third party such as a family member or a friend. These extra charges are often referred to as a 'third party top-up'.

Apart from during a 12 weeks property disregard period, unless your services are provided free under Section 117 of the Mental Health Act 1983, you are not allowed to pay any extra charges above our negotiated rate yourself. Any extra charges must be paid directly to the care home by either a family member or friend/charity.

What if my assessed care needs are such that they cannot be met at the normal Council's rate?

Where your assessed care needs mean that you require accommodation which will cost more than our normal rate, then we will fund the cost of your care at the higher rate; however, should you choose accommodation that costs more than the amount we have agreed to pay to meet your needs a top up payment would be required.

Who can pay the top up payment?

The Care Act (2014) defines the rules about who can pay a top-up and, in most circumstances, you are not allowed to pay it yourself if you are the person receiving care.

A top-up payment may be made by a friend or relative of the person who receives the care or, in some cases, by a charity. The person making the top-up payments is often called the third party as they are not the Council, and they are not the service user.

Can I pay the top up Payment myself?

You are not allowed to make a top-up payment yourself, either from any savings or from your personal allowance except in very special circumstances. These are:

- if as a result of your financial assessment you are subject to a 12-week property disregard
- you have entered into a deferred payment agreement with us - this is at our discretion and if agreed, the terms of the agreement will reflect the arrangement in place
- you are living in accommodation, and this is provided under Section 117 Aftercare

The Financial Assessment Officer will be able to give you more information regarding these circumstances during your financial assessment; and your individual circumstances should have been discussed during the care planning process with your social care worker.

How is a top up payment made?

There are a number of options for the payment of the top up fee and these will be discussed with you by our Care Connections Team or your allocated social care worker.

The third party who will be paying the top up amount will have the opportunity to have a financial assessment to determine whether the top up amount is affordable and sustainable for a period of at least two years, however it is expected that the top up amount will be paid by the third party for the duration of the care home placement.

All parties will need to sign a tri-partite agreement provided by us, which clearly stipulates what is covered in this agreement and where liability will lie in the event of failure to maintain these arrangements.

Should you have any questions about Third Party Top Up arrangements, please contact your allocated social worker or the Care Connections Team.

What will happen if the Third Party can no longer meet these payments due to a change in circumstances?

Should the third party default on payments or inform us that they are no longer able to afford the top up amount, we will conduct a re-assessment of the person's needs, including a best interest assessment where appropriate.

If the third party is unable to continue with the top up arrangement we may look to offer a more affordable care home.

If you require further information you may wish to contact another organisation such as Age Concern, Citizens Advice or your solicitor for independent advice on top up Payments.

Why can't I pay the Top Up myself?

If you could afford to pay your own care fees, you would not require local authority funding assistance.



Direct Payments

If you receive Direct Payments, you will no longer require this service as a result of you moving into Residential or Nursing Care. We will need to carry out a final audit of your account. If you or a family member manages your DP account you should forward copies of all your bank statements, timesheets, record sheets, invoices and receipts for the period from either the start of service or from the date the last audit was completed, up to the date you have paid your final care invoices. We will send you a letter explaining what you need to provide.

The balance on the account should be returned to the Council, our preferred method of payment is by debit card, you can make a payment by calling 01244 972685.

If you hold an account with a Care/Managed Account Agency you should contact them directly as soon as you become aware that you will no longer be using the service and ask them to submit your audit records to the Council together with payment for the balance held on the account.

Hospital Stays

What will happen if I am admitted to Hospital from Residential or Nursing Care?

If you are admitted to hospital from a long term residential or nursing care home, you will still be expected to pay for your room in the care home for up to and including 8 weeks as the care provider will be expected to keep the room available for you for when you are ready to be discharged from hospital.

If you are likely to remain in hospital for longer than 8 weeks, the Council, in conjunction with you, the care home and any other professionals involved in your ongoing care needs will determine whether your current placement will be kept available for you to return to.

In some cases, you may need a reassessment of your care needs to determine how your care needs can be best met following your discharge from hospital. If the outcome of this assessment is you will be returning to the care home you live in, you will be expected to pay for your room for the duration of your hospital stay.

If it is determined that your current care home can no longer meet your needs, we will terminate the contract we have in place with the care home meaning the costs you pay will cease from the end date of the contract, until a new placement is found that can meet your care needs.

If you have been in hospital or respite care for a period of 28 consecutive days or more prior to your admittance into residential or nursing care, you will need to make the Department for Work and Pensions aware of this.

