



Our guide to paying for long-term care



Paying for **long-term care?**

We know getting to grips with funding care can be overwhelming, so we have created a guide to explain the process and answer any questions you might have.

here to talk

If we do miss anything that you would like to know don't worry, our **Enquiry Support Team** is only a phone call away on **0800 140 4953**.



How is funding calculated?

The amount you pay towards care depends on where you live, the type of care you require and the value of your capital and income.

The table outlines the capital thresholds considered to determine eligibility for funding:

	England	Scotland	Funding position
Value of Capital	£23,250	£35,000	You will pay your care costs in full as a 'self funder'
Value of Capital	£14,250 - £23,250	£21,500 - £35,000	Your contribution is means tested - you will pay for some of your costs and your local authority will pay the rest
Value of Capital	Below £14,250	Below £21,500	You should get maximum support from your local authority

Capital

This is the market value of your property, savings and any lump sum payments received, deducting any debts owed.

If you have joint savings, half of these will be calculated in the process.

Your property won't be included as capital if your spouse or civil partner, a close relative over the age of 60 or a dependent child or disabled relative lives with you.

Income

If you receive regular payments, such as a pension, benefits or allowances, these are calculated as part of the income – even if they are not actually being claimed.

If you receive a joint pension with your spouse, half of this will be calculated when working out the income.

Do we need to sell the house?

not necessarily, other options include:

- **Renting the property** – this can pay for the care, but remember rental income is taxable
- **Deferred Payment Scheme** - the Local Authority pays for your care, claiming this back through the sale of your property until it is sold or when you pass away
- **Equity release** – you can re-mortgage or 'sell off' a portion of your property. However, you may end up paying high levels of interest, therefore you must only consider this option after independent impartial advice.

if you decide to sell?

- **Find a high interest bank account** – ensure the account doesn't 'lock' funds away as they need to be accessible
- **Investments** – investing in cash bonds, equities or shares can generate income to pay for care
- **A Care Fee Annuity** – this works as a payment plan, giving a regular income similar to a standard retirement annuity. It's tax free and paid directly to the care provider. Visit www.eldercaregroup.co.uk for more information.

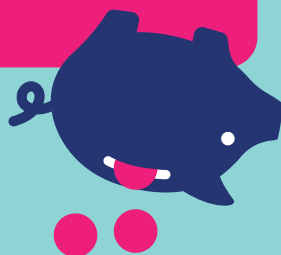


What happens when money is running out?

You can ask your Local Authority to carry out a review while you are in a care home if your savings will soon drop below £14,250 in England or £21,500 in Scotland, so it can take over responsibility for paying the care costs.

here to talk

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Local Authority (LA) funded care

If you think you are entitled to support with care fees, your LA will carry out a needs assessment. This will look at your physical care needs, as well as mental, emotional, psychological, social, cultural and religious needs.

It will carry out a financial assessment which is a means test to calculate how much you have to pay towards your fees.

If you are eligible, the LA will set a personal budget, outlining the total cost of meeting your needs and the amount you and your LA must pay.

The calculations will include money you receive from benefits, such as State Pension and income from any assets.

If the LA does pay your care fees, payments you receive for Attendance Allowance, Disability Living Allowance (DLA) or Personal Independence Payment (PIP) will stop 28 days after you move into the care home.



Choosing a care home?

The LA may give you a list of local care homes and will offer you at least one option that is suitable for your needs.

You can find out more on [carehome.co.uk](https://www.carehome.co.uk), the leading online reviews site for care homes, where you can read independent reviews written by family members, friends and residents.

Or you can call our **Enquiry Support Team** who are more than happy to support you in finding a care home near you. Call **0800 140 4953**.



And if there is no room?

The LA may have to increase your budget level for a more expensive care home.

Moving closer to family

If your LA is currently funding your care and you wish to move to a home in another county, to be closer to family, the LA will still fund your care.

If there are no vacancies in your preferred home, the LA should place you on a waiting list for this home and organise an alternative home during your wait.

Top-up fees

If you prefer a more expensive care home, the LA may agree to pay for it, if a third party, such as a family member pays the extra as a 'top-up'.

LAs can only ask for top-up fees if you refuse a care home that meets your assessed needs and choose a more expensive one.



Personal Expenses Allowance

If you are LA funded, benefits such as a state or private pension will go towards the cost of care. However, you will still need an income each week for personal items such as stationery and toiletries. This Personal Expenses Allowance is £30.65 per week in England and £34.50 in Scotland.

Nursing fees support

In England, 'self funding' residents may still be entitled to financial support to pay nursing care through Funded Nursing Care (FNC) or Continuing Healthcare Funding (CHC), following an assessment.

In Scotland everyone (regardless of funding) aged 65 and over receives free personal and nursing care (up to a certain limit) if they have been assessed by the local authority as needing it.

We know there is a lot to take in – if you would like to speak to someone in person we have an **Enquiry Support Team** waiting for your call on **0800 140 4953**. Alternatively you can email **Care.hub@sanctuary.co.uk**



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