Paying your care fees

How does the Care Home get paid?

If you are eligible for any financial assistance towards the cost of your care from us, this will be paid directly by us to your care service provider. We will also pay the care service provider the amount you are required to pay (your assessed charge), and will then invoice you for this amount. You need to repay us this amount.

You will receive an invoice from us every four weeks for the amount you need to repay. Each four-week period is called a 'service period'.

Financial assistance will remain in place for the duration of your stay in your care home or until you have a change in your circumstances.

How often will I receive an invoice?

Invoices are issued four-weekly in arrears, this delay is necessary so that the Client Finance Team can verify the services you have had before you receive your bill, and before the care service provider is paid. The invoice gives details of the services you have received in that period and the amount you have been assessed to pay.

You will receive your invoice either by email if you have provided us with this, or by post. Our preferred way to send your invoice to you is by email. This will detail the care services you have received within the four-week period that the invoice covers and shows how much you must pay.

We have 13 billing periods throughout the year, starting in April and ending in March. As the bill is sent every four weeks and not every month, you will receive thirteen bills in a twelve-month period. This is an important point, particularly if you wish to pay by direct debit/standing order.

Payments are due within 21 days of the invoice being sent. If payment isn't made by the due date, recovery procedures will commence in line with our standard recovery process. Non-payment of invoices could, in some cases, result in court action.

How can I pay my invoice?

Our preferred method of payment is by Direct Debit. This can be set up when you start receiving services, or at any time once services have started. To set up a direct debit you should contact the Client Finance Team.

If you choose not to set up a direct debit, you will find a full list of alternative payment options on the reverse of your invoice which includes paying online, over the telephone and at PayPoint sites.



Top Tip:

Setting up a Direct Debit for your care fees is the easiest way to pay

What if I don't agree with/want to query my invoice?

If you wish to discuss your invoice and/or don't agree with the invoice amount or the amount of care you have been invoiced for, you can contact the Client Finance Team.

What if you cannot afford to pay?

Your financial assessment will have taken all relevant income and expenditure into account and we make sure that you have enough to live on each week. These amounts are set by the Government each year:

- if you are moving into residential or nursing accommodation this is known as your Personal Expenditure Allowance

If you are unhappy with, or have queries, about the outcome of your financial assessment, please contact our Client Finance Team who will be able to go through the assessment with you and explain how the calculation has been made.

However, if you think that you cannot afford to pay for your invoiced care charges, you should contact our Corporate Debt Team straight away to discuss this with them. They will talk with you about why you cannot pay your charge and discuss ways of helping you to meet your care charges, which could include setting up a repayment plan. They may also make a referral to the Client Finance Team as you may need a review of your financial assessment details.

What happens if I don't pay my care and support costs or I stop making payments?

It is your responsibility to repay the Council for any charges you are assessed to pay, if you do not, we will pursue you for your debt and this may result in legal proceedings. Your credit rating may also be affected.

If you have a financial representative who is responsible for paying your assessed charge and who fails to act in your best interests, we will raise our concerns to Adult Social Care, and potentially the Department for Work and Pensions (DWP), the Office of the Public Guardian (OPG), or the Police, as appropriate, if circumstances are sufficiently concerning.



Top Tip:

If you have queries with the amount you are assessed to pay or struggling to make payments, talk to us as soon as possible

Changes in Circumstances



If there have been any changes to your financial circumstances, you need to let us know as this can affect your financial assessment and any charges you are required to pay.

If you have a property that is subject to a property disregard, and the basis for granting that changes, then you need to inform us as soon as possible about that change, for example if your disregard is based on your spouse residing in the property, then they cease to do so, you need to inform us.

We will need to undertake a new financial assessment, which may well affect the level

of any assessed charge you need to pay. This will relate from the date of that change in circumstances, and you may therefore receive a back-dated invoice for any differences in charges

You can do this by contacting us (the Client Finance Team) or by completing the online financial assessment form. You can use this for free, in confidence and in your own time. This is the easiest and quickest way to provide us with this information. Once submitted, your information will be reviewed and verified, and you will be contacted by a Financial Assessment Officer with your revised finalised figures.



Top Tip:

Remember to let us know if there is a change in any of the financial circumstances that your financial assessment was based on.

Making your own care arrangements

If you decide to make your own arrangements when entering long term residential or nursing care, this is known as a private arrangement or self-funding. It is always recommended that you contact our Community Access Team for a care needs assessment before you make any decisions about your care.

You will be expected to make your own arrangements if one or more of the following situations apply:

- you have capital or savings above the eligibility threshold of £23,250 and are a self-funder
- you have a home and/or other property or land which is worth more than the upper capital limit.
- you have a combination of capital, savings, property and land which is worth more than the upper capital limit and you are not eligible for a Deferred Payment Agreement.
- you have had a social care assessment, but you don't want to tell us about your finances – in this case we will assume you are funding your own care and are a full cost payer
- you are not eligible for support from us and will arrange support yourself
- you don't want to ask us for support

What help can I get if I make my own arrangements for residential or nursing care?

If you decide to make your own arrangements, without a social work assessment, then we will not be able to help you financially. If you move into a home in this way, you will have to pay all your own care home fees. If you choose a more expensive home than adult social services would normally pay for and your money runs out, you may have to move to a different home if your family cannot pay the additional cost in the future.

Can I keep my benefits if I am self-funding?

Any Attendance Allowance, Disability Living Allowance care component or Personal Independence Payment daily living component that you receive may continue to be paid if you are making your own arrangements and paying the full cost of your care. If you are not currently in receipt of these benefits, or if you are receiving the lower rate care component you can apply for these by contacting the DWP. Please see DWP contact details below.

Pension Credit / Income Support for self-funders

If you are meeting the full cost of your Residential, Nursing or Non-Residential care from your own income and capital, you should contact the Department for Work and Pensions / your local Job Centre Plus who will be able to advise you of the benefits you are entitled to receive. Or visit: www.gov.uk and search for Benefit Calculators

How do I pay the care home?

If you have made your own arrangements, you will have to come to an agreement with the care home provider about how you will pay their fees. This should be verified in writing by the care provider. Each care provider will have its own procedures for billing care services. Most care providers should accept a standing order arrangement, and some will have direct debit facilities.



Top Tip:

Use our on-line financial assessment to work out if you would be eligible for financial assistance

Can I give gifts or money and/or property to my family if I am making my own arrangements?

Once you realise that you are likely to need Residential, Nursing or Non-Residential care, some gifts of money or transfer of property could be considered an attempt to reduce your assets, and your charges for care. There is an expectation that your assets should be kept to pay for your care services. However, the amount of the gift will be taken into account and each case will be considered separately.

If you deliberately dispose of a capital asset such as shares, money or property, in order to request help with your fees, we can treat you as still having the asset, this is known as notional capital. In these circumstances we may refuse your request for funding or assess you as still having the capital. This is known as deprivation of capital.

If you want to give money as birthday or Christmas presents to family or close friends whilst you are receiving or considering care services, you should seek advice first.

What if you make your own arrangements to move into a care home, then your capital falls below £23,250?

If you are funding your own care and your capital and savings are likely to reduce to £23,250, you can ask us for a care needs assessment and financial assessment which may result in support with funding your care.

As it can take a number of weeks to complete these assessments, we would suggest that you contact us when your capital is likely to reduce below the upper capital limit within the next 12 weeks.

To help give you an indication about whether you will be eligible for financial assistance when your assets fall below £23,250, you can use our Online Financial Assessment calculator.

More information and instructions about the Online Financial Assessment tool and how to use it can be found on our website on the Financial assessment calculator page.

I have previously been funding all of my own care costs but I now need to apply for financial assistance. Will you count the value of my property?

Yes. In most cases, you are unlikely to qualify for the 12 weeks property disregard period if you later apply for financial assistance because you will already have been in permanent care for more than 12 weeks.

How can I estimate how long my savings might last for?

If your savings are running low you can use our handy calculator to give you an idea how long your savings might last based on the current cost of your existing care package. This is only an indicative timescale. This can be found on our website.

www.cheshirewestandchester.gov.uk/selffunding

Please note this will only be an estimate, and in order to undertake the relevant eligibility checks we ask that you contact us around 12 weeks before you expect your savings to fall below £23,250. We will then undertake a care needs assessment, and if required, a financial assessment and will let you know if you will qualify for funding assistance with your care costs.



Top Tip:

Use our handy calculator to work out how long your savings might last for

Residential College

Residential College provides ongoing special education and care support to young people with learning difficulties, disabilities, complex health needs and autism.

If you stay at a residential college, the cost of your education is paid for by the relevant Education department. If you require care and support whilst attending college, whether that support is provided during the week, during term time only, or on a full-time basis - Adult Social Care will carry out an assessment of your care and support needs.

If you are assessed as eligible for care and support, you will be asked to complete a financial assessment. This will help us work out how much, if anything, you can afford to contribute towards the cost of your care.

The support you receive to meet your educational needs is separate and not subject to a financial assessment.

Do I have to pay for my Care Support in College?

Yes, everybody who has care support in college will pay all or part of the cost depending upon their financial circumstances.

If you have capital over the current upper capital limit, you will be expected to pay the standard charge for your care support.

If you have less than the current upper capital limit, you will be offered a financial assessment. An Assessment Officer will arrange to carry out a financial assessment with you and/or your representative and they will explain how your charge is calculated. The financial assessment may be completed over the phone, by completing a form or in person.

The value of the property where you live will not be counted as capital but any other property that you own may be.

If you are in college for five days a week, you will only be required to pay for the care received over those five days. If you are in college for seven days a week, you will be expected to pay for the care received over those seven days. The charges for care will only usually cover term times however should you remain in college outside of term time and receive care during this time, this will be chargeable.

How will my care support in college affect my benefits?

Some of your benefits may be affected by your care support whilst in residential college. The Assessment Officer will explain how your benefits are affected and will offer you a Welfare Benefit check to ensure that you are claiming all the benefits that you are entitled to.

Where residential short-stay support is provided, and you have an income, your financial assessment will ignore the first £40 of this which we call your Personal Expenses Allowance (PEA). This amount of money is intended for you to spend as you wish on things like toiletries, clothes and going out .

Independent financial advice

The information provided in this booklet is for guidance only and does not constitute legal or financial advice.

There are many organisations who can provide you with free, independent advice in relation to managing your finances and we would strongly advise that you should take financial and legal advice to help you decide which course of action to take in terms of preparing for your future and the possibility of paying for care services.

We would encourage everybody to seek unbiased, expert advice from Independent Financial Advisers (IFAs) to help work out how to pay for care. IFAs are regulated by the Financial Conduct Authority (FCA) and must follow a code of conduct and ethics and take shared responsibility for the suitability of any product they recommend. Unlike advisers who are tied to individual providers, IFAs can offer advice on products from across the whole market.

Where can I get financial advice?

You can find further information on organisations who can support you with financial advice on our website managing your money pages.

The Council is not allowed to give financial advice directly, but there are independent organisations and services you can go to for financial advice.

Some organisations are national and some more local to Cheshire West.

Do I have to pay for financial advice?

It depends. Some organisations offer free advice and others may charge.

Will the Council pay for my financial or legal advice?

No. Cheshire West and Chester Council will not pay for any costs you have incurred for either financial or legal advice.



Useful Contacts

Client Finance Team

Client Finance, The Portal, Wellington Road, Ellesmere Port, CH65 0BA.

If you have a query about your financial assessment you should contact the Financial Assessment Officer by email: FinancialAssessmentOfficers@cheshirewestandchester.gov.uk

Information is available on the Chester West and Chester Council website:

www.cheshirewestandchester.gov.uk/residents/health-and-social-care/adult-social-care/care-and-support-payments

or by telephone: **01244 972685**

If you have had a care needs assessment and wish to complete an **online financial assessment** please use our **on-line form**:

If you are viewing this booklet electronically, please click on the following link:

[How to complete a financial assessment online | Cheshire West and Chester Council](#)

If you are viewing this on a printed version, please access this via the following web page:

<https://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/adult-social-care/care-and-support-payments/online-financial-assessment-calculator/how-to-complete-a-financial-assessment-online>

Adult Social Care

If you need to contact Adult Social Care, the **West Cheshire Community Access Team** is the first point of contact to talk about help for you, a relative or a friend or for information about social care for older people, adults and children. Alternatively you can complete the new **Adult Social Care Online Self Assessment form**:

If you are viewing this booklet electronically, please click on the following link:

[Care and Support Needs assessment form](#)

If you are viewing this on a printed version, please access this via the following web page:

<https://adultsocialcareonline.cheshirewestandchester.gov.uk/web/portal/pages/home/support/eligibility#selfassessment>

There is also the opportunity to meet someone

face to face at one of our **Let's Talk hubs** at various locations near you.

Visit [Let's Talk health and wellbeing | Cheshire West and Chester Council](#), for details of where to find them.

Or via the following web page:

<https://www.cheshirewestandchester.gov.uk/residents/health-and-social-care/adult-social-care/getting-support-from-adult-social-care/lets-talk-health-and-wellbeing>

The Live Well website also provides information on all aspects of social care, visit :

[Home | Live Well Cheshire West](#)

Or via the following web page:

<https://www.livewell.cheshirewestandchester.gov.uk>

You can phone the **Community Access team** between 8:30am - 5pm Monday to Thursday (Friday 4:30pm) on **0300 123 7034**

In an emergency you can contact the **out of hours Emergency Duty Team** on **01244 977277**

Local area contact details and opening times :

Winsford

Wyvern House, The Drummer, Winsford, CW7 1AU.

Ellesmere Port

The Portal, Wellington Road, Ellesmere Port, CH65 0BA.

Enquiries by phone Monday to Thursday 8:30am - 5pm Friday 8:30am - 4:30pm

Telephone: **0300 123 8123**

External Organisations offering Advice, help and Support

Society of Later Life Advisors (SOLLA)

which aims to meet the needs of people seeking advice about the financial issues in later life by ensuring they can find an accredited adviser local to them. Any financial advice given is chargeable.

Financial advice can be daunting at the best of times and even more so when it comes to planning in later life. SOLLA accredited advisers can give you independent advice on a range of financial matters such as:

- retirement planning – pensions and annuities
- funding for Care Home fees
- funding for care in your own home
- equity release and other property options
- savings and investment planning
- tax matters and estate and wealth planning
- Disability Information and Advice Line (DIAL)

www.societyoflaterlifeadvisers.co.uk

Telephone: 0333 2020 454

Disability Information and Advice Line (DIAL)

is an organisation made up of experienced experts with a common interest on disability and catering to all aspects of living with a disability. They are a team of agile, committed, and focused individuals who believe in the abilities that reside in disability.

As a network of local centres, their primary goal is to provide adequate information and support to individuals living with disability throughout the United Kingdom.

Telephone: 01244 345655

Making a will

Making a will can help protect your loved ones after you die, and ensure your estate is dealt with in the way you choose. More information on how to make a will can be found on the Gov.UK website.

www.gov.uk/make-will

Budgeting/Help in a Crisis

MoneyHelper can give you advice and support around:

- benefits
- family and care
- money troubles
- savings
- everyday money
- pensions and retirement
- homes
- work

www.moneyhelper.org.uk/en

Help in Emergencies for local people (HELP)

HELP (Help in Emergencies for Local People) is a discretionary scheme offering local welfare assistance for those in crisis who have suffered a financial shock

- support for exceptional needs
- limited payments for emergency funding in a crisis
- to help people moving out of care

If you are viewing this booklet electronically, please click on the following link:

[Benefits and welfare help | Cheshire West and Chester Council](https://www.cheshirewestandchester.gov.uk/residents/benefits-and-welfare-help)

If you are viewing this on a printed version, please access this via the following web page:

<https://www.cheshirewestandchester.gov.uk/residents/benefits-and-welfare-help>

Citizen's Advice England

The Citizens Advice Service is independent and provides free, confidential, and impartial advice to everybody. This could include matters such as:

- employment
- debt
- housing
- benefits
- legal matters

www.citizensadvice.org.uk

Department for Work and Pensions (DWP)

Attendance Allowance helpline

Telephone: 0800 731 0122

Relay UK (if you cannot hear or speak on the phone): **18001 then 0800 731 0122**

PIP new claims phone line

Telephone: 0800 917 2222

Relay UK (if you cannot hear or speak on the phone): **18001 then 0800 917 2222**



Residential Care Home - checklist

This checklist is to help and guide you, your spouse, representative or family member to notify the relevant departments and remind you to take action where required following admittance into residential or nursing care. Some of the below may not be applicable to you. If you need further guidance or information, please contact your Assessment Officer.

Action	Done
Inform the DWP (Pension Service) of your change in circumstances including that of your spouse / partner.	
Inform the DWP (Disability and Carers Service) of your change in circumstances, if you receive disability benefits.	
Notify the Council (Housing Benefit / Council Tax Teams) of your change in circumstance and that of any partner, as they may now qualify for assistance in their own right.	
Claim Attendance Allowance / Personal Independence Payment if you are self-funding or entering into a Deferred Payment Agreement with the Council. (Applicable date to be advised by your Assessment officer). You can do this by contacting the DWP.	
If you rent a property (Social housing / privately rented) you should ask the social care worker about when you should end your tenancy.	
If you own your own home and you lived alone, you may now qualify for an exemption on your property. You should ask the Council's Council Tax team about whether you qualify for an exemption	
Tell your Insurance company that you no longer live in the property.	
Notify your Utility companies	

Deferred Payment Agreement documentation - checklist

This checklist is to help and guide you with the required documents to provide in your application for a Deferred Payment Agreement. The Assessment Officer will advise you which ones you will be required to provide, this will depend on your individual circumstances.

Action	Done
Option Form	
A RICS Red Book property valuation (you can obtain this or ask us to obtain it for you)	
Copy of Building Insurance policy (Schedule will be adequate)	
Mortgage / Equity Release documents if applicable	
If property to be rented – copy of rental agreement	
Proof of ownership (if information is not available on Land Registry)	
Copy of Death Certificate if applicable (joint ownership)	
Copy of Tenant's in Common agreement / Trust documents	
Copy of a valid Will (if applicable)	
Certified Copy of Power of Attorney / Deputyship documents (Details of solicitors who will be dealing with application if not in place)	
Details of solicitors taking on Power of Attorney / Deputyship	
Bacs Form (Deferred Payment Loan type only)	
Third Party Consent form (joint owner)	

Glossary of Terms

Adult Social Care

Local authority services that assess, plan and support adults who need help due to illness, disability or age.

Assessed Charge

The weekly amount you must contribute towards your care costs based on your financial assessment.

Attendance Allowance (AA)

A non means tested benefit for people over state pension age who need help with personal care; not included as income in residential assessments.

Capital

Financial assets including savings, investments, cash, shares, property and land.

Capital Limits

Limits determining eligibility for financial help: £23,250 (upper) and £14,250 (lower).

Care Home / Residential Care

A setting where individuals live temporarily or permanently and receive accommodation, meals, and personal care.

Care Home with Nursing

A care home providing registered nursing care in addition to general personal care.

Care Needs Assessment

Assessment completed by Adult Social Care to identify care and support needs.

Client Finance Team

Council team responsible for financial assessments, calculating charges, and issuing invoices.

Continuing Healthcare (CHC)

Fully NHS funded care for people with a "primary health need".

Customer Identification System (CIS)

CheckDWP check used by councils to verify benefit entitlements.

Deferred Payment Agreement (DPA)

A loan from the Council allowing you to defer paying some care home costs, using property as security.

Deprivation of Assets

When someone intentionally reduces their assets to avoid paying care fees; the Council may treat the asset as still owned.

Disposable Income Allowance

Up to £144/week that someone with a DPA can retain to maintain their home.

DWP Appointee

A person authorised by DWP to manage someone's welfare benefits when they lack capacity.

Enduring Power of Attorney (EPA)

Pre 2007 form of Power of Attorney for property/financial affairs, valid if registered.

Financial Assessment

A means tested review of income, capital and expenses to determine what someone must pay towards care.

Full Cost / Self Funding

Paying the full cost of care without council help, usually because capital exceeds £23,250.

Funded Nursing Care (FNC)

Weekly NHS payment for people with nursing needs in a nursing home who are not eligible for CHC.

Legal Charge

A charge registered on a property to secure a loan under a Deferred Payment Agreement.

Lasting Power of Attorney (LPA)

Legal document allowing a trusted person to make decisions about finances or health/welfare on your behalf if you lose capacity.

Means Test

Evaluation of income, capital and expenses to determine contributions to care costs.

Nursing Care

Care requiring oversight by a registered nurse, provided in a nursing home.

Notional Capital

Capital treated as still owned by you when you have given it away to avoid paying care costs.

Personal Expenditure Allowance (PEA)

Weekly amount residents must be left with for personal items such as toiletries or clothing.

Property Disregard (12 Week Disregard)

Rule that the value of the main home is ignored for the first 12 weeks of a permanent care placement (conditions apply).

Residential Care

Accommodation with personal care but without registered nursing support.

Self Funders

People paying the full cost of their care because their capital is above £23,250 or they choose not to share financial details.

Tariff Income

£1 per £250 of capital between £14,250 and £23,250 treated as weekly income.

Third Party Top Up

Additional payment made by someone else when choosing a care home costing more than the Council's rate.

Top Up Agreement

Agreement between the Council, care provider and top up payer explaining responsibilities.

Welfare Benefits Check

Review to ensure a person is receiving all benefits they are entitled to.



Accessing Cheshire West and Chester Council information and services

Council information is also available in audio, Braille, large print or other formats. If you would like information in another format or language, including British Sign Language, please email us at: **equalities@cheshirewestandchester.gov.uk**

You can also telephone: **0300 123 8 123**
or textphone: **18001 0300 123 8 123**
website: **www.cheshirewestandchester.gov.uk**